



NEW JERSEY OFFICE OF THE SECRETARY OF

**HIGHER
EDUCATION**



TRANSFER OF CREDIT ANNUAL REPORT 2021-22

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New Jersey Office of the
Secretary of Higher Education

<https://www.state.nj.us/highereducation/>



Executive Summary

The Office of the Secretary of Higher Education (OSHE) is required by statute (N.J.S.A. 18A:62-46) to prepare an annual report to the Governor and Legislature compiling data about New Jersey community college (NJCC) students who have transferred to a New Jersey senior public institution (SPI) of higher education in the state. Reporting began in 2008 and this latest report is an update to the most recent academic year (fall 2021/spring 2022).

Based on the Comprehensive State-wide Transfer Agreement approved by the New Jersey President's Council on September 22, 2008, the OSHE Division of Finance, Research & Accountability annually collects transfer student data from SPIs through the Student Unit Record Enrollment (SURE) system via the New Transfer Student Enrollment file. Data definitions for this file are available [here](#). The file contains the following, among other data, which allows OSHE to generate statistical profiles for all transfer students entering our SPIs.

- data on entering transfer students in the fall semester of the reporting year (ex. fall 2021 in the 2021-22 academic year);
- degree credits awarded by the transfer institution and the number of those degree credits accepted by the reporting institution;

Transfer student enrollment has been greatly affected by the COVID-19 pandemic. Even pre-COVID, the number of transfer students declined by 1.7% between fall 2018 and fall 2019. The pandemic has drastically increased the momentum of these declines, with transfer enrollments down 16% since the spring 2020 term. Nationally, transfer pathways between two and four-year institutions, except for lateral transfer (i.e. transfer between the same institution types), have decreased at varying rates. The pathway most impacted by the decline in transfer enrollment was upward transfer enrollment (i.e. transfers from a two-year institution to a four-year institution) which experienced a decrease of 11.6% between spring 2021 and spring 2022. In New Jersey, over the past five years, there has been a 19% decline in transfer students across all sectors of higher education.

Key findings:

1.) Over the last two fall semesters, over 88% of transfer students who were awarded 60 or more total credits from all their previous institutions had all credits accepted by the receiving senior public institution. When narrowing to those students who earned a transfer associate degree (AA/AS), that percentage rose to 91% as of fall 2021, indicating that the state-wide transfer agreement is working and institutions in large part have implemented the principles of the agreement appropriately.

2.) However, there was some significant variation in the percentage of transfer credits accepted by senior public institutions. Auditing single institutions' transfer credit practices might help reveal some of the reasons for the variation of percent of credits accepted versus the total number of credits awarded to the student at their previous institutions.

3.) This data shows that transfer students to SPIs, who changed or shifted their degree types between their county college experience to their Bachelor's experience (e.g. AA to BS or AS to BA) often had fewer credits accepted than those that did not change the type of bachelor's degree from their associate counterpart. Even though the statewide transfer agreement allows for this, this is problematic for transfer students that are shifting degree areas for personal and career-oriented reasons.

4.) Transfer students graduate at a higher rate overall within 6 years of entry to their institution than their first-time student counterparts. This indicates that students who choose to start at one institution and transfer to another graduate at rates close to 70% across all institution types and sectors. Specifically, transfer students to a SPI in the fall of 2015 graduated within 6 years at a very high rate of 71.2%. Narrowing that group of transfer students to those that had transfer credits from a NJ Community College and the 6-year graduation rate goes up to 76%. Those transfer students with an associate degree earned, graduated with their bachelor's degree at a rate of 78%, suggesting that transfers to SPIs graduate at a similar or higher rate than their first-time student counterparts.

This latest transfer report provides evidence for the implementation of the state-wide transfer agreement and provides some new data and analyses to shed light on the varied and vast transfer experience in New Jersey Higher Education. This report and future reports will build on the current data and trends identified to continue to provide evidence and reflection for the NJPC and OSHE to work towards making the transfer student process seamless, effective, and supportive of student success.

