Innovative Strategies to Close Postsecondary Attainment Gaps

Reclaiming Earned Degrees Through Reverse Transfer

AUTHORS:
JENNIFER POCAI, LEANNE DAVIS

FEBRUARY 2021
Students across America are unwittingly leaving earned postsecondary credentials on the table as they accumulate credits at community colleges and transfer to four-year institutions without the institutions awarding the associate degrees they’ve earned.

Only 41 percent of students who transfer from community colleges do so after earning a certificate or degree, leaving the majority of students who transfer with accumulated credits and no credential to show for their investment.¹ Black, Latinx, and Indigenous students and students from low-income backgrounds often begin their postsecondary careers at community colleges, and thus are disproportionately impacted by these lost credits and credentials.²

Among the 36 million students with some college but no degree, 3.5 million, or nearly 10%, stop-out after accruing substantial credits—enough credits to equate to at least two years of full-time enrollment.³ A considerable number of these students may have already completed the necessary requirements for a degree, but that degree was never conferred. Students from populations that have been historically excluded from or overlooked in higher education are disproportionately represented in the number whose earned degrees have not been awarded. Recognizing this missed opportunity for students—as well as for their families, potential employers, and communities—colleges across the country are institutionalizing a practice called reverse transfer that eliminates this needless impediment to postsecondary attainment.

---

Early case studies suggest reverse transfer recovers a significant number of associate degrees, particularly for students from populations that historically have been marginalized by the nation’s higher education system. A recent study in Texas found that Latinx students, students from low-income backgrounds, and adult learners who receive a reclaimed associate degree through reverse transfer are more likely to continue on to earn a bachelor’s degree than similar peers who are not awarded a degree prior to transfer. In short, one of the many benefits of receiving the associate degrees they have already earned is students’ increased likelihood of bachelor’s degree completion.

Beyond the individual students, reverse transfer also benefits institutions and states. Both two- and four-year institutions can experience graduation rates gains, while the process of implementing reverse transfer strengthens institutional data systems and cross-institutional relationships. Reverse transfer spurs states further toward their postsecondary attainment goals and strengthens transfer agreements and regional partnerships to better serve future students. Despite these benefits, only 22 states had active statewide reverse transfer legislation as of February 2020, with institutions in other states implementing reverse transfer on a case-by-case basis.

Researchers at the Institute for Higher Education Policy (IHEP) spoke with stakeholders involved with the Talent Hubs initiatives in Los Angeles and Richmond to learn more about the development, implementation, and equity concerns at the heart of their reverse transfer work. Both communities emphasized that: (1) beyond its impact in higher education, reverse transfer is a matter of fairness; (2) two- and four-year institutions must form strong partnerships; and (3) data infrastructure is critical to any reverse transfer process. This guidebook outlines these three takeaways with excerpts from in-depth interviews with each community and concludes by sharing recommendations and advice for other communities who are interested in closing attainment gaps by helping students in their regions reclaim earned degrees.

1. Reverse transfer is a matter of fairness;
2. Two- and four-year institutions must partner;
3. Data infrastructure is critical

---

Over 1 million Los Angeles County residents age 25 and older have some college but no degree. Of the Los Angeles residents with some college, no degree, 42% are Latinx, 30% are White, 13% are Black, and 11% are Asian. Latinx adults in Los Angeles are especially well-positioned to benefit from reverse transfer policies as they are the least likely to have earned at least an associate degree (see Figure 1). If the nearly 18% of Latinx adults with some college but no degree were to complete an associate degree, the percentage of Latinx adults in the L.A. area with at least an associate degree would nearly double. Similarly, if the 30% of Black adults with some college, no degree completed an associate degree, associate attainment by Black students in the region would top associate attainment by White students.10

The Los Angeles Talent Hub, located in California’s San Fernando Valley region, developed a regional reverse transfer partnership to help bolster postsecondary attainment for individuals with some college, no degree. The partnership originated with L.A. Compact’s Student Success Workgroup convened by UNITE-LA, which then launched California State University, Northridge (CSUN) Connections. CSUN Connections is a collaborative effort between CSUN, Los Angeles Mission College, Los Angeles Pierce College, Los Angeles Valley College, and UNITE-LA, with the goal of streamlining transfer pathways and making the degree attainment process more efficient for students.

