PARTNERSHIP FOR
COLLEGE COMPLETION
Advancing Equity in Higher Education

Seamless Success:
Transforming College
Transfer in Illinois

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About Us

The Partnership for College Completion champions policies, practices, and systems that increase college completion and eliminate degree completion disparities for low-income, first-generation, and students of color in Illinois — particularly Black and Latinx students.

Acknowledgments

Letter from the Board Chair and the Executive Director

We are on the brink of what may become a defining period of monumental change in higher education. The federal government is executing a multi-faceted pressure campaign on higher education, pushing against its values on diversity, equity, and inclusion across sectors, and public education more broadly. These challenges are shaking the foundations of the system, while at the same time compelling colleges and universities to abandon approaches that have strengthened their ability to deliver on missions to provide opportunities for socioeconomic mobility, representative diversity, and even the free flow of knowledge, ideas, and discourse. Meanwhile a narrative has emerged, stoked by coordinated campaigns to undermine higher education, but also by real issues of access, cost, debt, and return on investment that must be addressed. This has caused public opinion to turn against higher education in a way that represents a dramatic shift from just a few years before, and which is at odds with what the data tells us about the singular role that higher education plays in individual well-being, a thriving state economy, and in a healthy democracy. On top of all of this, Illinois is facing population declines and insufficient investment that could also threaten college-going in the future. These things, along with many other federal actions that are undermining education, can understandably cause us to fall into despair.

And yet, the most important factors affecting whether historically underrepresented students start and complete college have always been — and still are — directly under our control. Illinois' community colleges as a sector still enroll the most students of color and students from low-income backgrounds, and 80% of these students express an intent to transfer and earn a bachelor's degree. However, only 20% of community college students complete that journey, and students of color and those from low-income households are underrepresented among those who do transfer. These are problems we can and must fix. We have

identified the barriers to transfer. We know, for example, that under-investment is pushing costs out of reach for some students. We can also see how our two-year and four-year systems are disconnected from each other, and how students pay the price. Often, the patchwork of solutions to these issues are implemented only for some students, if at all.

We have the opportunity to fix these issues now. We have the means and methods to transform our disparate systems so that they work together and for students. Making these improvements would help thousands more students in Illinois earn degrees that would change their lives, which in turn would have a positive impact on the state economy. This report is designed to help us understand the challenges transfer students face at each stage of their journey in the current policy and practice landscape. It draws from more than a dozen in-depth interviews with transfer students, a thorough analysis and visualization of state-wide transfer data, and a synthesis of more than 140 proposals to address these issues, in order to uncover what institutional leaders, policymakers, and public officials can do to break down these barriers.

Now more than ever, we need to come together to design clearly articulated pathways that enable students to successfully move from their institution of origin on to a four-year degree. This means considering the issues from their perspectives, breaking down silos, and being bold in making policy and practice changes at the state and campus levels. We have a responsibility to current and future generations to address these issues, ensuring that students who invest their time, resources, and effort in pursuit of these degrees can fully achieve their college aspirations. Our state, and the future of our higher education system, depend on it.

Lisa Castillo Richmond, Ph.D.
PCC Executive Director

Dr. Doug E. Wood
PCC Board Chair

Executive Summary

Findings

1. **79% of students start at community college in the hopes of it being a more affordable pathway to a bachelor's degree. Their plans to transfer, however, are often delayed by a fragmented system, unexpected costs, and administrative burdens that likely deter many students from attempting to transfer at all. Despite their attempts to save money, these students often end up paying a financial price for these circumstances.**

   - Nationally, students who transferred to a public university from a community college pay 23% more of their income on tuition costs compared to students who started at their public university.

   - Illinois graduates who transferred take out 38% more debt than those who graduated from their starting institution.

     - This is likely exacerbated by students taking extra credits.

2. **The vast majority of community college students in Illinois who intend to transfer do not.**

   - 79% of Illinois community college students enroll with the intention of transferring but only 35% actually transfer, and only 20% graduate with a bachelor's degree.

3. **Students from low-income backgrounds and students of color are more likely to start in community college but are less likely to transfer and earn a bachelor's degree.**

   - 64% of students enrolled at Illinois' public institutions are at a community college — one of the highest rates in the nation.

   - Black and Latinx students represent 44% of Illinois community college students, but just 31% of transfers to public universities are students of color.

   - 41% of transfers to private not-for-profit institutions are students of color.

   - 59% of transfers to private for-profit colleges are students of color.

   - Only 28% of low-income Illinois community college students transfer at all, compared to 44% of high-income students.

4. **Costs limit students' transfer choices before they apply and during the application process itself.**

   - How much an individual student will actually pay to attend college is usually very different from an institution's advertised "sticker price." Uncertainty about price can deter students from applying to an institution that would otherwise be a strong fit while, on the other hand, underestimating costs reduces persistence and likelihood of completion.

   - Distance from home is synonymous with affordability for transfer students. Many students choose to transfer to institutions close to their community college district so they can live at home.

- Unexpected costs such as application and transcript transfer fees add up for students who are often applying to multiple institutions while juggling tuition payments and living expenses.

5. **Existing transfer infrastructure does not sufficiently clarify pathways for students or campus advisors, resulting in a process that is inconsistent, unclear, and stressful for students.**

   - Illinois graduates who transferred were enrolled for 20% longer than those who didn't.
      - Institutional policy on how credits are earned and applied directly impacts how long it takes students to get a degree.
   - Bachelor's degree completers who started at an Illinois community college attempted, on average, nine more credits than their peers who started at a public four-year institution.
   - While the Illinois Articulation Initiative and the Student Transfer Achievement Reform Act (STAR Act) help students transfer general education courses between participating institutions, some students have to take redundant credits when upper-level course prerequisites or major requirements are not aligned with the general education courses they took.
   - Students shared that navigating the transfer process was so stressful that some considered dropping out of school entirely.

6. **Holistic student supports at both sending and receiving institutions are often lacking, and existing resources are often set up for "traditional" students and do not function as well for students who are older or returning to school after taking time away.**

   - Students returning to school reported difficulties accessing extracurricular activities, financial aid options, and the application process itself because many of these supports were time sensitive or had age limits.
   - Access to housing, transportation, childcare, and food is critical for reducing inequities in transfer student enrollment and outcomes by race and income.

Recommendations

1. **Improve affordability for transfer students.**

   - The state should incentivize transfer through reforming its funding formula for public universities
   - The state government should re-examine how it funds community colleges to reduce over-reliance on tuition and fee revenue.
   - The General Assembly should invest in Illinois' need-based financial aid, the Monetary Award Program (MAP), and allow community college students to spend grant funds on living expenses beyond tuition and fees.
   - Institutions should use a graduated tuition discount model that allows students to take more courses for a lower price even if a full-time course load is impossible.
   - The state should require institutions to eliminate transcript and transfer application fees.
   - The state and institutions should provide clear communication around price through guaranteed financial aid, early and consistent advising, and incorporating transfer planning into high school and community college advising practices.

2. **Streamline and clarify transfer pathways and course equivalency practices for students and administrators while holding institutions accountable for improving transfer enrollment and outcomes.**

   - Institutions should eliminate traditional developmental education practices to avoid increasing the time and money it takes for students to get a degree. At the same time, institutions should scale corequisite models, where students are placed directly into credit bearing courses and receive additional support and instructional hours, which demonstrate stronger student outcomes.
   - The state can improve credit mobility by expanding state-wide common course numbering practices beyond Illinois Articulation Initiative-approved courses.

- The state should implement a public sector 60 + 60 program, where students take 60 credits at their community college and another 60 at a bachelor's-granting institution to consistently apply coursework and credits, reducing credit loss.

- State legislators should improve Illinois' existing direct admissions pilot by coupling the program with guaranteed, need-based financial aid resources and embedding comparative cost estimates and planning information specifically for transfer into Illinois' existing Postsecondary and Career Expectations (PaCE) Framework.

- Institutions should scale early advising practices and guided pathways to facilitate stronger connections between career interests, academic exploration, and postsecondary options that offer students a realistic snapshot of how transfer might fit into their higher education journey.

- The state should hold institutions accountable for equitably enrolling and serving transfer students through state funding mechanisms and through campus-level task forces that include transfer student voices.

3. **Develop and scale targeted supports for "non-traditional" transfer students at universities and publicly report progress on improving equitable transfer enrollment and outcomes.**

   - Transfer-receiving institutions should dedicate transfer-specific advising staff and onboarding events to help students adjust to a new campus and clarify the next steps towards their degree.

   - Holistic student supports like housing, transportation, childcare, and food are critical to ensuring that more low-income students and students of color can enroll and complete the transfer pathway.

Section I: Introduction and Background

Section II: Understanding Snags in the Transfer Timeline

# Section III: Conclusion and Opportunities for Future Research

Section I: Introduction and Background

In an ideal world, all Illinois students would be able to complete college at the institution of their choice debt free, with economic mobility and prosperity waiting on the other side of a reasonable time spent in higher education. In the world we live in, turning hundreds of thousands of Illinoisans' college dreams into reality depends on an effective and efficient transfer system. The inability of the disparate parts of the system to work together, however, is limiting the future of students and the economy. While this is a problem throughout the country, 64% of students at Illinois' public institutions are at community colleges — one of the highest rates in the nation.[1] About 80% of Illinois' community college students enroll with the intention of transferring and graduating from a 4-year college, but only 35% end up doing so and only 20% achieve their bachelor's degree.[2] Meanwhile, the Illinois public university system is still struggling to improve enrollment after facing the greatest declines in the country from 2008 to 2018.[3] Transfer, if redesigned to be smooth, affordable, and student-centered, can be the solution to improving bachelor's degree completion for those community college students seeking it, while boosting enrollment at public colleges and universities and re-engaging the thousands of Illinois residents with some college credit but no degree. For now, however, it is among the most significant problems in Illinois' higher education system.