Introduction

The Office of the Secretary of Higher Education (OSHE) is required by statute (N.J.S.A. 18A:62-46) to prepare an annual report to the Governor and Legislature compiling data about New Jersey community college (NJCC) students who have transferred to a New Jersey senior public institution (SPI) of higher education in the state. Reporting began in 2008 and this latest report is an update to the most recent academic year (fall 2021/spring 2022).

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- data on entering transfer students in the fall semester of the reporting year (ex. Fall 2021 in the 2021-22 academic year);
- degree credits awarded by the transfer institution and the number of those degree credits accepted by the reporting institution;

These benefits allows OSHE to generate overall statistical profiles for all transfer students entering our SPIs of higher education.

National Context

Transfer student enrollment has been greatly affected by the COVID-19 pandemic across the nation. Even pre-COVID, the number of transfer students had declined by 1.7% between fall 2018 and fall 2019¹. The pandemic has drastically increased the momentum of these declines, with transfer enrollments down 16% since spring 2020 term². Nationally, transfer pathways between two and four-year institutions, except for lateral transfer (I.e. transfer between the same institution types), have decreased at varying rates. The pathway most impacted by the decline in transfer enrollment was upward transfer enrollment (transfers from a two-year institution to a four-year institution), which experienced a decrease of 11.6% between spring 2021 and spring 2022. These national figures put the findings summarized in this report into perspective and demonstrate how New Jersey transfer enrollment compares to national averages and current trends. Furthermore, these figures contextualize the impact of COVID-19 on New Jersey transfer enrollments compared to the national impact of the pandemic.

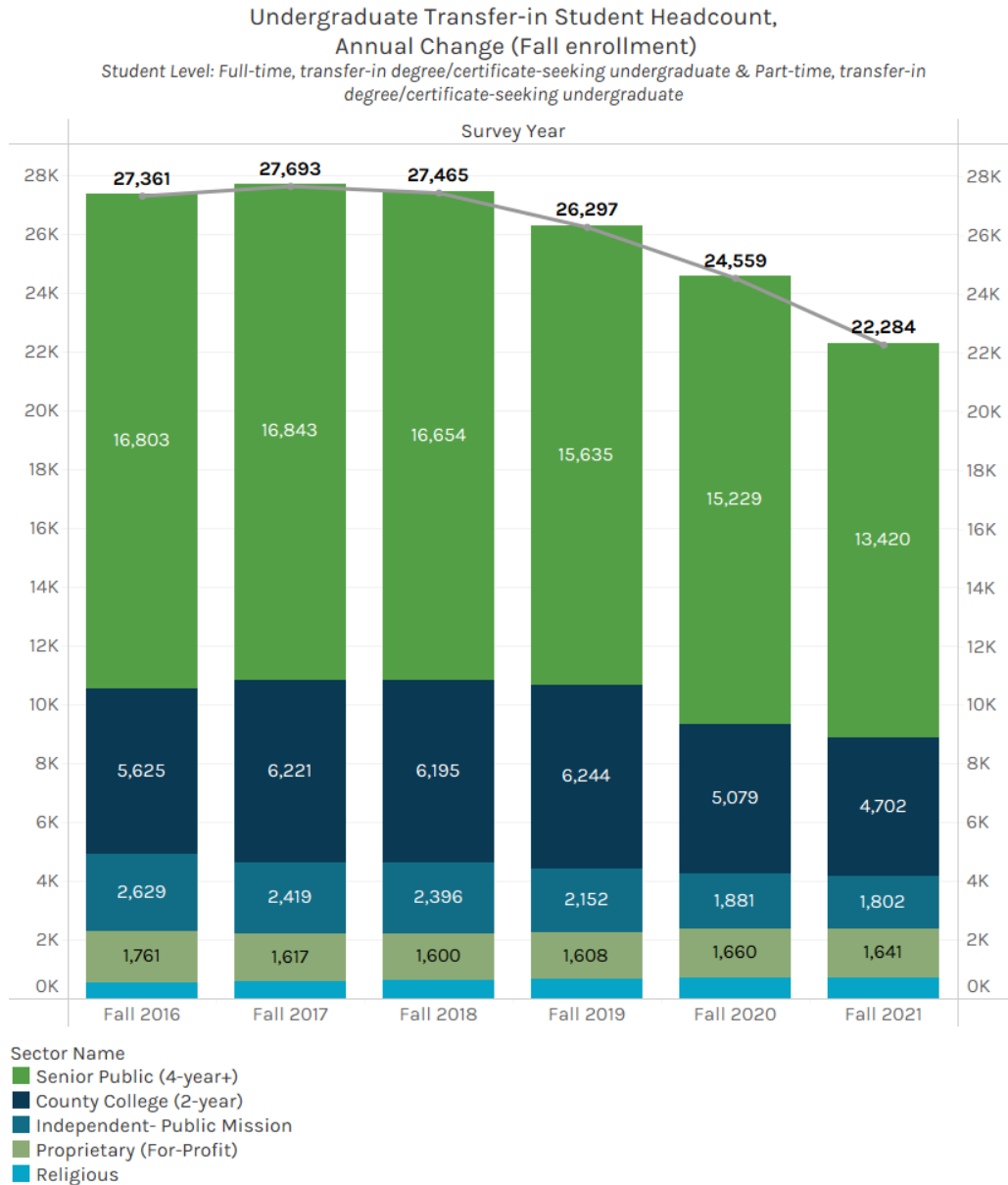
¹ Causey, J., Harnack-Eber, A., Lang, R., Liu, Q., Ryu, M., and Shapiro, D. (December 2020), COVID-19 Transfer, Mobility, and Progress, Report No. 2, Herndon, VA: National Student Clearinghouse Research Center.