In CSUN Connections’ Claim What You’ve Earned reverse transfer initiative, partners identify students who transferred from a community college to CSUN without earning a degree, work together to aggregate the credits that the students earned at their institutions, and retroactively award associate degrees. This collaborative effort has potential to make a difference for CSUN students; in 2019, 32% of community college transfer students entered CSUN without an associate degree.11

At IHEP, we use the term “Latinx” as a gender-inclusive term in reference to people with Latin American and/or Hispanic cultural or racial identities, including Latinas, Latinos, and individuals with non-binary or gender-expansive identities. This term also encompasses the federal definition of “Hispanic” in U.S. Census data, deferral data, and source materials.”

10 Authors’ calculations using data from U.S. Census Bureau, 2019 American Community Survey 1-Year Data. Table: Sex by Educational Attainment for the Population 25 Years and Over. Table Numbers: B15002B; B15002C; B15002D; B15002H; and B15002I. Accessed from data.census.gov.
11 A. Gottlieb (personal communication, December 6, 2020)
Nearly 200,000 residents 25 and older in the Richmond metropolitan area have some college, no degree. Among Richmond residents with some college, no degree, 60% are White, 32% are Black, 4% are Latinx, and less than 1% are Asian. As communities of color comprise a smaller percentage of the overall population in the region, disaggregating data by race/ethnicity is even more vital to uncovering inequities in gaining college credit (see Figure 2). For instance, while Latinx residents account for just 4% of the total some college, no degree population in Richmond, 16% of Latinx residents in the area have some college credit but no degree.12

Graduate RVA, a regional college access network, was formed in Richmond with the mission of significantly increasing postsecondary completion, particularly for individuals with some college, no degree. One of Graduate RVA’s first efforts was to establish a regional reverse credit transfer agreement and formalized process between institutional network members, Virginia Commonwealth University (VCU), Virginia State University, John Tyler Community College, and Reynolds Community College, to increase attainment since a high percentage of transfer students enter VCU without an associate degree. During the 2019-2020 academic year, only 56% of students who transferred from two-year public institutions to VCU for the first time were awarded associate degrees prior to transfer.13 Graduate RVA’s work led to the creation of a statewide toolkit on reverse credit transfer through the Transfer Virginia initiative. The toolkit, Promoting Student Attainment Through Reverse Transfer, guides users through reverse credit transfer implementation, including topics such as establishing teams, regional memorandum of agreements (MOAs), data and transcript sharing, student consent, identifying eligible students, and contacting and advising students.

**Figure 2**

**Degree Attainment in Richmond, Virginia Metro Area, by Race/Ethnicity: 2019**

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Some College, No Degree</th>
<th>Associate Degree or Higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>20%</td>
<td>52%</td>
</tr>
<tr>
<td>Latinx</td>
<td>16%</td>
<td>26%</td>
</tr>
<tr>
<td>Black</td>
<td>22%</td>
<td>28%</td>
</tr>
<tr>
<td>Asian</td>
<td>7%</td>
<td>71%</td>
</tr>
</tbody>
</table>

Authors’ calculations using data from U.S. Census Bureau, “2019 American Community Survey 1-Year Estimates.”

No data included for the Native & Alaska AA population.

12 Authors’ calculations using data from U.S. Census Bureau. 2019 American Community Survey 1-Year Data. Table: Sex by Educational Attainment for the Population 25 Years and Over. Table Numbers: B15002B; B15002C; B15002D; B15002H; and B15002I. Accessed from data.census.gov.

IHEP: Why is reverse transfer important for students in the region you serve?

Los Angeles: California does not officially have a post-secondary attainment goal, but our region has set its own goals based on the diversity of the students and families we serve. For instance, the difference between CSUN and California State University, Dominguez Hills, is not just 40 miles, but a roughly $20,000 difference in students’ annual household income. We want to account for such regional diversity in a reverse transfer model so that it can be adapted to work in other California communities. We hope to then build on the various adaptations of our model to provide examples that will work across our state.