There are a number of factors that make this a difficult policy area for legislators and institutional leaders. First, there is no one silver bullet solution to the state's transfer challenges. On the contrary, the problems are often embedded deep within the many confusing and incompatible systems students are forced to navigate, which means interventions must be approached systemically.[4] While it's critical that policymakers and institutional leaders take responsibility for knocking down these barriers, their complexity means that solutions aren't always compelling enough to spark public interest. Also standing in the way is Illinois' own history of transfer reform. This report (Section II.2) shows how the patchwork of policies and their uneven implementation has limited the effectiveness of past reform efforts. Despite this, Illinois leaders have often labeled the state "the national leader" in transfer, often backed up by just one or two data points.[5] While the state should celebrate its achievements, these declarations can be demotivational toward future change. The reality is that, even if a state outperforms others in transfer graduation rates, that doesn't mean it's working for students. Rather, having less than one out of every five students who intend to transfer actually do so and go on to get a degree should be treated like a crisis.[6]

FIGURE 1

Most Illinois Community College Students Intend to Transfer, But Only a Fraction Do and Complete a Bachelor's Degree
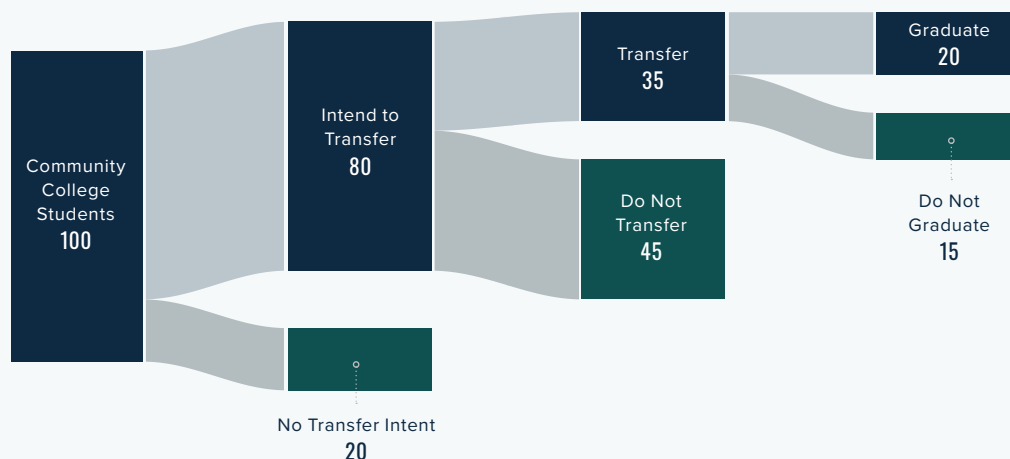
Note: Authors' representation of data from Illinois Community College Board and Community College Research Center.

Illinois' Environment Is Ripe for Change

The good news is that the state environment is set up for successful reform, and there is plenty of work that can be done. This starts with the state legislature, which has taken positive action toward higher education equity in recent years. After nearly two decades of funding cuts for public colleges and universities and student aid, Governor J.B. Pritzker and the legislature have appropriated nominal increases for six straight years.[7] This is also apparent in systems reform, including legislation to make undocumented students eligible for state aid, landmark developmental education reform, and updates that require public benefits navigators on campuses.

This also includes action taken by the state agencies, which have made great strides in recent years toward equity. The Illinois Community College Board (ICCB) has been leading reforms that were mandated with the passage of the Developmental Education Reform Act (DERA), in an effort to remove barriers for students and reduce the overall time and money they're required to spend. Over the last five years, placement into developmental education has dropped by 42%, and colleges across the state are working to implement and scale corequisite remediation, a type of developmental education that is 2-3 times more effective than any other model.[8] Along similar lines, the Illinois Board of Higher Education (IBHE) released their strategic plan, *A Thriving Illinois*, which requires all public institutions to submit equity plans to close longstanding enrollment and completion disparities and achieve state goals related to equity, sustainability, and growth.[9]

Finally, there has been a joint effort by legislators, advocates, and universities to revolutionize the way the state funds its public universities.[10] Over two years, the Commission developed a new formula for allocating state funding that seeks to ensure institutions have the necessary resources to equitably enroll underrepresented students and serve their unique student population and mission. This reform aims to not only increase funding and enrollment, but also retention and graduation rates, and would usher in a new system of institutional accountability.[11]

Together, these efforts prime Illinois to enact reforms that can make a difference in tens of thousands of students' lives per year. More students transferring, particularly to public universities, will help diversify and revitalize those institutions. The national context for both equity and higher education, however, is bleaker. The anti-equity political movement has focused especially on higher education, spreading anti-diversity, equity, and inclusion messages and laws. The Supreme Court's 2023 decision striking down affirmative action has further emboldened actors wishing to replicate the status quo, while quieting and confusing those who would otherwise support race-conscious equity efforts.[12] And, after the 2024 presidential election, students and institutions can anticipate a federal higher education policy context that could dramatically limit federal funding, student protections, and equity policies.[13] As a state, Illinois must take action now to facilitate a thriving postsecondary system for the future of its residents and economy.

Approach

This report uses a mixed method approach to better understand the existing body of best practices, policy solutions, landscape analysis, and experiences of Illinois students. First, the PCC's Research and Data team evaluated more than 140 suggested or implemented policies across the country and synthesized them into about 40 state and institutional policy and practice recommendations.[14] These recommendations informed the report's proposed solutions which were also adapted into survey questions for student respondents.

Second, we draw from public, state-level transfer data for Illinois: IBHE's transfer enrollment data, which is disaggregated by institution and sector as well as by student race/ethnicity, Community College Research Center's (CCRC) state-by-state transfer outcomes, which is also disaggregated by race/ethnicity, and College Scorecard data. Third, we conducted semi-structured interviews with 15 Illinois transfer students.[15] The students who participated were racially and ethnically diverse, and the majority identified as MAP or Pell-eligible. Most students in our sample started at an Illinois community college and transferred to another public or private university in the state. Eleven of the 15 students started at a community college in Chicago. The team's approach ensured that researchers preserved the language and intent of student participants as much as possible.[16]

More than 70 students indicated interest in speaking about their transfer experience with the research team. To ensure that as many student voices were heard on this topic as possible, the team adapted policies examined during the literature review into a student-facing survey to hear feedback from students about what policy solutions would be most impactful from their experience. This survey was shared with all the students we did not interview. Thirteen students responded to the survey, and these findings were analyzed quantitatively (for multiple choice questions) and qualitatively (long answer responses). We have compiled our findings into a chronological timeline of the student transfer process, from institution of origin to completion, highlighting detours along the way as well as policy solutions to improve student outcomes.

Section II: Understanding Snags in the Transfer Timeline

Illinois students consider transfers at many different stages of their postsecondary journeys. Some are high school students who plan to start at a community college before transferring to get a bachelor's; some are returning to a different institution after time off; some made the decision to transfer after career, academic, or life changes meant that a different institution might be a better fit. Whatever the motivation, Illinois' transfer infrastructure must be receptive to their needs. This section explores problems, students' experiences, and possible policy solutions at three different stages of the transfer timeline: 1) transfer planning and decision-making, 2) engaging with the transfer process itself, and 3) completing their credential at a different institution. State legislators and taxpayers have the power to hold public institutions accountable for serving students and communities, but they don't have the same input when it comes to private non-profit or for-profit institutions which are primarily accountable to their Boards of Directors, powerful donors, or shareholders. Many of the solutions explored in this section are focused on public institutions because that is where the state has the most influence. However, we call on private institutions to voluntarily participate in existing state-wide transfer agreements and scale best practices on their campus.

1. Weighing Costs in Transfer Planning and Decision-Making

The transfer experience for many Illinois students starts before they've even begun their postsecondary careers. At this stage, we examine the problems students face and the first-hand experiences of planning their college trajectories, starting their journeys, and making decisions about transferring. Across the qualitative and quantitative data, affordability was the driving decision-making factor.

Problem: Cost plays an outsized role in students' postsecondary decision-making, leaving many students reliant on a leaky vertical transfer pipeline as a more affordable path to their bachelor's.

FOCUSING ON VERTICAL TRANSFER

Vertical transfer describes the transfer pathway where a student begins at a community college and transfers to a bachelor's-granting institution. **Lateral transfer** refers to the process where students transfer to another institution in the same sector, and **swirl** happens when students begin at a bachelor's granting institution and transfer to a community college. Understanding student motivations for other types of transfer is critical to improving retention, access, and postsecondary fit, but this report focuses on improving Illinois' vertical transfer landscape because the vast majority of community college students who want to transfer do so because they are seeking a bachelor's degree. A strong vertical transfer landscape would allow Illinois students to pursue the degree of their choice through multiple pathways and entry-points.

Illinois students are looking for an affordable way to pursue their college dreams, and public colleges and universities are failing them. Of Illinois students attending public institutions, 64% go to community colleges — the third most of any state.[17] This is likely partially attributable to the high prices that low-income students pay to attend regional universities, which is itself a result of massive disinvestment and inequitable distribution of funds over decades.[18] In Illinois, the average student pays 45% of their income to attend public universities and 29% to attend community colleges. That 16 percentage point gap is four times larger than the national difference between public 4-year and 2-year prices.[19]

The sector students transfer into impacts how much they pay, the debt they incur, and return on their investment and sectors vary when it comes to equitable enrollment. Public universities currently under-enroll transfer students of color from Illinois community colleges, while those students are overrepresented at private for-profit colleges. Only 31% of transfers to public universities are students of color while 41% of transfers to private not-for-profit institutions and 59% of transfers to private for-profit colleges are students of color. These enrollment trends suggest that community college transfer students of color are being shut out of lower-cost, high-value programs

Illinois Has a Larger Tuition Gap between Community Colleges and Public Universities
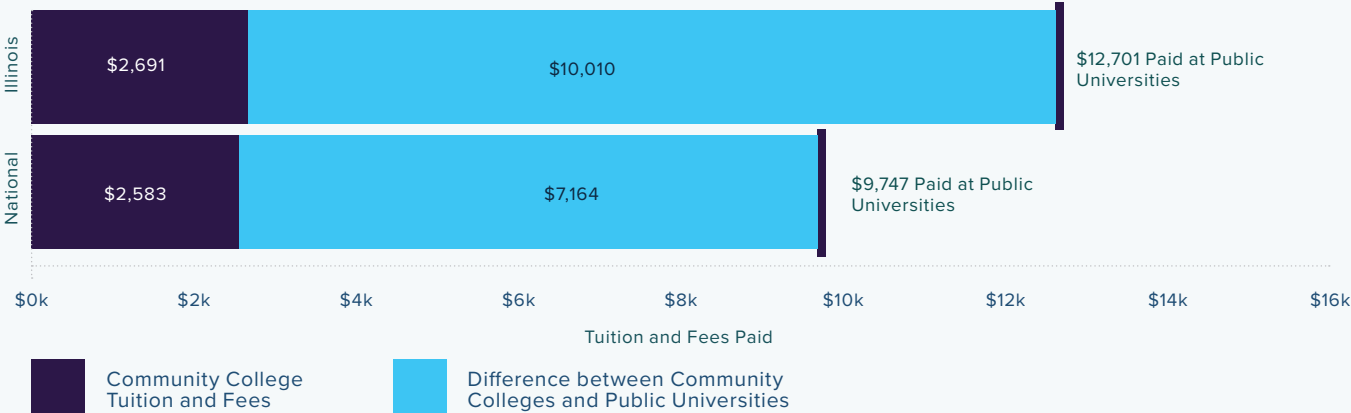
Note: Authors' representation of data from National Postsecondary Student Aid Study - Administrative Collection: 2020 Undergraduate Students (NPSAS-AC).