² <https://nscresearchcenter.org/transfer-mobility-and-progress/>

Summary Findings

Over the past five years, there has been a 19% decline in transfer students across all sectors of higher education in New Jersey as shown in Figure 1 below.

Figure 1— Transfer Students in Fall Semesters across New Jersey Higher Education Institutions



SOURCE: National Center for Education Statistics, IPEDS Fall Enrollment Surveys, OSHE Analysis. *Fall 2021 is the initial data submitted prior to NCES preliminary release.

As demonstrated in Figure 1, there was a decline in transfer students just before the pandemic from Fall 2018 to Fall 2019 and continued into Fall 2020 and Fall 2021.

Table 1- Transfer Students by Transfer Institution Type- Fall 2021

Sector Name	Transfer from an NJ Community College		Transfer Student Not from an NJCC		Transfer Institution Unknown		Grand Total	
	#	%	#	%	#	%	#	%
Senior Public (4-year+)	8,250	61.5%	3,407	25.4%	1,763	13.1%		100.0%
Community College (2-year)	692	14.7%	1,754	37.3%	2,256	48.0%		100.0%
Independent- Public Mission	917	51.6%	595	33.4%	267	15.0%		100.0%
Proprietary (For-Profit)	241	15.4%	257	16.5%	1,062	68.1%		100.0%
Religious	2	0.3%	474	65.9%	243	33.8%		100.0%
Grand Total	10,102	45.5%	6,487	29.2%	5,591	25.2%		100.0%

Source: OSHE NJIPEDS Form 27 Undergraduate Transfers Received by Four-Year Colleges and SURE

As of Fall 2021, among the transfers to a NJ four-year institution, approximately 62% transferred from a New Jersey community college to a four-year Senior Public institution, the largest percentage between any two sectors (Table 1). This is higher than the 52% of students who transferred from a community college to a four-year independent public mission institution. Roughly 46% of all transfer students to a NJ college or university, came from a NJ community college.

The percentage of credits accepted by the SPI increased from 62% in Fall 2017 to over 90% in Fall 2021. Note this is based on data submitted from New Jersey's SPIs in the New Transfer Enrollment SURE file. Over the last two years (Fall 2020 and Fall 2021), over 90% of credits awarded/earned at community colleges were accepted by the receiving Senior Public Institution based on the SURE new transfer enrollment file submitted by SPIs. Table 4 below shows the average credits accepted by SPIs from students who transferred from a NJ community college based on whether they earned an associate degree or not and the type of associate degree earned. As you can see, the transfer associate degree earners (AA, AS, etc.) earned a higher percentage of credits awarded, even though the difference was not as stark in 2021 as it was in 2017.