Richmond: Virginia is one of the ten most educated states, but when we disaggregate our data by race/ethnicity and income, we see notable disparities in educational attainment. There are over one million Virginia residents with some college, no degree, and from our data, we know we need to be more intentional about initiatives that target our students of color and stopped-out students. We see reverse transfer as a social justice issue, in light of its disproportionate impact on students of color. There are folks out there who have the credits required for a credential but not the credential itself, and that can mean the difference between minimum wage and earning more.

The difference between CSUN and California State University, Dominguez Hills, is not just 40 miles, but a roughly $20,000 difference in students’ annual household income.

IHEP: Which student groups are you targeting with your reverse transfer efforts?

Los Angeles: “Many students in Los Angeles are Hispanic, and a fair amount of California State University students are both Hispanic and low-income, so we chose to focus our efforts on Hispanic students from low-income backgrounds.” We have created targeted outreach materials using behavioral nudges to reach this group of students. For instance, we created marketing materials incorporating the concept of self-actualization, such as showing these students graduating or in class.

Richmond: Graduate RVA predicted that our reverse transfer efforts would benefit three populations: low-income, African American, and Latinx students. However, the first time we implemented reverse transfer, those were not the students we found. On almost every front, most students who benefited from our reverse transfer work were traditional-aged White females, who were typically not first-generation. Everything that we thought would happen, didn’t. We were surprised.

Our regional collaborative realized that we were making assumptions about students in the pipeline and that perhaps our original threshold of 45 credits was too high to catch students in our three priority populations. We needed to look at our transfer population—who is transferring and when and to what program—to figure out where we were losing folks. Reverse transfer is an equity strategy for Graduate RVA, so we had to be even more strategic, and each institution began looking more closely at its data. We found that students in our priority populations were stopping out in year one to year two, so we needed to rethink our program to meet their needs.

TAKEAWAY #1 – Reverse transfer is a matter of fairness. All students deserve to be awarded the degrees they’ve earned. Institutions should also be aware of equity implications and ensure their reverse transfer policies are accessible to students from low-income backgrounds and students of color.
IHEP: What results has your reverse transfer model produced so far?

**Los Angeles:** CSUN pulled transfer records from its fall 2014, 2015, and 2016 cohorts. We identified 548 students who met the criteria for Claim What You’ve Earned, our reverse credit transfer pathway\(^{14}\), and 127 of those students—nearly a quarter—met all requirements for a degree. Out of that group of 127 students who met all requirements for a degree, almost a third, or 41 students, responded to university communications and have been awarded the associate degrees they earned.\(^{15}\) From the remaining 421 near-completers, 26 students are currently working with CSUN Connections counselors, and another 16 students have been readmitted to the university.

**Richmond:** Graduate RVA identified approximately 500 students as potentially eligible for reverse transfer. Of those 500, 130 students gave consent to have their credits transferred to the community college for review, and 25 of them were awarded degrees. Most of the students we identified as eligible for reverse transfer came from one community college that experienced significant staff turnover, including in the position of Graduate RVA’s main partner at the institution, during our reverse transfer initiative. Unfortunately, we lacked staff capacity to follow up with the remaining 105 students who gave consent. Lack of staffing was a major reason we moved from local work to state-level work on creating the toolkit.

```
Most of the students we identified as eligible for reverse transfer came from one community college that experienced significant staff turnover, including in the position of Graduate RVA’s main partner at the institution, during our reverse transfer initiative.
```

\(^{14}\) This data pull included students who started at a community college, transferred to a four-year institution without earning a degree, and then stopped-out of the four-year institution.

\(^{15}\) The remaining 86 students did not respond to emails, phone calls, or mailers alerting them that they have earned a degree and need to contact the community college in order to have it conferred.
TAKEAWAY #2 – Reverse transfer relies on strong partnerships between two- and four-year institutions. Building a reverse transfer partnership is an opportunity to center student needs and improve the ways in which institutions work together.