However, prices being *relatively* lower at community colleges doesn't make them affordable. Between 2004 and 2023, the inflation-adjusted average in-district tuition and fees have increased from $3,222 to $4,577 in Illinois.[20] As a result, students are starting in community colleges hoping to pay an affordable amount for their four-year degree by transferring, but they're encountering unexpected costs, lack of information, and administrative burdens at every turn.

These unanticipated costs add up. Nationally, students who transferred from a community college to a public university spend more of their income on tuition and fees, with tuition costing 23% more relative to their income compared to those who did not transfer. Although some of this discrepancy can be explained by the relatively lower incomes of transfer students and families, some is likely due to extra credits and unanticipated costs that add up. State-level debt data suggest the same, as Illinois graduates who have transferred take out 38% more debt than those who did not.[21]

at public universities and are over-represented at expensive private for-profit institutions with lower return on investment. In Illinois, private for-profit institutions are $7,000 more expensive than the average public university tuition and leave students with $3,200 more debt on average.[22] The picture at private non-profit institutions is more varied. Some institutions in that sector have implemented strong transfer programs that successfully enroll diverse community college transfer students — DePaul University, for example, draws 62% of its transfer students from community colleges (680 students in total) and those students are representative of Black student transfers and Latinx student transfers relative to its own student population.[23] Northwestern University, on the other hand, enrolls only 2.5% of its transfers from Illinois community colleges, a total of six students.[24]

FIGURE 3

State Aid Has Failed to Keep Up with Increased Prices at Community Colleges, Leading to Enrollment Declines
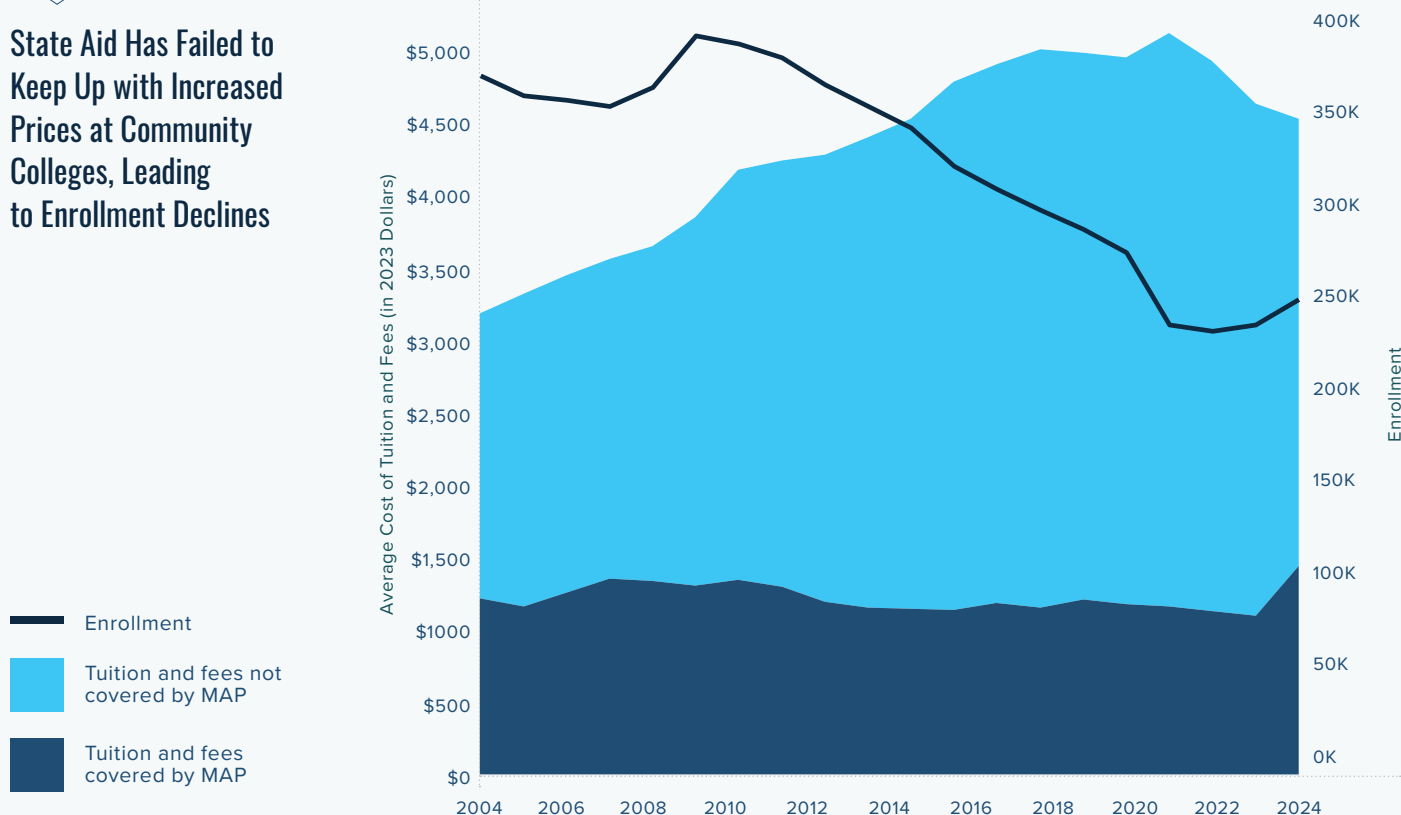
Note: Authors' representation of data from Illinois Board of Higher Education, College Board, and Illinois Student Assistance Commission.

Students' college decision-making may be catching up to the reality of high prices, as Illinois community college enrollment has declined by 32% over the past 19 years.[25] For students that do attend, competing life demands push students to enroll part-time to leave room for other responsibilities.[26] Indeed, many community college students identify as an "employee who studies" rather than a "student who works," suggesting they likely prioritize work demands over taking a full-time course load.[27] Attending college full time is positively associated with persistence and completion. Even though a single semester of full-time coursework positively impacts engagement and retention, only 23% of Illinois community college students are enrolled full time.[28] Students should have access to affordable postsecondary options that align with their academic and career goals, whatever their pathway.

Student Experience: Prohibitively expensive tuition and fees limit student choice in their higher education journeys. Students chose to start at community college and transfer in an attempt to save money on their bachelor's degree.

Many of the students interviewed in this report began their postsecondary journey with a goal of completing their bachelor's degree, but chose to start at community college to save money and reduce the amount of debt they would need to take on. This is true of **Oscar**, who wanted to make sure he had an academic focus first, and **Penelope**, who was apprehensive about taking on student debt. Although these students were ultimately successful in transferring to a bachelor's granting institution, many Illinois students may not have the support they need to navigate a confusing and challenging transfer process.

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Oscar started at the community college in his district because: "**I decided that it would be cheaper. I did have a plan to go to [public university], however, I just thought that it would be a better idea to understand what major I was going to choose after transferring.**"

Penelope: "**I knew that I didn't want to have any debt coming out of college and all of my [university] options would have definitely led to that ... so my mom already knew about the [scholarship] that the community college offers if you're an [in-district] high school graduate.**"

Problem: Costs limit where students consider transferring, even before they apply.

Student interviews revealed that affordability outweighs other college "fit" considerations, like academic programs and campus culture, when students first start considering college or transferring. The discrepancy between students' perceptions of affordability and the real cost of transferring can make an already challenging transfer journey even more difficult. That starts with pricing, as the true cost of college is complex and rarely presented clearly to students and families.[29] Although institutions advertise a "sticker price," it is difficult for students to understand how much they will actually pay after financial aid, scholarships, housing, and dining services.[30] Students who overestimate college costs are less likely to enroll in and persist through college.[31] This uncertainty can also deter transfer students from applying to or matriculating from an institution that would otherwise be a strong fit. Students who underestimate college costs may be forced to take out more loans or work more hours to be able to afford the unforeseen expenses. This can lead to a decreased sense of belonging in the campus community, as well as reduced persistence and degree completion, as cost is the main reason students drop out of college.[32]

Distance from home is, in many ways, synonymous with affordability. Illinois community college students living away from home pay $11,000 in costs uncovered by financial aid, compared to $3,500 for those living with family — that's 23% of their income on average, compared to 7% for those at home.[33] Although state and federal financial aid covers tuition and fees for most community college students, the maximum MAP and Pell award only covers about 50% of the full cost of attendance at a public university in Illinois.[34] This gap leaves many students struggling to cover the remaining cost of tuition and fees or taking out large student loans to pay for tuition on top of living expenses. Many students decide to stay closer to home even when they transfer to reduce costs — public university students living at home pay $8,800 in uncovered costs while those living away from home pay $18,800.[35] At private non-profit institutions, students pay more in uncovered costs: $28,600 for those living at home and $38,600 for those living away from home.[36]

Students also grapple with hidden or unexpected costs like application fees, textbooks, housing and dining expenses, healthcare, and family responsibilities that are often seriously underestimated by the institutions and policymakers responsible for estimating student need and allocating financial aid dollars.[37] In one survey, nearly 80% of students said they encountered an unexpected expense at least once during the previous academic year, and 42% were concerned they wouldn't be able to complete their degree because these expenses are not covered by financial aid.[38] Transfer application fees are an example of unexpected costs that can deter students right from the beginning. While these fees add up for individuals, who often apply to multiple institutions while juggling tuition payments and living expenses, they only generate an estimated $1.28 million annually for all of Illinois' public universities combined. To put this in perspective, if each of the 10 universities that collect application fees enrolled just 9 more low-income students who may be deterred by these fees, their MAP and Pell grant revenue would cover all revenue generated by these students.

Student Experience: Students applied for transfer to an institution they thought they could afford but still experienced difficulties adjusting to higher tuition and fees.

Affordability was the top factor for students in determining where to transfer. Some students said they exclusively considered schools they perceived as affordable, while those who applied to schools they perceived as expensive ended up choosing to attend a less expensive school. This is evident in one student participant, Carlos, feeling pressured to make a "smart" financial decision in selecting their institution. Kaylen's comments about tuition and his aversion to debt also included this sentiment, and these concerns were present for Leah, who chose her transfer destinations based on who "gave me the best money." Distance from home emerged as a critical affordability consideration for students as they explore transfer options. Hailey and Penelope both chose transfer institutions that were near their community college so they could stay close to home and keep costs down.