Table 4- Percent Credits accepted at SPIs – NJ Community Colleges by Associate Degree Type

	Fall Semester									
	2017		2018		2019		2020		2021	
Transfer Degree Earned as reported by Senior Public Institution	Percent Accepted	# Students	Percent Accepted	# Students	Percent Accepted	# Students	Percent Accepted	# Students	Percent Accepted	# Students
Transfer Associate Degree	82.8%	3,429	85.8%	5,193	86.5%	5,138	93.5%	5,025	94.4%	4,491
Applied Associate Degree	82.6%	347	88.4%	795	85.3%	649	89.8%	306	91.3%	326
No Associate Degree	48.7%	7,486	86.9%	4,991	86.6%	4,501	92.8%	4,121	92.2%	3,656
Grand Total	62.4%	11,044	86.4%	10,772	86.4%	10,065	93.1%	9,159	93.4%	8,230

* Data isn't reported as it is out of range of reasonableness

Source: SURE New Transfer Student Enrollment File, OSHE analysis

As seen in Table 4 above, the percentage of credits accepted is higher, when the student transfers to the SPI with a degree from a two-year institution (specifically a transfer associate degree), and that degree matches the Bachelor's degree program in which they are enrolled as specified in the state-wide transfer agreement. As of Fall 2021, over 90% of these students' credits earned were accepted at a SPI.

One goal of the Statewide Transfer agreement is to facilitate upward transfer from a NJCC to a public four-year institution. We can see that a high percentage of total credits awarded are being accepted by the receiving senior public institution in the tables above; however, we wanted to look at transfer students who earned at least 60 credits at a NJCC to determine how many had 60 or more credits accepted, hence obtaining junior status (3rd year) at the time of transfer. Table 5 below shows the count and percentage of students who were awarded 60 or more credits from a NJ Community College disaggregated by type of associate degree earned (or none at all). The data is further broken out in columns by those that the receiving SPI accepted more or less than 60 credits. Over the last two fall entry semesters, over 88% of transfer students who were awarded 60 or more total credits from all their previous institutions had all those credits accepted by the receiving senior public institution. When narrowing to those that earned a transfer associate degree, that percentage goes up to 91% as of Fall 2021.

Table 5- NJCC Transfers to New Jersey Senior Public Institutions with 60 or more credits awarded

Limited to those from NJ Community Colleges	2020						2021					
	Less than 60 Credits Accepted		60 or more Credits Accepted		Total		Less than 60 Credits Accepted		60 or more Credits Accepted		Total	
	#	%	#	%	#	%	#	%	#	%	#	%
Applied Associate Degree	40	16.3%	206	83.7%	246	100.0%	34	12.9%	229	87.1%	263	100.0%
No Associate Degree	314	16.7%	1,563	83.3%	1,876	100.0%	298	17.6%	1,393	82.4%	1,691	100.0%
Transfer Associate Degree	375	9.3%	3,675	90.7%	4,050	100.0%	336	9.5%	3,197	90.5%	3,533	100.0%
Total	700	11.9%	5,208	88.2%	5,907	100.0%	642	12.2%	4,621	87.8%	5,263	100.0%

Source: SURE New Transfer Student Enrollment File

Graduation Rates of Transfer Students

Since the State-wide transfer agreement impact can be measured as demonstrated in this report, the measure of success for students transferring is the number who eventually graduate/complete a bachelor's degree. In Table 6, we present a three-year trend of six-year completion rates as reported by all New Jersey institutions (e.g. non-first-time student cohort in the Outcomes Measure Survey as part of the NCES IPEDS surveys).

