

Media Contact:

Elizabeth Ganga

212-678-3394

ganga@tc.edu

Is It Really Cheaper to Start at a Community College?

The Effect of Loss of Credits on the Cost of a Bachelor's Degree

New York, May 17, 2017—A new report from the [Community College Research Center](#) (CCRC) investigates whether it is really cheaper to start studying for a bachelor's degree at a community college, given the roadblocks students face when they transfer to a four-year college.

On the face of it, community colleges are significantly cheaper, and students are often advised to start there to save money on a bachelor's degree. But does students' common failure to transfer all their credits—meaning they pay for credits they do not use—make it cost less to start at a four-year college? And what about their lower probability of finishing a bachelor's degree?

“There is an obvious economic trade-off: as an alternative to starting at a four-year college, students may start at community college and then transfer; credits cost less at community college, but if these credits do not transfer, or if the student has taken an inefficient pathway through college, the total cost may be greater,” write the authors of the paper, Clive Belfield, a professor at Queens College and a research affiliate at CCRC; John Fink, a research associate at CCRC; and Davis Jenkins, a senior research scholar at CCRC.

The paper, *Is It Really Cheaper to Start at a Community College? The Consequences of Inefficient Transfer for Community College Students Seeking Bachelor's Degrees*, is available [here](#).

What Belfield, Fink, and Jenkins found when they looked at the data from two states was that even when students pay for a significant number of credits that do not transfer and end up with dozens of excess credits, it still costs less to start at a community college.

In the first state, where students transferred with an average of 61 accepted credits but lost 12 credits, the likelihood that a student would pay less by starting at a community college was 84

percent. Students could afford to lose as many as 40 credits and still benefit from starting at a community college.

In the second state, which has weaker transfer agreements, students take fewer classes at the community college and transfer with far fewer credits. Despite that, community college students still have a slight savings advantage, even with lost credits. The break-even point for non-transferable credits is 20. Beyond that number, it makes sense for a student to start at a four-year college.

But along with the loss of credits, students who start at community colleges [are less likely to transfer and graduate](#) with a bachelor's, making the calculation of when it is better to start at a community college much more complicated. In one of the study's states, the analysis indicates that it is still worth it, but in the other, the lower probability of earning a bachelor's degree tips the balance in favor of starting at a four-year college.

Students who have the support they need to finish and the tenacity to navigate the confusing transfer process are likely to save money by starting at a community college. But the study's results emphasize the need for community colleges and their four-year partners to [work together to make transfer easier](#) and more efficient.

The Community College Research Center (CCRC), Teachers College, Columbia University, conducts research on the major issues affecting community colleges in the United States and contributes to the development of practice and policy that expands access to higher education and promotes success for all students.