Upon completion of the transfer process, many students like Penelope experienced a financial "shock," especially when transferring from a community college, where her tuition and fees had been covered by financial aid, to a four-year institution. After two years at community college, Amber was repeatedly contacted by a private university until she enrolled, and then she took out large, high-interest loans to pay for the program.

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After staying close to home to attend an affordable community college, **Carlos** said family would ask him: **"'Hey, this school is pretty pricey, you sure you want to do this?' It feels very stressful when you have everybody in your life asking you: 'Is this exactly what you want to do?'"**

Kaylen said, **"There were a lot of colleges that I considered … I dropped those colleges because the tuition was way too high for me to handle, and I do not want to get into any debt knowing the economy we're living in."**

Penelope: **"I knew that I wanted to stay in Chicago because it would help keep things cheap. Going out-of-state would have come with out of state tuition costs, dorming, and things like that."**

Hailey shared her experience considering transferring to a university in a neighboring state: **"I did get accepted; it was just distance. It was another state and I have family here, I really can't go to school out of state."**

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Penelope: **"going from not paying at all to having to pay is definitely a transition in itself."**

Amber: **"It kind of felt a little predatory because [Private University] was already sending me emails saying that they were looking for new students ... I took out a bunch of loans with really high interest rates and I ended up having a lot of issues there trying to continue to finish the same major that I had started out with. So, I eventually did finish ... I completed the program and everything, but I didn't like the work that I was doing."**

Amanda: **"I was also moving on campus as well, so I had to worry about that deposit. That was a $500 deposit. The tuition deposit was $250. So, I was worried about the money aspect at that point."**

Troy said: **"It was really scary. I still had to pay all the application fees, pay for all the transfer documents. I went to multiple schools, so that added up quite a bit and the whole process was a little taxing."**

Many students who lived at home during their community college years expressed the financial and social pressure of living on campus at their transfer institutions. A student named Amanda described living on campus for the first semester only to move back home when costs became too high. On top of tuition and room and board, students face costs for textbooks, food, healthcare, technology, and other essentials. Deposits for housing and tuition can be an obstacle to enrollment and completion. For students transferring and adjusting to a new academic institution, financial stress should be the last thing on their minds.

Student Experience: Surprise costs like application or transcript transfer fees add up and pose barriers to students from low-income backgrounds.

Costs that pop up throughout the transfer process can add up to become big barriers. Application and transcript fees are $34 on average for transfer applicants at an Illinois public university.[39] Students we interviewed reported paying up to $40 for each transcript transfer, which can be an obstacle for students from low-income backgrounds, especially when they're applying to multiple schools. During the transfer process, students like Troy lamented these fees, sharing that it was "scary" to spend money on applications without even knowing whether he'd be accepted. While many community colleges have implemented low or no-cost transcript fees, students struggle to afford higher fees to send their transcript to public universities and private non-profit institutions.

Solutions

Tuition and fees, location, courseload, where students decide to start college, and their subsequent engagement with the transfer system are all heavily shaped by financial considerations. For the students we interviewed, affordability and reducing debt was at the center of their decision-making. To meaningfully improve access for more transfer-intending Illinois students, the state must first equitably lower costs. Without addressing affordability, the impact of other interventions will be limited — students can't benefit from good policy or practice if they can't afford to attend. The state can take action to transform institutional funding and financial aid to substantially lower costs. The state and institutions can also eliminate transcript fees and adapt pricing structures so that students can take course loads that work for them. Finally, students and families need clear and personalized communication about the cost of college and transfer options.

Equitable funding for community colleges and public universities

Illinois must meaningfully reinvest in both community colleges and public universities to see improvements in affordability and access for transfer students. Equitably and adequately funding Illinois universities and community colleges would mean allocating more than $2 billion in additional annual funding, as calculated by the SB 815 Commission on Equitable Public University Funding and in PCC's recent report *Advancing Adequacy-Based Funding for Community Colleges in Illinois*.[40] This reinvestment would increase enrollment and result in tens of thousands of additional

graduates and their families benefiting from greater earnings and financial stability. Moreover, it would contribute billions in increased state tax revenue over their lifetimes.

It's not enough to fund more; the state must also fund equitably, so that Black, Latinx, low-income, and first-generation students in Illinois have access to affordable, high-quality options. Students should leave college with a valuable credential in their field of choice without being saddled with debt. This means reversing the incentives that colleges currently have to over-enroll students in traditional developmental education courses, where students only have an 18% chance of ever completing a college-level gateway course.[41] The Developmental Education Reform Act (DERA) changed mandates around how students must be placed in these courses and required institutions to scale the developmental model that offers students the greatest chance of success in gateway courses. Research and data have shown that to be the corequisite model, which places students directly into credit-bearing courses and provides additional supports to students. However, there are startup costs associated with implementing developmental education reform, redesigning high-quality, corequisite pathways, and expanding academic and student services.[42]

Reforming funding for public universities could more directly incentivize public institutions to enroll and serve more transfer students. Without a funding model, public universities currently have to draw from their limited, often declining, resources when enrolling transfer students. This proposed model would add an estimated $7,116 to the funding target of a university for enrolling the average transfer student, which is about $3,100 more than institutions get for the average current university student.[43] This funding is necessary for serving students equitably and for lowering tuition prices, which in turn, increases enrollment, retention, and completion, particularly among transfer students of color and low-income students.[44]

Financial aid

Well-designed and robust need-based financial aid is one of the most effective ways of improving equitable enrollment and outcomes. Investing in additional aid for the state's need-based financial aid program, MAP, would have positive effects on enrollment and completion. There are myriad studies that showcase this, but one found that additional need-based grant aid resulted in a 4.3 percentage point increase in 1-year persistence rates and a 4.6 percentage point increase in six-year bachelor's degree completion rates.[45] It would also move more students into the pipeline, as $1,000 in aid raises enrollment by 4 percentage points.[46]

However, in Illinois, increasing MAP grants for community college students is not as simple as appropriating more funding; structural changes are needed to effectively and efficiently support students in this sector. Unlike the federal Pell grant, which can be spent on textbooks, housing, food, or other costs beyond tuition and fees, MAP is applied after federal aid and can only be spent on tuition and fees. This structure means that community college students rarely receive even the current maximum award since Pell grants cover the majority of tuition and fee costs — in FY2024, the highest MAP grant a community college student received was $3,000, while the maximum MAP grant allowable under law is $8,400.[47] This leaves community college students to cover an average of $11,000 in expenses beyond tuition and fees on their own. If those students received the current maximum MAP grant, those uncovered expenses would almost be cut in half. There are two ways of fixing how aid is distributed. One is that legislators could alter MAP for community colleges so that it's applied *before* other aid so that MAP covers a greater portion of tuition and fees, freeing up Pell dollars that may be used on other expenses.[48] Alternatively, legislators could change MAP requirements to allow community college students to spend on expenses such as housing, books, and other living expenses. Making MAP grants more flexible would also improve access for undocumented students in Illinois, since they are ineligible for Pell but can apply for MAP through the state's Alternative Application. This change would ensure that community college students can equitably benefit from critical need-based financial aid.

In the past, state legislators and agencies have been reluctant to change the MAP formulas. This is understandable, since stability is a critical attribute of effective state aid. However, this can also bias policymakers toward the status quo at the

expense of students. For example, $77 million of taxpayer dollars have gone to for-profit colleges that defrauded students and/or unexpectedly closed.[49] These institutions received 2.8 times more financial aid resources for every low-income student than community colleges because for-profit institutions' often have exorbitant tuition and fee prices.[50] Despite the bad outcomes for students, Illinois will likely appropriate millions more to these institutions next year through financial aid, diverting funds that can go to community college students in the name of maintaining the status quo. While this is more politically expedient and profitable for shareholders of for-profit institutions, it does not take into account what's best for Illinois students and taxpayers.

Supporting students taking greater course loads

Studies show that taking full-time course loads is correlated with persistence and completion for community college students.[51] Cost incentives for doing so can be effective since price is one of the biggest factors impacting enrollment intensity.[52] This has been the impetus for "15-to-finish" models being implemented across the country, which incentivize students to enroll in 15 credits per semester.[53] However, research suggests that not all students benefit and not all students want to take a full-time course load. This is particularly true for those who work 30 hours per week or more and students who are parents, who may be adversely affected by a full-time course load.[54] Thus, individual institutions and the state should consider incentives that can bring the success of a "15-to-finish" model, but without negative consequences for students who cannot study full time. An example of this is a banded tuition model, which would charge students the same amount for taking 15 credits as they would for taking 12.[55] It may be more equitable to have a graduated tuition discount model, which would help students take more classes even if a full course load is impossible.[56]

Transfer fees

Transfer students experience higher burdens associated with applying and transferring to a new school, starting with transfer fees. SB 3081, which passed in 2024, originally proposed to waive transfer fees from public colleges to universities, which would have been a good start. However, the bill was amended so now institutions are only required to provide students with information about their fee waiver policy, if one exists, with encouragement (but no enforcement) to

waive these fees for low-income students.[57] The state should take action to eliminate transcript and transfer application fees at community colleges and public universities.

Perceptions of cost

Beyond greater and more effective investments in financial aid, providing clarity from day one can improve transfer student enrollment and success. Policies like Illinois' Truth in Tuition Act have been shown to be ineffective or harmful, but the idea behind them is laudable: students should know what to expect to pay when they enroll.[58] Instead of mandates for flat pricing, the state should, at minimum, require colleges to provide clear, uniform, and comparable information on what students will pay. Absent a mandate, colleges can and should do this best practice on their own. Some institutions in Illinois have developed dual degree programs where a student's tuition rate is "locked in" when they enroll, reducing uncertainty about how much students can expect to pay when they transfer.[59] However, reducing uncertainty about cost is no substitute for affordable postsecondary options and strong financial aid policy.

Free college is a policy area that has clear benefits and drawbacks, depending on the design. This report's recommendations on financial aid, state appropriations, and holistic supports could lower costs to students equitably in a way that would fit a definition of "free college." Free college can be defined as covering the cost of college up to tuition and fees or it can cover the full cost of college including expenses beyond tuition and fees. Depending on their design, free college programs may be more or less equitable. For example, "last dollar" free college programs, which require students to exhaust their financial aid dollars before filling in remaining gaps, are less equitable than "first dollar" programs because most of the benefits go to higher-income students who receive lower need-based financial aid awards.[60] Statewide and institutional campaigns touting free college can accompany increased investment that can boost enrollment in both community colleges and public universities. The combination can be even more powerful, however, if students know from their first day at community college how to earn a bachelor's degree at a public university without ever paying tuition or taking out debt. This would help boost enrollment and retention throughout the 2- to 4-year pipeline.[61]

2. Navigating the Transfer Process

As students start the process of transferring credits, they often run into confusing and inconsistent systems that are difficult for both students and advisors to navigate. Illinois has existing state-wide transfer infrastructure, namely the Illinois Articulation Initiative (IAI) and the Student Transfer Achievement Reform (STAR) Act, which have been formally implemented for seven years now. This section explores persistent challenges with the transfer process itself in Illinois and examines how IAI, STAR, and other state policy interventions are working for students.