IHEP: How did your regional partners agree on reverse transfer as a strategy to increase postsecondary attainment?

Los Angeles: Our Talent Hub is a part of the L.A. Compact cross-sector collaborative of K-12, postsecondary, local government, and nonprofits intent on transforming education outcomes from cradle to career. Within the compact, a Student Success Workgroup consisting of 13 members, ten from higher education institutions, one from Los Angeles Unified School District, one from the Community College District and one from the County Office of Education help drive our reverse transfer work. The workgroup meets regularly to discuss student success barriers and metrics across all our campuses.

UNITE-LA had conducted research on stopped-out students in Los Angeles (e.g., how many students were leaving, what majors they were leaving, how old they were when leaving, and where they were geographically located). We approached the workgroup with our findings and proposed the idea of implementing reverse transfer as a strategy to help reengage stopped-out students; we thought letting a student know they had earned an associate degree could incentivize their reenrollment. As a group, we decided our goal was to set up a reverse transfer system across group members and help as many students as we could to completion.

Richmond: Our Talent Hub initially focused on adults with some college, no degree, and we looked at reverse transfer as one of the primary strategies to increase attainment for this population.

Graduate RVA knew we had a sizable transfer population across our institutions. We were looking for a way to engage folks who were transferring from community colleges to four-year institutions without getting their associate degrees and students who were stopping-out and leaving with no credential at all. Graduate RVA also saw reverse transfer as a strategy to strengthen partnerships between four- and two-year institutions to better serve future students in our region. Both types of institutions have a vested interest in wanting to support students, and Graduate RVA saw reverse transfer as a way to improve our articulation agreements and the ways we work together. It was a win-win across the board; we were able to center student needs, increase attainment, and reexamine our policies, procedures, and relationships with each other.

It was a win-win across the board; we were able to center student needs, increase attainment, and reexamine our policies, procedures, and relationships with each other.
**Los Angeles:** Within L.A. Compact, a collective impact approach in Los Angeles, the Institutions of Higher Education Collaborative is a network of 17 colleges and universities in the Los Angeles region, plus the Los Angeles Unified School District, County Office of Education, Mayor’s office, the county and city governments, and community nonprofits. The Postsecondary Student Success Workgroup falls under that collaborative, and stakeholders directly involved in our reverse transfer pilot are on the CSUN Connections Advisory Committee. The committee of about 12 people meets monthly, and includes transfer advisors, directors of first-year advising, vice presidents, admissions directors, and students. Leadership from the various campuses are also big supporters and have been vital to our work.

**Richmond:** Originally, Graduate RVA consisted of a partnership between the United Way of Greater Richmond and Petersburg, John Tyler Community College, Reynolds Community College, and VCU, and was convened by Bridging Richmond. This original group developed Richmond’s Talent Hub application and formed a regional college access network. Our regional partnership has since expanded to include Virginia State University and the Community College Workforce Alliance. Graduate RVA’s work then led to a collaboration with Patricia Parker, Director of Transfer Virginia, to create a statewide reverse transfer toolkit.
IHEP: Did you encounter any barriers when developing relationships with higher education institutions?

Los Angeles: We didn’t really have any barriers. Within the Talent Hub communities, we like to say we move at “the speed of trust,” recognizing that developing trust with partners is a critical component of success. Our coalition is built on trust. I fully believe the coalition members do not care which institution gets credit for a student’s graduation. The members do care about students receiving degrees they worked hard for and about our regional success. At the end of the day, students have degrees, can work, and can succeed, which is good for the students and our community. I really do appreciate our common goals and the trust we have developed.

Richmond: The biggest hurdle in the beginning of our reverse transfer work was creating an MOU so that Graduate RVA institutions could share information with each other. No such partnership existed, particularly in a region where institutions would typically see each other as competitors. Creating a partnership to safely share student data for the purposes of recruiting students and transferring credits to and from institutions, specifically from four-year back to two-year institutions, was unprecedented. It took a lot of baskets of muffins, smiling, and persistence to get our MOU signed and approved and for everyone to see the benefit of working together in this way.