Table 6 shows graduation rates of non-first-time students (i.e. transfer students) increased from about 58% to 63% over a 6-year period. The patterns across institutional sectors are similar from cohort to cohort. Community colleges have the lowest completion rates while public four-year institutions have the highest completion rates, which includes many former community college students who transferred to a public four-year institution and thus reported in the non-first-time cohort for those four-year institutions. The completion rate for community colleges represents students' completion of associate's degrees for a cohort of transfer-in students within a 6-year timeframe. Note, many non-completers of associate degrees as well as associate degree earners may eventually transfer to a four-year institution and earn a bachelor's degree. However, the IPEDS Outcomes Measure Survey only captures single institutional graduation rates, not graduation across institutions. Thus, the lower completion rates should not be that alarming for community colleges.

Table 6- Non-First-Time Students 6-Year Completion Rates by Institutional Sector

Non-first-time, full-time entering students (NFTFT)	2019-20 (Entering Cohort 2011-12)			2020-21 (Entering Cohort 2012-13)			2021-22 (Entering Cohort 2013-14)		
	Adjusted Cohort	Completers within 6-Years	Completion Rate	Adjusted Cohort	Completers within 6-Years	Completion Rate	Adjusted Cohort	Completers within 6-Years	Completion Rate
Senior Public (4-year+)	18,739	14,231	75.9%	18,569	14,327	77.2%	19,276	15,073	78.2%
Community College (2-year)	14,562	4,982	34.2%	9,493	2,891	30.5%	8,342	2,530	30.3%
Independent- Public Mission	3,251	2,174	66.9%	3,191	2,199	68.9%	3,308	2,348	71.0%
Proprietary (For-Profit)	2,394	1,305	54.5%	2,447	1,187	48.5%	3,022	1,735	57.4%
Religious	944	389	41.2%	1,139	528	46.4%	1,232	517	42.0%
Grand Total	39,890	23,081	57.9%	34,839	21,132	60.7%	35,180	22,203	63.1%

SOURCE: NCES IPEDS Outcomes Measure Survey, OSHE Analysis

This section of the report compares completion rates of students who transferred to a four-year institution from a NJCC, to those who transferred from other two and four-year institutions in and out of New Jersey. Table 7 shows the 6-year completion rate for first-time, full-time students, by institutional sector. Comparing Tables 6 and 7, one notices that non-first-time (e.g. transfer-in students) students graduate at a higher rate within 6 years across all of higher education in New Jersey as compared to first-time, full-time students (i.e. traditional-age students). Overall completion rates of new, entering full-time students (both first-time and non-first-time) have increased over the last three reporting years for most sectors.

Table 7- Full-Time, First-Time, Students 6-Year Completion Rates by Institutional Sector

First-time, full-time entering students (FTFT)	2019-20 (Entering Cohort 2011-12)			2020-21 (Entering Cohort 2012-13)			2021-22 (Entering Cohort 2013-14)		
	Adjusted Cohort	Completers within 6-Years	Completion Rate	Adjusted Cohort	Completers within 6-Years	Completion Rate	Adjusted Cohort	Completers within 6-Years	Completion Rate
Senior Public (4-year+)	19,827	13,603	68.6%	19,178	13,468	70.2%	20,412	14,612	71.6%
Community College (2-year)	36,427	9,905	27.2%	34,033	10,044	29.5%	33,427	10,246	30.7%
Independent- Public Mission	8,778	5,660	64.5%	9,127	6,050	66.3%	8,960	6,170	68.9%
Proprietary (For-Profit)	1,881	805	42.8%	2,236	1,266	56.6%	2,562	1,359	53.0%
Religious	262	45	17.2%	398	135	33.9%	457	174	38.1%
Grand Total	67,175	30,018	44.7%	64,972	30,963	47.7%	65,818	32,561	49.5%

SOURCE: NCES IPEDS Outcomes Measure Survey, OSHE Analysis

As part of this update and re-design of the annual transfer report, we conducted a pilot analysis using OSHE SURE data on a cohort of new transfer-in students from Fall 2015 matching (transfer enrollment) to degrees earned and calculated degree completion rates by June 30, 2021. This represents a similar six-year completion rate as presented in the IPEDS Outcomes Measure Survey data for the 2021-22 reporting year. We explored completion rates by transfer students overall, those that had transfer credit from a NJCC, as well as completion rates based on the number of credits accepted by the receiving institution. Some interesting patterns emerged.