Problem: In its current state, the transfer process is convoluted, inconsistent, and difficult for students to navigate.

Students transfer to institutions based on the information they have, their preferences, and the access institutions provide. Though scholars debate whether community colleges tend to push students toward or away from their bachelor's degree ambitions, it's clear there are issues in every facet of the transfer process that can lead to inequity.[62] Students from low-income backgrounds and students of color are more likely to start in community college but are less likely to transfer and earn a bachelor's degree.[63] In Illinois, Black and Latinx community college students transfer to four-year institutions and earn a bachelor's degree in six years at a much lower rate than White community college students. A similar disparity exists between low-income students and their high-income

peers.[64] Looking just at transfer to public universities, students of color are even more underrepresented — though Black and Latinx students represent 44% of community college students, they only make up 31% of transfers.[65]

To close these gaps the state must investigate the causes of and solutions to "transfer melt," a term for students who intend to transfer but never make it through the process. It's difficult to account for them since they don't appear in the data, but a study done within the City University of New York (CUNY) system of colleges revealed that 21-39% of transfer students who were admitted to a bachelor's program did not end up enrolling.[66] We don't know that number in Illinois, but we do know that nearly 80% of community college students intend to transfer and slightly more than one third end up doing so.[67]

Students' decision-making process for their transfer target is multi-faceted, fragile, and highly dependent on having the right information at the right time.[68] A structural problem is the disconnect between the advisors at institutions of origin and transfer institutions. One survey found that administrators at 4-year universities believed their institutions to be 4 times more effective at approving academic credits and 11 times more effective at providing academic supports than community college administrators believe them to be.[69] Transfer advisors are often operating with limited resources and large caseloads. With these constraints, many departments in Illinois are reliant on the strong relationships they've built with the institutions most of their students are transferring to or from. These relationships allow for more accurate information about program requirements and can foster other collaborations, like dual degree programs. However, without appropriate support from the state and institutions, transfer departments and advisors have to rely on personal relationships which can be challenging when there are staffing changes.

FIGURE 4

In Illinois, Black, Latinx, and Low-Income Community College Students Have a Lower Transfer and Completion Rate than Their White and High-Income Peers
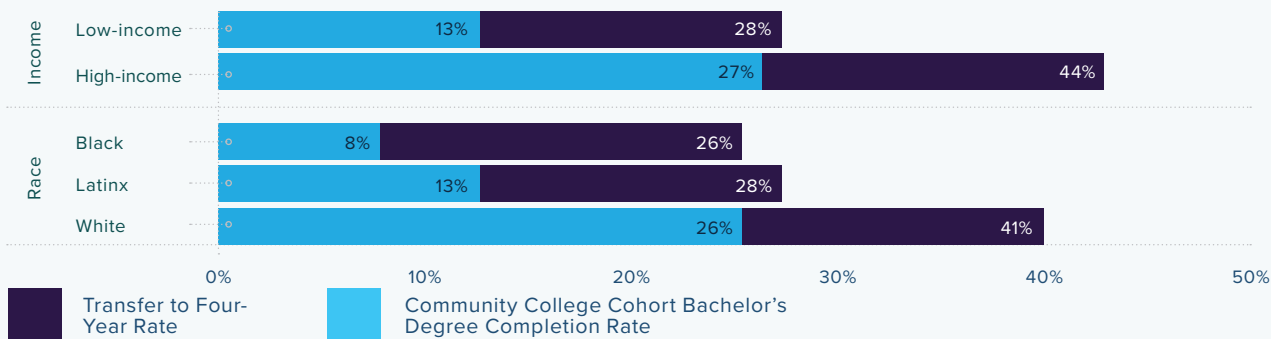
Note: Authors' representation of data from Community College Research Center.

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Ida said the transfer process was like **"screaming into the void and hoping something or someone would yell back at me … What if someone is just starting to learn that they need to be their own advocate? What if that deters them?"**

Carlos shared that he experienced uncertainty about whether he was making the right decision to transfer: **"you start doubting yourself. You started wondering, are you sure this is the right path you want to go down? Is this really what you want to do?"**

Henry shared: **"I needed to figure out my housing situation. I needed to figure out my school situation, my job situation. I got it figured out, but it was honestly one of the most stressful times of my life."**

Jennie talked about how her academics were impacted: **"that put a setback on my studying because I was way too stressed about if I could get the transfer process on time."**

Penelope almost didn't apply to the school she ended up transferring to because it was overwhelming to have **"projects and homework to do while also trying to get these applications … I almost didn't apply to [university] because of that."**

For James, trying to get all of his application materials in on time while continuing to meet course requirements was so stressful that **"I actually got to a point where I wanted to drop out. I wanted to drop out because the stress was really, really overwhelming."**

Inconsistencies in information and policies result in a transfer landscape that is variable and confusing for students to navigate. Illinois' main technological solution to this is Transferology, a nationwide online tool that IBHE licenses for students to research which courses are transferable to which institutions. This free, centralized hub of information is housed on Illinois' MyCreditsTransfer, which also includes details on iTransfer, a state-run website where students and families can access information on the IAI and transfer pathways. However, there is low student awareness of these resources. Many of the students we spoke to described the need for a centralized, statewide information hub for potential transfer students, despite the fact that one already exists. In our own experience, the MyCreditsTransfer site was nonoperational on several visits. Additionally, the iTransfer site is not mobile friendly, despite 40% of college students primarily using mobile phones for their coursework. iTransfer also turned up errors on most uses.[70] These issues are likely due to limited resources at IBHE for site maintenance — the state has one full time programmer to operate the site and 130+ individual institutions across the state must input their own data.[71] According to its own Google Analytics, from SY20-21 to SY21-22, iTransfer saw an 8% decline in users, a 22% decline in pageviews, and a 19% decline in average session duration.[72] As students and schools were emerging from the pandemic, these numbers should have been steadily increasing to support student needs and upward mobility, not dramatically declining.

Student Experience: Students describe turbulent, unclear, and uncertain pathways to transfer, sometimes to the point that they considered not transferring at all.

Almost every student interviewed as part of this project described the transfer process as "stressful" or "turbulent." For students like **Ida**, **Carlos**, **Henry**, **Jennie**, **Penelope**, and **James**, making the decision to transfer or return to school represented a significant, financially challenging life change that often required them to uproot their living situations, jobs, and support networks. Without advising, Ida described the process as "really murky" and said that doing one's own research can be futile, even though self-advocating is often required in the process. Streamlining the process, dismantling financial barriers, and strong advising would reduce uncertainty and stress for students. It is also critical, however, to ensure that transfer students have access to mental health resources and counseling.

Problem: Existing transfer infrastructure does not sufficiently address challenges students face in determining what courses will transfer and how those courses will be applied at their new institution.

Taking longer to get a degree lowers a student's chances of graduating at all, and the promise of a quick two years at community college and then two more at a university, a 2 + 2 model, is rarely realized. Illinois data shows that graduates who transferred were enrolled for 20% longer than those who didn't, and institutional policy related to how credits are earned and applied directly impacts time to degree. [73]

Many transfer students are forced to spend time and money on non-credit courses at the very beginning of their college journeys. Community colleges needlessly extend timelines by over-placing students in developmental education, which may have a negative impact on vertical transfer.[74] In 2021, 29% of high school graduates who enrolled in an Illinois community college were required to take a developmental education course, which is significant progress from 46% in 2016 when many more students were over-placed in developmental education. The rapid pace of change has mostly stalled since 2020, however.[75] Developmental education has been demonstrated to derail students from enrolling in gateway courses and contributes to students exhausting their financial aid resources on non-credit courses.[76]

Once students transfer, the way institutions apply their existing credits, and policies like residency requirements, further extend their college timeline. Residency requirements demand that transfer students take a certain number of credits on campus before receiving a degree, regardless of their academic history at prior institutions.[77] Although requirements are typically posted online, students must seek out this information themselves. These policies are in place to prevent students from using transfer as a quick stepping stone to a degree from an institution they only briefly attended. However, this is essentially trying to fix a problem that doesn't exist – a statewide study found that bachelor's degree completers who started at a community college attempted, on average, 29 more credits than the required minimum to graduate — 9 more than their peers who started at a public four-year.[78] This translates to greater costs for transfer students, as they pay $18,125 (39%) more than required to graduate compared to $12,500 (17%) for first-time students. [79]

Transfer Students Spend 39% More on a Degree Than Required, Compared to 17% for First-Time Students
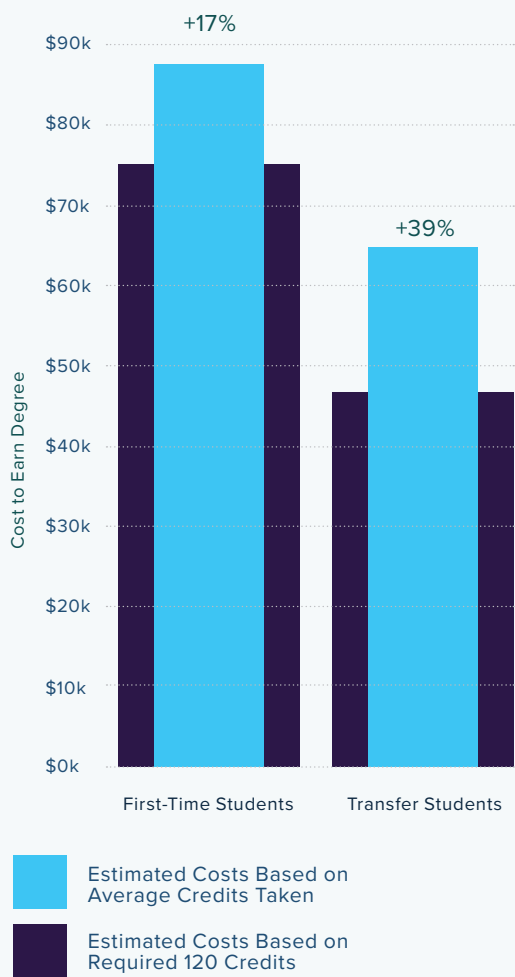
Note: Authors' calculations based on Fink et al. (2018).