Reverse transfer has a different return on investment for four-year institutions compared to two-year institutions. Four-year institutions experience long-term benefits, including students who are more likely to complete bachelor’s degrees, while two-year institutions see immediate results through higher graduation rates. Graduate RVA had to build in a sense of regionalism—how reverse transfer would benefit the workforce and economic vitality by filling positions with newly credentialed individuals in industries where gaps exist. A lot of conversations messaged around “we’re in this together” were necessary to create buy-in and for folks to see the benefit. Our region understood that we work better together, and while we may have started by talking about reverse transfer, this initiative is really about attainment. We were more effective after breaking down the competitive mindset.
TAKEAWAY #3 – Data infrastructure is critical to a successful reverse transfer partnership.

IHEP: How did you identify eligible students?

Los Angeles: We decided to concentrate on students who started at a community college, transferred to a four-year institution without earning a degree, and then stopped-out of the four-year institution. We focused our search for eligible students to three fall cohorts: 2014, 2015, and 2016. CSUN’s admissions office did a painstaking manual search of every student record in those cohorts and found 548 eligible students.

Richmond: Through Graduate RVA, VCU focused on students who transferred in from a community college with at least 45 credits and had completed at least one semester at the university as a full-time student, completing nearly 60 credits altogether. VCU staff audited identified students’ records to see if they met preliminary requirements for an associate degree. We didn’t complete the full assessment at VCU but closely eyeballed student records so the ones we sent to the community college were students we thought were very close to earning, or had already earned, an associate degree.

IHEP: How did your institutional partners communicate with students and what did you learn about obtaining students’ consent?

Los Angeles: When CSUN identifies eligible students for reverse transfer, we email, send a mailing, and call students requesting that they schedule a meeting with one of our counselors. In that first meeting, counselors review the program details, specific opportunities, and next steps with students. Students are also asked whether information about their progress can be shared back with their “home” community college to expedite the process and make it easier to award their degree. We are working to add a consent line to the CSUN application to automate this process; when a student completes their application, they would also provide consent for their student record to be shared unless that student specifically opts out.

Richmond: Before sharing any information with schools they previously attended, VCU obtained permission from students. We reached out to all identified students, about 500 at that point, to obtain their consent. VCU staff first emailed students and then followed up with phone calls. Out of 500 students, we obtained consent from around 130, which we felt was a good number considering we conducted outreach at the end of spring term, heading into the summer when students typically don’t check their email.

Once the students gave consent, VCU sent student files to registrars at the last community college a student attended. Community colleges then reviewed the records, discussed the best options for students, or determined if exceptions could be made if a student was missing credits because of a change in degree requirements. For instance, a student may have begun at a community college in one associate degree program, but when credits were transferred back, while they may not have met that degree’s requirements, their credits may have met requirements for another credential, such as a General Studies associate degree. Once that review process was complete, community colleges reached out to students to say, “This is what you’re eligible for,” or “Here are your options. What do you want to do?” and degrees were conferred. Graduation fees were also waived; the institutions made it as easy as possible for the student to say “yes.”

After going through the student consent process manually, Graduate RVA stakeholders decided we needed to add student consent for reverse transfer to our institutional applications. This addition would avoid the need to collect consent retroactively. Now VCU’s transfer application includes the consent question. Getting anything added to an admissions application is like passing an act of Congress, so the fact that we were able to do it relatively quickly was huge.
FEDERAL SOLUTIONS: THE REVERSE TRANSFER EFFICIENCY ACT

Policymakers on both sides of the aisle have recognized the enormous promise of reverse transfer to promote degree attainment, and they have introduced legislation to eliminate a key regulatory hurdle that limits institutions’ ability to identify, contact, and award earned degrees to students.

The bipartisan, bicameral Reverse Transfer Efficiency Act of 2019 (S.1490/H.R.2768) would amend the Family Educational Rights and Privacy Act (FERPA) to facilitate more seamless sharing of credit information between institutions for the purpose of awarding recognized postsecondary degrees and credentials through reverse transfer, while still requiring students’ consent before degrees and credentials are conferred.

IHEP: How did implementing reverse transfer affect your data systems and articulation agreements?