Table 8 shows transfer students who had previously attended a NJCC graduated at a higher rate of 76% compared to the rate of 64% for those who transferred to a SPI and did not have credits from a NJCCC (i.e. transfers from all other institutions that were not a NJCC). This suggests that the public 2-year to public 4-year pathway is very strong in New Jersey.

Table 8 – Fall 2015 Transfer Cohort (to a public 4-year) Overall Completion Rate (6-years)

Fall 2015 Transfer Cohort Completion Rates	# in Cohort	# Graduated in 6 years	% Graduated
Transfer from an NJ Community College	8,697	6,646	76.4%
Transfer not from an NJ Community College	6,434	4,129	64.2%
Grand Total	15,131	10,775	71.2%

Source: SURE Enrollment, New Transfer Enrollment, and Completions files, OSHE Analysis

Table 9 shows transfer students to a SPI in New Jersey who earned an associate's degree from a NJCC and graduated with a bachelor's degree at a much higher rate when they had earned an associate's degree from a NJCC. This suggests that the AA and AS degrees at NJCCs prepare students well for continuing their education at a public four-year institution in New Jersey. Even among the transfer students who did not earn an associate's degree, the graduation rate for those who transferred from a NJCC is higher compared to those transfer students who had not previously attended a NJCC (76% to 64% respectively). One could draw a correlation that the state-wide transfer agreement is helping students to continue their path toward a bachelor's degree.

Table 9- Fall 2015 Transfer Cohort (to a public 4-year) Completion Rate (6-years) by Associate Degree type

Associate Degree Type	Transfer from an NJ Community College			Transfer not from an NJ Community College			Grand Total		
	# in Cohort	# Graduated in 6 years	% Graduated	# in Cohort	# Graduated in 6 years	% Graduated	# in Cohort	# Graduated in 6 years	% Graduated
A.A. DEGREE (ASSOCIATE IN ARTS DEGREE)	1,605	1,297	80.8%	65	35	53.8%	1,670	1,332	79.8%
A.S. DEGREE (ASSOCIATE IN SCIENCE DEGREE)	1,303	1,005	77.1%	20	9	45.0%	1,323	1,014	76.6%
A.A.S. DEGREE (ASSOCIATE IN APPLIED SCIENCE DEGREE)	230	160	69.6%	26	9	34.6%	256	169	66.0%
OTHER ASSOCIATE DEGREE (A.R.A., A.S.M., ETC.)	17	13	76.5%	6	3	50.0%	23	16	69.6%
No Associate Degree Earned/Noted	5,542	4,171	75.3%	6,317	4,073	64.5%	11,859	8,244	69.5%
Grand Total	8,697	6,646	76.4%	6,434	4,129	64.2%	15,131	10,775	71.2%

Source: SURE Enrollment, New Transfer Enrollment, and Completions files, OSHE Analysis

Table 10 shows a positive correlation between transfer credits accepted by the SPI and eventual degree completion, except for students who transfer more than 90 credits. This might suggest that those students may already have a credential and are doing additional coursework for a credential that is not reported in the SURE System. This may also limit the number of SPIs contained in the analysis, thus providing a biased estimate for the eventual graduation.

Table 10- Fall 2015 Transfer Cohort (to a NJ public 4-year) Completion Rate (6-years) by Credits accepted range

# of Credits Accepted by Senior Public Institution	Transfer from an NJ Community College			Transfer not from an NJ Community College			Grand Total		
	# in Cohort	# Graduated in 6 years	% Graduated	# in Cohort	# Graduated in 6 years	% Graduated	# in Cohort	# Graduated in 6 years	% Graduated
1-15 TR Credits	173	96	55.5%	295	146	49.5%	468	242	51.7%
16-30 TR Credits	605	392	64.8%	1,065	706	66.3%	1,670	1,098	65.7%
31-60 TR Credits	4,603	3,555	77.2%	1,899	1,275	67.1%	6,502	4,830	74.3%
61-90 TR Credits	2,853	2,271	79.6%	1,570	1,080	68.8%	4,423	3,351	75.8%
90+ TR Credits	463	332	71.7%	1,605	922	57.4%	2,068	1,254	60.6%
Grand Total	8,697	6,646	76.4%	6,434	4,129	64.2%	15,131	10,775	71.2%