How well course credits transfer from one institution to another is of paramount importance to a well-functioning transfer system. Illinois' most comprehensive transfer reform package is the Illinois Articulation Initiative (IAI), a statewide transfer agreement with over 100 participating public and private colleges. Beginning as a collaboration in 1993 between the ICCB, the IBHE, and Transfer Coordinators of Illinois Colleges and Universities, the IAI was formalized into law in 2017. All 60 public universities and community colleges and 15 private institutions fully participate, as well as 30 private colleges and universities participating on a receiving-only basis. The IAI is a standard package of general education courses that participating institutions agree to accept instead of their own general education requirements, called the General

Education Core Curriculum (GECC).[80] Faculty panels make recommendations for specific GECC course sequences, corresponding to the first two years of a student's college journey, that are aligned with the requirements for 18 popular majors available to students and advisors online.[81] In practice, IAI GECC packages work best for the 10% of students who know their intended major upon beginning community college and are able to take the appropriate GECC sequence.[82] Even if a student completes an entire GECC package but doesn't follow a recommended course sequence because they were undecided or switched their major, their courses may not align with major prerequisites at their transfer institution resulting in them having to retake courses. STEM transfers, which represent 20% of community college transfers in Illinois, are more likely to encounter this barrier as four-year STEM programs typically have a highly structured curriculum that requires students to follow a specific, restricted pathway. [83]

In addition to the general education course sequences, faculty-led Major Panels make recommendations for up to four major core courses that are directly transferable towards major requirements at any IAI-participating institution.[84] Institutions that have majors and courses aligned with IAI major course descriptors set by the Major Panels are supposed to submit them to the panel for approval so that students can easily transfer the courses, but there is no minimum requirement that they submit any courses.[85] While SB 3594, an amendment to the IAI, originally contained language requiring every public institution to submit and maintain at least one major course to IAI Major Panels, that language was removed.[86] Without that requirement, the IAI relies on voluntary participation, resulting in inconsistencies from institution to institution. The proprietary, unrelated way that institutions number their courses contributes to inconsistencies in transfer credits. IAI transferable courses are assigned a common course number, which reduces uncertainty for students and administrators in understanding how to apply GECC and approved major core course credits — equivalent courses already have the same course number. However, Illinois' common course numbering system is limited to IAI courses, leaving many students with credits that do not have a common course number, even if the course content would qualify for equivalency. For students, this means uncertainty about whether or not major courses they have completed at their first institution will be applied towards their major requirements.

Although the state frequently proclaims that it is a national leader in community college student transfer to four-year institutions, largely attributing this success to the IAI, data on the productivity of the IAI is limited.[87] IBHE currently reports the number of GECC credential completions from community colleges. While this is a relevant metric, more comprehensive evaluation requires examining additional student outcomes, such as the number of credits earned, time to degree, and student loan debt of those who completed a GECC package.

The STAR Act, passed in 2015, aimed to streamline the transfer process by providing students who meet a few standardized stipulations junior status at Illinois public universities.[88] The STAR Act allows students who have completed their Associate of Arts (AA) or Associate of Science (AS) degree to transfer those credits to a public bachelor's-granting institution. The STAR Act does not include students who have received an Applied Associate (AAS) degree, despite the fact that 26% of associate degree-seeking students are enrolled in AAS programs. [89]The STAR Act does not include AAS degrees because not all degree program tracks articulate well with public university programs. However, excluding all AAS degrees from STAR hurts students who hold these degrees and have earned valuable credit. A 2020 report on the progress of the STAR Act highlights successful three-year graduation rates for transfer students but does not specify disaggregated transfer or completion rates for students of color, students from low-income families, or students who swirl.[90] Counterintuitively, the report showed that students whose majors aligned across their community college and transfer institution were 40% less likely to graduate in two years. This may point to a need to further align GECC course sequences with institutional major requirements and increase IAI-transferrable major core courses.[91] Even when students are granted junior status in terms of credits earned, they may not hold junior status in their major, depending on institutional major requirements, how their credits are applied, and residency requirements.[92]

Despite Illinois' leadership in establishing the IAI in 1993, other states have since overtaken the state in developing a transfer-ready postsecondary landscape through policy.[93] One ongoing challenge in Illinois is the fact that 45% of private non-profit institutions do not participate in the IAI at all. This means that these institutions do not participate in common course numbering and may or may not accept students' general education and major course credits. Private institutions are also not required under the STAR Act to recognize Illinois' two transferable associate degrees, though some do.

Student Experience: How courses will transfer and what courses students must take to graduate on time is unclear to students.

The majority of students interviewed had most of their credits transferred to their new institution, but courses were often applied as electives or general education. When **Jennie**, **Leah**, and **Troy** transferred, they expected their courses to transfer as a credit towards their majors, but because they were lower-level courses at their community college, they only applied as electives. **Carlos** further expressed how unfair and expensive this process can be. **Maci** transferred multiple times and inconsistencies with how credits were applied caused her to end up with repeat credits and "fall a little behind academically." Even with a state-wide articulation agreement in place, inconsistencies in how credits are applied and other course requirements caused transfer students to spend extra time and money on credits they had already taken. This not only signaled to students that their prior experiences were less valuable, it further compromised affordability.

Students we interviewed had mixed experiences with advising, but nearly all expressed a need for transfer-specific advising and clear major pathways across their postsecondary careers to navigate the transfer process to avoid spending additional time and money on extra credits. Students who had access to strong advising had a clearer roadmap for navigating their transfer institution. While he was preparing to transfer, **Oscar** relied on an online portal to determine how his credits would transfer and chose to apply to schools that would accept more of his credits. Knowledgeable advisors in **Kaylen** and **Leah's** transfer department at their receiving institutions offered clear pathways towards their degrees. **Amber's** transfer advisor worked with her on questions she had about the transfer process, like money and how credits would be applied.

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Jennie: "**[The university doesn't] accept the program language that I've learned so now I'm at a freshman level for the programming class, although I should have been at a junior level … the flow chart that they gave me ahead of time, it did not specify what [programming] languages [I needed to learn].**"

Leah: "**I needed to retake [an Introduction to Marketing] class that I already took and excelled in, and it was just a waste of time because it's basically the same thing.**"

Troy had completed his applied associate in paralegal studies but when he transferred to his public university, "**none of [the paralegal credits] applied**" so he only received credit for a few general education courses."

Carlos: "**I remember being worried about [losing credits]. Okay, so you're telling me I might have paid $300 to $600 for a class that won't even exist in my record?**"

Oscar realized, using the online transfer portal, that "**all of my credits actually transfer to all three of these schools completely.**"

Kaylen: "**She literally wrote me a whole paper on the first day … take this and that. It kinda helped me finish my psychology degree in two years.**"

Leah: "**They pick out the classes for you, they lay out everything that you need to do, and they give you the timeline of when you complete your degree.**"

Amber: "**They have [a student advisor] specifically for transfer students. They were very helpful for me. I could email them or call and make appointments. We did different sessions about specific topics that I wanted — about my credits, about money, and about my class schedule.**"

Solutions:

There are ample opportunities to improve and build on existing transfer infrastructure in Illinois to better support students in graduating faster and limiting unnecessary extra credits. Institutions must fully scale the developmental education reforms mandated under law to remove barriers to credit-bearing gateway courses that disproportionately impact students of color at community colleges. To improve credit mobility and consistency, the state can also adopt a common course numbering system or implement statewide 60 + 60 or dual degree programs. The state and institutions must also take steps to improve transfer advising and pathways so that they align with student and workforce needs. Finally, the state can scale reverse transfer, where students who started at a community college and transferred receive an associate degree from their college of origin once they have completed the necessary credits, as an option for students who may be at risk of dropping out of their bachelor's program but have earned enough credit to earn an associate degree.

Developmental education reform

Developmental education reforms are perhaps the most effective improvements a college can make, since giving students access to and support through college-level courses will greatly improve completion rates, affordability, financial aid eligibility, and time-to-degree. One reform that has shown to be effective is to shift the focus from high-stakes placement exams and standardized tests to high school records in a multiple-single-measures approach, which passed as part of the Developmental Education Reform Act (DERA) in 2021. The findings of numerous studies support the use of multiple measures, especially high school GPA, and provide evidence of increased enrollment and completion of college-level math and/or English courses and, in some instances, higher rates of transfer to four-year institutions.[94] Further, colleges should prioritize placement into the corequisite model over the traditional and other models. The corequisite model has demonstrated higher student success rates, including that corequisite remediation is almost four times more effective in math and more than twice as effective in English compared to other developmental education models.[95] Although developmental education declined in the state between 2019 and 2021, it has since plateaued, and less than 17% of institutions in the state were in compliance with DERA as of 2022.[96] This is in part

because some institutions continue to rely on placement tests or a single metric to determine where to place students. To continue to reduce developmental education placement and comply with the law, institutions must fully adopt a multiple measures approach. This means a qualifying result on GPA, a transitional course, or a developmental education course or introductory course from another accredited institution places that student in a college-level course. Additionally, while most institutions have implemented corequisite models, recent data shows that enrollment in these models is declining relative to other developmental education models — a troubling trend given its success.[97] Institutions must scale corequisite programs so that enrollment declines in other developmental education models. [98]

Common course numbering

Common course numbering is an obvious and potentially impactful solution. In the spring 2024 legislative session, SB 0467 aimed to require common course numbering across institutions. However, it stalled out in the Senate amidst pushback that it would be burdensome, time consuming, and controversial among faculty and staff worried about courses with lower standards counting toward credit at their institutions.[99] Despite these concerns, there is no evidence from any of the 18 states that have implemented common course numbering that doing so reduces coursework rigor.[100] As such, the higher education professionals of the state must take responsibility for knocking down this barrier. Similarly, effective January 2024, amendments to the IAI aim to close a loophole in the law. Public Act 103-0469[101] specifies that if a lower-division course has earned an IAI major code, IAI participating institutions must accept the course as a major core course, not as a major elective. While this is an important clarification, it is limited given that institutions have discretion over whether they submit any major courses for IAI major code approval at all.