Los Angeles: Recently, the community college system agreed to use a data sharing platform that facilitates the secure exchange of student records between institutions. This is a major win because it will automate not only reverse transfer, but other transcript and information sharing and will significantly improve articulation for students. CSUN and its feeder colleges hold quarterly articulation meetings where they discuss availability of classes, programs, and majors. Once our reverse transfer data system is in place, the initiative will be more sustainable; we’ll have one or two people as points of contact instead of a 12-person committee working through transcripts.

Richmond: Implementing reverse transfer by hand, not using a data system, was a definite challenge. We completed the entire process manually, actually driving hard copies of transcripts to the community colleges. The process was not sustainable long-term, but it built credibility for why we needed a data system and inspired our collaboration with the state to create a reverse transfer toolkit.

A lot of programs operate individually, and articulation agreements may be with a specific department or school, not an institution. Transferring from a community college into a business program could be completely different than transferring into education or engineering programs. Graduate RVA institutions looked at those differing processes and streamlined them as much as possible so students have one transfer process and pathway. Reverse transfer work strengthened the agreements and relationships between our two- and four-year institutions.

IHEP: Did the data sharing lead to any changes in student advising practices?

Los Angeles: Advising pathways are more robust and personalized as a result of our work. The Matador Advising Hub, an advising hub for first-year and transfer students that was built by advisory committee members and influenced by CSUN Connections, is now institutionalized at the university.

Richmond: A big change that came out of our regional work was the implementation of mutual advisors who could talk to students about educational options across the region and across programs. Mutual advisors have office hours at two-year institutions so they can begin working with students before they transfer, creating relationships for a smooth and seamless transfer process. Mutual advisors are being modeled statewide in dual enrollment initiatives between two- and four-year institutions. Students who participate in those initiatives are enrolled at a community college but at the same time have ID cards at the university they’re transferring to and can access some university resources, like the library.
IHEP: What are the next steps for your reverse transfer program?

Los Angeles: One of our sustainability metrics is on-boarding more institutions, so we’re working to expand to other regional universities and community colleges. CSUN Connections is also developing a reverse transfer implementation toolkit that provides examples, lessons learned, and advice from each institution in our collaborative. As new institutional partners implement reverse transfer, we will add their case studies to the toolkit, and other institutions will be able to replicate their work. We intend to use the toolkit to expand reverse transfer efforts at least region-wide, if not system-wide. We hope that eventually the state legislature will write reverse transfer into law and create funding for the initiative.

Richmond: All of our hopes, dreams, and wishes are dependent on statewide reverse transfer endorsement. Our reverse transfer toolkit will be presented at the statewide council meeting with the Virginia Community College System’s stamp of approval. Hopefully the toolkit will be what institutions need—and use—to fully embrace and adapt reverse transfer across the board. Reverse transfer isn’t currently a requirement in Virginia—it’s a strong suggestion. Each institution has the right to choose whether they participate. While reverse transfer legislation proposed in Virginia had bipartisan endorsement, it hasn’t yet successfully moved through the process. Ideally, this new level of state support will refocus attention on legislation.

IHEP: What advice would you give to an institution, region, or state interested in implementing reverse transfer?

Los Angeles: Ensure you include practitioners while building your reverse transfer initiative; don’t limit the conversation to just leadership, as you need undergraduate academic affairs, faculty members, and deans, too. Ask questions along the way like “Does this kind of system work for your department and for your area of study? Does the financial outlook for this look right?” You need to get buy-in for reverse transfer because every aspect of campuses will be impacted. Solicit ideas from various campus stakeholders and then work on compromises. For a project like this to be successful, practitioners must be included in the design process.

Richmond: Start by collecting baseline data about transfer and stopped-out student populations in your region. As you bring institutions together for conversations about transfer policies and procedures, use the data you collected to show how reverse transfer is mutually beneficial. I know it’s hard, especially because of all the COVID-19 implications. The pandemic has caused people to turn inward and say, “I’ve got to just focus on my numbers,” but I’ve seen through Graduate RVA that you can do so much more together. There are enough students in our communities to work together collaboratively.