Source: SURE Enrollment, New Transfer Enrollment, and Completions files, OSHE Analysis

Methodology

The report reflects enrollment data for Fall 2016 through Fall 2021, which was collected through New Jersey's Student Unit Record (SURE) system. All 30 New Jersey public colleges and universities participate in SURE by submitting five annual files to the system. For the purpose of the Transfer of Credit Annual Report, staff compiled necessary data from SURE Enrollment, New Transfer Student Enrollment, and Completions files. Also used in this report is data from the Integrated Postsecondary Education Data System (IPEDS) and one New Jersey IPEDS form, specifically the federal IPEDS Fall Enrollment Survey, the federal Outcomes Measure Survey, and the NJIPEDS Transfer Enrollment Form.

Calculations were performed and all tables and charts were created for this report using the SURE New Transfer Enrollment file which includes all new, full-time, undergraduate, degree-seeking students at an institution for the Fall semester of the year indicated. This data is then matched to Fall Enrollment and Completions files to create the datasets used to calculate the tables and metrics in this report. The data are presented in ways that depict both changes in cohort size as well as controlling for cohort size to show shifts in reporting categories. Estimates could be impacted by the data quality provided in the raw student-level data supplied by our institutional partners. As directed by the Comprehensive State-wide Transfer Agreement, prior to the publication of this report, a final draft is presented to the officers of the New Jersey Presidents' Council and shared with each of the SPIs.

Conclusion

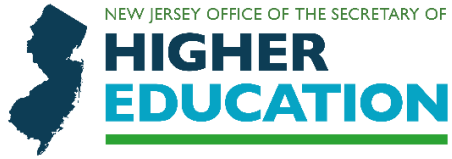
The development and analyses of these data are meant to enhance the understanding of the implementation of the transfer statute (N.J.S.A. 18A: 62-46) and, specifically, the implementation of the Comprehensive State-wide Transfer Agreement. The goal of the legislation is to ensure an efficient transfer of credits for students who begin their education at a NJCC and are accepted to an SPI to continue toward their baccalaureate degree. New Jersey public colleges and universities have worked together to examine policies that impact students from NJCCs to SPIs. All SPIs have transfer credit appeals policies, processes, and procedures.

The purpose of the Transfer of Credit Annual Report is to "provide an analysis of the effect of the agreement on the transfer process and on the academic success of transfer students at the senior institutions, and an analysis of each participating institution's compliance with the provisions of this act." (NJSA. 18A:62-49). This report builds upon and enhances previous new student transfer reports and uses the new SURE SQL database to provide more easily calculated metrics to evaluate the impact of the state-wide transfer agreement.

It is clear that the state-wide transfer agreement is being implemented and transfer students to SPIs are graduating/completing their bachelor's degrees at similar, if not higher, rates of graduation than first-time students who start their higher education experience at a New Jersey four-year institution. However, given the variable percent of credits accepted and completion rates, this current report and data might point to some potential changes in the state-wide transfer agreement. The data presented throughout this report show how successful transfer students are at our public four-year institutions and how well prepared NJCCC students are for continuing their higher educational pursuits. However, the data also indicate potential areas for improvement and enhancement of the transfer student experience, as well as gaps in information known. We look forward to working with the NJPC transfer committee and ensuring that the state-wide transfer agreement serves our students well.

We welcome suggestions on proposed changes to this annual transfer report from all interested parties - colleges, legislators, and, most importantly, students. The Office of the Secretary of Higher Education will continue to work with the Presidents' Council and its Transfer Committee to ensure that students experience a transfer process that facilitates, rather than impedes, their academic progress.





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