60 + 60 programs and direct admissions

Course equivalency is when multiple institutions determine that some or all of their courses cover similar information with similar expectations, making those courses directly transferable. Through the IAI and the STAR Act, Illinois already partially uses this system, where institutions agree to accept equivalent GECC courses or approved major core courses. While this is a promising start, the existing system is limited as it only specifies lower-division courses for 18 majors in

the GECC package. While the transferable associate degree grants students junior status, they may still be behind in their major track. Additionally, AAS degree-seeking students are excluded from STAR Act benefits, meaning that these students are at a high risk of credit loss and extended time to degree after they transfer. To improve on this, institutions should take steps to reexamine prerequisite courses and residency requirements to remove bottlenecks or barriers for transfer students.[102] Illinois should also adopt a public sector 60 + 60 Program. In 60 + 60 programs, students take 60 credits at a community college and the remaining 60 credits towards their bachelor's degree at a bachelor's-granting institution that agrees to apply all lower division credits consistently.[103] Then, students could follow a lower-division transfer pathway guaranteed to be accepted for their desired major, resulting in less credit loss than the current course equivalency system. Having already completed all lower-division requirements for their major, transfer students can finish their remaining 60 credits at the bachelor's-granting institution.[104] The state should also explore how to restructure articulation for applied associate degrees so that students in these programs are not locked out of transfer. In the meantime, institutions and advisors have a responsibility to inform students pursuing the AAS degree that their coursework may not transfer.

Direct admissions signals to students that they are college ready and can reduce uncertainty when it comes to institutional course requirements and cost. Direct admissions programs automatically admit students to a community college and public university simultaneously based on criteria that differ from state to state, such as GPA, credit hour completion, or other factors depending on data availability. Starting in the 2025 academic year, all Illinois universities must pilot a direct admissions program that will offer enrollment to any in-state community college transfer who has a 3.0 GPA and 37 completed credit hours of the Illinois Articulation Initiative General Education Core Curriculum.[105] This lays the groundwork for more clear and guaranteed transfer pathways in Illinois, but the effectiveness will come down to implementation. Students must know the program exists, what courses are required, and critically, how much it will cost. Data suggests that while direct admissions policies increase the likelihood that students indicate their enrollment intent where they were admitted, it doesn't necessarily lead to greater enrollment if costs are too high.[106] Washington implemented guaranteed financial aid for K-12 students whose families are enrolled in certain public benefits.[107] Illinois should consider implementing similar policies to

maximize the impact of direct admissions. To bolster this initiative, high school advisors, college advisors, university representatives, and/or the state should proactively share comparative cost estimates along with pathway information.

Advising and guided pathways

Since many students want to transfer to a bachelor's-granting institution when they start at their community college, colleges and high schools would benefit from incorporating transfer-specific advising for students early in their college career and search process. Digital degree audits improve access for students and require relatively few staff resources to implement at a campus level. Degree audits evaluate a student's progress towards their major requirements including transfer credit and courses in progress. Some institutions in Illinois already utilize digital degree audits for current students, however, not all include accurate records of transfer course credit — institutions could expand these services to prospective and incoming transfer students to support their planning.[108]

Guided pathways are an evidence-based best practice that colleges can adopt to help students stay on-track to fulfill their transfer requirements. Guided pathways support students in identifying a clear track to their goals and educational and career interests.[109] This approach requires colleges to reimagine how they serve students by prioritizing connections between their career interests, academic exploration, and postsecondary options, with clearly articulated pathways and on-ramps. Guided pathways are proven to facilitate these connections, but alone they're not enough to turn around persistence. They're most effective when coupled with targeted support and advising.[110] In Illinois, the Postsecondary and Career Expectations (PaCE) framework, part of the Postsecondary Workforce Readiness Act, is an opportunity to develop robust guided pathways that support students with postsecondary exploration and planning. The PaCE framework identifies customizable year-by-year benchmarks in postsecondary and career exploration, awareness, finances, and planning for middle and high school districts.[111] Districts should incorporate discussions about college transfer costs, outcomes, and planning into their PaCE framework and provide practitioners with up-to-date information about career and postsecondary pathways. The PaCE Framework and guided pathways should be extended beyond middle and high school and into students' college journeys. Transfer-receiving institutions also play a critical role in

clarifying and simplifying transfer pathways for students by developing accessible, major-specific program maps.[112] One way transfer institutions can effectively do this is by starting with the colleges from which they most commonly receive students. Forty-two percent of students transferring from Illinois community college to public universities come from the top three sending community colleges for each university.[113] This doesn't obviate the need to make pathways clearer for all students, but it can be faster and more effective than wholesale change. The state legislature can also take steps to mandate that institutions develop robust program maps and can take steps to incorporate vertical transfer into existing conversations on guided pathways in dual credit programs.

Reverse transfer

Reverse transfer policies award degrees to students after they transfer away from their community college but have earned enough credit to qualify for an associate degree at their college of origin. The value-add of this policy area, at least in theory, is clear: since 44% of transfer students are unlikely to complete their bachelor's degree, granting them an associate degree retroactively is a low-cost administrative solution that has great potential to benefit students. In fact, an associate degree is worth $400,000 more over a graduate's lifetime than a high school degree.[114] Students often don't start their transfer journey with a plan to reverse transfer, but this fix ensures students receive a quality credential.[115] This intervention can raise degree completion and give tens of thousands of Illinois residents a degree for the credits they've already earned, likely improving their lifetime financial outcomes. The STAR Act already includes language that requires institutions to award reverse transfer associate degrees to students who fulfill the requirements. However, it leaves it up to the student to initiate the reverse transfer process without giving them the tools to identify when they have completed necessary credits. The state and/or institutions should take responsibility for alerting students who are eligible or nearing eligibility for reverse transfer, particularly for those who are at risk of leaving altogether. Implementing other strategies to improve credit mobility, like common course numbering, would also reduce some uncertainty for students and administrators in identifying candidates.

3. Fostering Student Belonging and Academic Success through Completion

When transfer students arrive at their new institution, they face changing financial pressures, a different campus climate, and new points of contact for services and resources — all while keeping up with coursework and other responsibilities. Transfer-receiving institutions have a responsibility to equitably serve transfer students and ensure they graduate on time and without extra credits. This section elevates the experiences of students transitioning to a new campus and shows how their ability to access resources there is a critical component of building a sense of belonging at their receiving institution.

Problem: Policies and practices at receiving institutions are often implemented with first-time, full-time college students in mind, not transfer students.

Transfer students are successful at Illinois public universities, graduating at an 11% higher rate than first-time students. Pell-receiving transfers are even more so: they succeed at a 15% higher rate than first-time students.[116] This isn't entirely good news or a valid comparison, though, as many barriers coincide to create a selection bias. The students who made it through adversity to get to a four-year institution are not an apt comparison group for students who haven't undergone similar selection.[117] This raises two questions: if transfers are so successful, why are community colleges such an underutilized enrollment source for public universities? And how high would transfer students' graduation rates be if there weren't so many barriers?

Students feeling welcome on campus is paramount for college success. A greater sense of belonging predicts not just confidence, engagement, motivation, and mental wellness, but also persistence.[118] Too often, transfer students are left out of campus communities, both directly and indirectly. Research shows that vertical transfer students participate in fewer co-curricular activities and

FIGURE 6

8-Year Graduation Rates Are Higher for Transfer Students

	First-Time Students	Transfer Students
Overall	64%	75%
Not Pell-eligible Students	69%	77%
Pell-eligible Students	57%	72%

Note: Authors' representation of data from College Scorecard."

engage with peers and faculty outside of class less often, often due to access.[119] Universities neglect transfer students directly by reserving important programming, such as first-year experiences, for first-time students. Indirectly, institutions fail to incorporate transfer students by focusing community-building in ways that are more accessible to "traditional" students. For transfer-receiving institutions to equitably enroll and retain greater numbers of vertical transfer students, they need to implement services demonstrated to support success for historically underrepresented students and those returning to higher education after time away.

Student Experience: Many students identified as "nontraditional" and had a more difficult time accessing campus life or resources because supports were not targeted towards them.

40% of our sample self-identified as "nontraditional" students either because they took time off to work or navigate personal circumstances or because they transferred more than once. The students we interviewed drew attention to how institutional policies and practices are not set up for students who have to take time off school. For example, **Amber** shared that two of the three campus organizations her school emailed her about during orientation had restrictions that made her ineligible as an older student. **Carlos** pointed out that if he had taken a little more time off he would not have been able to log into his student portal. When he transferred, **Troy** faced limited options for financial aid because of age restrictions on scholarships he was otherwise eligible for. However, his school did offer other non-financial support services that targeted older, nontraditional students, which helped him find resources for which he was eligible. Institutions must carefully consider how existing policies and practices pose barriers to students who take non-linear pathways and include resources and support for older students in transfer orientation materials.

"

Troy: **"I was an untraditional transfer — I wasn't just out of high school or community college. I dropped out, I worked for a bit and then went to school and then transferred again. So, I was not much older, but a little older than most regular undergrad students. [Public University] did have ... resources, which I really liked and were mostly for the older students ... and there's a [staff] person focused strictly on nontraditional students. I really appreciated that because I think that was the hardest for me."**

> Leah: "[My private university] had the new student orientation, but in that new student orientation it was mixed with freshmen and transfers, so that wasn't really helpful for me to make friends because everybody's there with their family and people they know already."
>
> Kaylen: "I remember the first day was my orientation, where they set me up for my financial aid, they set up everything. They even did a little dinner for [transfer students] … they offered me a job and all that … [my university] really did a good job at making sure that I keep going for my education."
>
> Ida: "Whoever is putting these [orientation events] together has thought about it and either are former transfer students or have spoken to transfer students, have listened to that feedback and put it into action … They have a transfer student week of events that they do specifically for transfer students."

Student Experience: Not all institutions offered transfer orientation programming, but students who did have access shared that it was especially impactful when it connected students directly to campus resources and support services.

Some of the students we interviewed transferred to institutions that offered orientation programming targeted specifically towards transfer students. Leah shared how the first institution she transferred to put first year students and transfer students together in the same orientation, which was less helpful to her than the transfer-specific programs at her second transfer institution. Her experience is one example of how institutions overlook the specific needs, identities, and strengths of transfer students. Kaylen's institution did offer a transfer student orientation, and he described how it connected transfer students directly to services on campus like financial aid, student jobs, and social events. Ida's experience attending her transfer student orientation left her with the impression that her school values transfer students and listens to their input.

Problem: Many undergraduate students experience basic-needs insecurity, which has a negative impact on retention and transfer outcomes.