Through Graduate RVA, we also discovered the need to be mindful about the language used to describe reverse transfer. Registrars, advisers, and institutional leaders collaborated on the initial language we used, but it didn’t translate well to students. Some students were alarmed when they got an email saying, “You’re eligible for this great new initiative, reverse transfer.” Students thought they were being moved out of VCU and sent back to their community colleges. I had many conversations with panicked students who wondered if the university thought they were incapable of persisting there. It didn’t occur to us until we went through the process that students would interpret the wording in that way. We realized the language in the consent form had to be student-friendly, and not just the legalese needed to gather consent (see Transfer Virginia Toolkit, in the box below, for example language).

**LOOKING FORWARD**

**TRANSFER VIRGINIA—PROMOTING STUDENT ATTAINMENT THROUGH REVERSE TRANSFER—A TOOLKIT FOR VA COLLEGES & UNIVERSITIES**

This toolkit provides strategies, guidelines, and best practices for reverse transfer implementation.

The recommendations included in the toolkit reflect the collaborative input from key partners and stakeholders in Virginia.
A proven strategy to help students claim the degrees they have already earned, reverse transfer benefits students who have done the hard work to earn a degree but never received the tangible award. Without deliberate action from their institutions, these students would unknowingly leave their hard-won postsecondary credentials on the table. Beyond the individual students, reverse transfer also benefits institutions as both two- and four-year institutions can experience graduation rates gains, strengthen institutional data systems, and deepen cross-institutional relationships. At the state level, reverse transfer supports postsecondary attainment goals, strengthens transfer agreements and regional partnerships, and better serves future students.

Successful reverse transfer initiatives require strong partnerships, smart data infrastructure, and an equity lens throughout development and implementation. As the population of students who most often begin at two-year colleges includes large numbers of Black, Latinx, and Indigenous students and students from low-income backgrounds, awarding degrees through this practice can help narrow inequities along racial and socioeconomic lines.

At its core, reverse transfer is a matter of fairness, but as Los Angeles and Richmond clearly demonstrate, the benefits extend far beyond the individual students who claim the degrees they have earned. Following these two models, communities interested in helping students in their region reclaim their earned degrees through reverse transfer will find that closing attainment gaps benefits the students, their families, the workforce, and communities at-large.

Conclusion
Acknowledgements

Researchers at the Institute for Higher Education Policy (IHEP) would like to thank the following people who took the time to speak with us and share insights into how members of their community are collaborating to support more students across the degree completion finish line.

Adam Gottlieb
Associate Director of Postsecondary Initiatives
UNITE-LA

Stephanie Odera
Former Director of Adult and Non-Traditional Student Services
Director of Field Education
Associate Professor in Teaching
School of Social Work
Virginia Commonwealth University
**Talent Hubs** are communities that have shown the ability and commitment to significantly increase college-level learning among residents of all backgrounds. Talent Hubs are officially designated as such by Lumina Foundation, with support from the Kresge Foundation.

Areas that have earned a designation as a Talent Hub work as a community, meaning that businesses, education leaders, and civic organizations work as one unit to attract, cultivate, and retain skilled and knowledgeable workers. Aligned and organized around this shared goal, they create multiple ways for individuals to earn college degrees, certificates, and other quality credentials beyond a high school diploma.

Each hub has a backbone organization, a nonprofit entity that organizes and coordinates the work of the various local stakeholders. The hubs span the country, from New York City to Shasta County, California, from St. Louis to the Rio Grande Valley, and from Boston to Albuquerque.

The Talent Hubs serve various populations. Some focus on African American residents, some on Latinx residents, others on Native American residents. Some Talent Hubs target traditional college students, while others zero in on older students who left school before finishing degrees. All share a commitment to eliminating disparities in educational outcomes among students of color.

As part of IHEP’s role in the Talent Hubs effort, IHEP documents the implementation of innovative policies and practices within the Talent Hubs and develops tools to create and/or assess postsecondary policy with an emphasis on equity.

For more about the Talent Hubs effort, visit: https://www.luminafoundation.org/talent-hubs