Transfer institutions have a responsibility to make sure all their students have access to basic needs, including food, transportation, and childcare. All students have the ability to succeed, but if they are hungry or have no one to watch their children it's an impossibility. Nationally, 23% of undergraduates are impacted by food insecurity, 8% are affected by housing insecurity, and 62% don't have affordable access to childcare.[120] Each of these issues is more concentrated among community college populations, since Black and Latinx students, low-income students, and first-generation students experience higher rates of food insecurity than their peers.[121] Illinois community college students are 34% more likely to be students of color, 21% more likely to come from families unable to financially contribute to their education, 40% are first-generation students, and 17% are parents.[122]

Already, many campuses in Illinois are taking steps to improve support for basic needs security. Some institutions have food pantries, offer childcare, and provide discount campus housing or public transit cards. There is more to be done in all of these areas, especially with state intervention. SB 1641 made college students eligible for SNAP benefits if they meet certain income, work, and residency requirements while the Hunger Free Campus Act provides grants to institutions for addressing food insecurity. Illinois also passed HB 4201, requiring public institutions to designate campus benefits navigators to help students apply for federal benefits.[123] Despite these legislative efforts, public benefits uptake remains low among potentially eligible students and students still report gaps in what their school provides. [124]

Housing continues to be a significant barrier for students, but institutions and the state have struggled to intervene since providing low-cost housing system-wide

could be expensive. Many college students are ineligible for the federal Low Income Housing Tax Credit (LIHTC) program unless they are parenting, receiving social security benefits, or were previously in foster care, which excludes many housing-insecure students who could benefit from this program. Housing insecurity also contributes to students living farther from campus or bouncing between different locations, increasing reliance on their vehicle or public transit to make it to class. Institutions can play a role in accelerating housing stress in communities where they are located, as students move off campus into more affordable rental units and displace other residents.[125] Institutions have a responsibility to both students and their broader communities to find sustainable and affordable on-campus solutions that give students stable housing while avoiding displacing neighboring communities.

Student Experience: Basic needs insecurity limits their ability to succeed academically, build campus community, and ultimately complete a quality postsecondary credential.

Kaylen, Troy, and Jennie drew attention to the importance of addressing transfer students' basic needs on campus. Kaylen and Troy both pointed out how housing insecurity impacts students' educational journeys. For Troy, living on his own after high school without familial support, coupled with the high cost of living expenses, tuition, and books, led to him dropping out of his program and becoming houseless. Although Troy ultimately went back to school and became financially stable, he shared that it was a "scary" decision to try to return to postsecondary education after his experience. Kaylen similarly talked about how the high cost of campus housing at many universities had a negative impact on building student communities and on their academic journeys. Jennie lived off campus but worried about lack of consistent transportation to school that could jeopardize her ability to attend classes and access support services on campus. All these students identified a need for increased support for student basic needs, like safe, stable housing, and reliable transportation.

Solutions:

A campus climate that prioritizes "nontraditional" student success, access to transfer-specific onboarding, and wraparound support is critical to improving access and outcomes for Illinois transfer students. Along with funding incentives for equitably enrolling and serving community college transfer students, the state must hold institutions accountable for transfer access and outcomes. With greater state investment, public universities should implement high-impact programming targeting transfer students that helps set them up for success in their major and on campus more broadly. The state and institutions must fund and implement support for students' basic needs, including food, housing, transportation, and childcare.

Accountability and transparency

Inequities in transfer access and outcomes will exist in some form until the state and institutions value transfer student success as much as first-time students. There are

> Troy: **"I did well in my first year of college, but after that it kind of started going downhill when I had to live off campus and support myself with multiple bills, tuition, books, and everything. So that was really difficult and that led me to dropping out and eventually being homeless for quite a bit."**

> Kaylen: **"I feel that if the state or any educational institution supported students with housing, it would really help students focus on building a community within their school and focus on their educational careers to become what they want to become."**

> Jennie: **[The university had] a lot of things that could help me grow, but then again, transportation could really set me back if I'm not able to pass the class and if I'm not able to get all the things I need or all the resources there.**

many ways to do this, including statements, more intentional outreach, and mindful inclusion in academic and non-academic activities. By explicitly incorporating transfer student success into mission statements, institutional goals, and strategic planning, states and institutions signal that transfer student success is critical to broader institutional success.[126] Although IBHE collects and reports state and institutional data related to transfer enrollment, little is known about transfer student outcomes and experiences. There is no substitute for publicly committing to transfer enrollment and completion goals and creating public data access (like dashboards) to track progress. This is best done at the state level, but individual institutions can do it as well. For example, Indiana University Purdue University Indianapolis (IUPUI) has three dashboards publicly available on their website that have tracked transfer enrollment and outcomes, namely retention, 4-year graduation rates, and time to degree since 2012. The dashboards allow for disaggregation by race/ethnicity, gender, age, major, and more, providing a more granular view of student performance that can help identify potential disparities.

Along with improved reporting and greater state investment, institutions must be held accountable for equitably enrolling and serving community college transfer students. Accountability for transfer is backwards, with faculty and staff erecting confusing, inconsistent, costly, and often unfair barriers to students getting credit for work they've already done. The burden should instead be on the professionals to justify why a student doesn't qualify for course credit. Many of the transfer best-practices outlined in the report are only as effective as their practical implementation, which won't happen unless institutions are funded adequately and held accountable for equitably and effectively spending new funds. However, institutions shouldn't wait for a state mandate to implement best practices, since it helps students (and their completion rates) to reform these processes. Instead, institutions can create and empower internal task forces of students, faculty, staff, and outside evaluators to change processes. For example, the University of Illinois Urbana Champaign (UIUC) established the "Transfer Student Experience Task Force" to evaluate their experiences and to identify barriers and opportunities for improving the transfer process.[127] UIUC's task force included faculty, administrators, leadership, and student representatives.

Transfer student experience

On campus, institutions can take steps to create a culture that is inclusive and supportive of transfer students. Some institutions are redesigning onboarding to offer support that considers the other identities transfer students hold, as well as more robust and major-specific advising.[128] Both community colleges and university partners play a role in advising transfer students. Literature suggests that connecting with dedicated transfer advising staff early in a student's transfer journey is instrumental in their success.[129] In an effort to respond to tight operating budgets, advising services are often understaffed, with a single advisor responsible for hundreds of students.[130] As caseloads increase, advisors' ability to meet regularly and implement high-impact advising practices gets more difficult.[131] Resources for transfer students, including transfer-specific or major advising services, should be centralized and easily accessible.

Holistic student supports

Transfer institutions can do more to lower the costs for students. However, once on campus, transfer students will continue to face issues with basic needs such as food, housing, transportation, and childcare. Colleges and universities can be instrumental in connecting them with the resources they need to complete their education. Through state and federal data sharing agreements, the state can take steps to support students and institutions by facilitating a simplified benefits application process that reduces the number of separate applications required to enroll. Streamlining the benefit application process removes unnecessary administrative burdens for both benefits navigators and students. The state of Washington recently passed legislation to guarantee financial aid for students whose families are enrolled in SNAP, WIC, or free and reduced school lunch programs. Illinois should consider doing the same. Institutions in counties with a SNAP Restaurant Meal Plan can become authorized vendors, allowing qualifying students that may not have access to a kitchen to use SNAP benefits on hot meals at campus dining facilities.[132]

Institutions have a responsibility to provide on-campus housing for students who would otherwise need to move into lower-rent, off campus housing, which has been shown to drive up rental and housing costs in neighborhoods surrounding universities.[133] The University of California, Berkley, which has the lowest percentage of students living on campus of all the UC system, recently proposed building 1,000 below-market rate apartment units for students and leasing some land to the city to build housing for houseless and low-income residents.[134] Another option could be partnering with other nearby anchor institutions, such as municipal agencies or health systems, to establish Affordable Housing Funds that offer assistance, like eviction prevention, to low-income students and local residents.[135] When it comes to providing access to affordable student housing, institutions in other states have partnered with community organizations to connect students to housing. For example, in response to the urgent need for stable housing among students and community members, California State University - Long Beach and Cal Poly Humboldt coordinated with a community partner to establish a program that connected housing-insecure students with an agency that helped them find subsidized housing.[136] Although students may not be able to access Low-Income Housing Tax Credit benefits due to eligibility restrictions, some housing authorities participate in the federal Move to Work (MTW) program, which exempts housing authorities from certain federal public housing or voucher rules. Some local housing authorities have used this additional flexibility to prioritize housing insecure community college students for Housing Choice Vouchers.[137] As of 2024, eight Illinois housing authorities participated in MTW and could explore adopting a similar approach.[138]

Section III: Conclusion and Opportunities for Future Research

Illinois legislators have attempted to address the leaks and challenges in the current transfer system with an assortment of state policies, but with mixed results. State policy to reform transfer has run into three primary issues: reliance on a coalition of the willing to carry the work, limited state resources to implement changes, and a lack of awareness among institutional advisers and students. Critically, no single intervention offers a comprehensive approach to addressing the challenges and barriers. Across each step of the vertical transfer process, a healthy, student-centered transfer ecosystem requires the following foundational components:

1. **Strong state coordination and accountability across sectors with a focus on improving credit mobility and reducing extra credits is critical to building functional articulation agreements, course equivalency, and common course numbering systems.**

2. **Stable, adequate, and equitable state investment in public universities and community colleges is essential to ensure institutions have the funds needed to implement transfer onboarding, improve advising services, and build holistic support on campus. It could also reduce reliance on transfer systems in the first place, allowing more students to afford to start at the institution that best fits their academic and career trajectory.**

3. **Adjust how need-based aid is allocated and increase overall investment so that community college students can access full benefits. This would lower the overall amount of debt transfer students incur and improve community college persistence for students who may be interested in pursuing transfer. Increasing investment in the MAP grant would improve affordability for all low-income students, including undocumented students.**

4. **Early and accurate messaging and advising related to transfer costs, planning, selecting courses, and making academic and career goals is essential to ensuring that students have a strong understanding of the realities of the transfer system, take an appropriate course sequence, and plan effectively.**

5. **Resources and support systems targeted towards "nontraditional" students are essential to improving access and persistence for greater numbers of community college transfer students who may be shut out of the existing system.**

Opportunities for future research

This report, as well as much of the existing literature on vertical transfer, focuses on the experiences of students who have successfully transferred or are in the process of transferring. Few studies explore the experiences and decision-making process of students who wanted to transfer but ultimately did not. This group of students may be more challenging to identify, since they are not captured in quantitative transfer data and may or may not have connected with resources at their home institution. However, first-hand accounts from these students could provide insight into factors deterring students from engaging with the transfer process and resources needed to support them. Additionally, future work should evaluate the extent to which the transfer ecosystem and related policy interventions work for different student populations, such as students with some college but no degree, or students who earned postsecondary credit in high school or while incarcerated. Each of these student populations have unique challenges and opportunities, but all would benefit from improving credit mobility, guided pathways, and affordability.

End Notes

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[16] Three researchers interviewed students and coded the transcripts using a grounded approach to data analysis across iterative rounds of coding.

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