

The Future Transfer Student

A Data-Driven Profile of the
2+2 Pathway Candidate

Vendi



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Executive Summary

Technical and community college to university transfer pathways—commonly known as 2+2 programs—represent one of higher education's most under-leveraged enrollment channels.

Nationally, nearly 40 percent of undergraduates attend community and technical colleges (also referred to as junior colleges in some regions), yet only a fraction ever complete the promised transfer toward their bachelor's degree. Institutions that take a thoughtful approach to transfer recruitment and support are finding that transfer students are not simply filling enrollment gaps—they are a key part of a long-term growth strategy.

Vendi conducted a national research study in 2026, to answer a fundamental question for higher education marketers: Who is the candidate most likely to enroll in, succeed in and be influenced by a 2+2 transfer pathway, and how should institutions engage them? The study involved a national quantitative survey of 1,202 students ages 18 to 45 plus qualitative in-depth interviews of technical and community college enrollment advisors who counsel transfer candidates every day.

This report translates those findings into

- Six actionable audience segments
- An evidence-based view of what drives college choice
- A diagnosis of the institutional hurdles that cost enrollments, and
- A prioritized playbook of marketing and engagement strategies

Key findings at a glance

Adult learners would consider 2+2 but are unaware it exists.

Eighty-six percent of non-traditional students (ages 25 to 45) say they would consider a 2+2 pathway, compared to 73 percent of traditional students (18 to 24), yet non-traditional students are significantly less aware (78 percent) that such programs exist than younger students (88 percent). The demand is sitting untapped.

The market is not one audience. It is six.

Attitudinal segmentation produced three distinct traditional-student segments (Savvy Shopper, College-ready Achiever, Hesitant Explorer) and three distinct non-traditional segments (Family-focused Striver, Late Bloomer, Cautious Explorer). Each requires its own message, channel mix and proof points.

Credit transfer assurance is the single highest-stakes message.

Roughly 70 percent of both cohorts strongly agree they need assurance that associate degree credits will transfer toward a bachelor's. This outranks prestige, campus experience and every other attitudinal driver tested.

Financial drivers dominate college choice for transfer students.

Financial aid and scholarships (11 percent) and job placement rate (10 percent) are the top two selection factors across the full sample, with flexibility, transfer ease and online options driving additional weight among non-traditional audiences.

Advisor influence is decisive at the moment of transfer.

Technical and community college advisors routinely direct students toward the four-year partners with the strongest articulation agreements. Institutions without a committed advisor relationship are largely invisible to the student.

Online completion is a market-defining feature.

Non-traditional students place significantly greater importance on equivalent online options, flexible scheduling and evidence that online graduates achieve the same outcomes. Institutions without robust online completion pathways will continue to lose the fastest-growing segment of the transfer market.

Strategic takeaways

- **Tailor offers and messaging to distinct audience groups.** The right message to a Savvy Shopper will not move a Late Bloomer, and the channel that reaches a College-ready Achiever is not where a Cautious Explorer spends time.
- **Lead with transfer certainty.** Articulation agreements, guaranteed admission, dedicated advisors and visible credit-equivalency tools are not operational details. They are the proof points most students say they need to commit.
- **Invest in the partnership, not just paid media.** The advisors in this study are more likely to refer students to institutions that had dedicated liaisons, tuition discounts, joint advising sessions and clear online completion pathways. Co-branded visibility at the technical and community college is a marketing channel.
- **Build separate journeys for adults.** Non-traditional students rely on different channels (Facebook, AI search, co-branded websites, testimonials) and need different proof points (online parity, flexible scheduling, outcomes data).
- **Brand the pathway, not just the institution.** Survey verbatims repeatedly show students cannot name or describe 2+2 programs even when their own technical and community college offers one (“I’ve never heard of a university transfer program before this survey”). That is a branding gap, not an awareness problem. A named pathway with its own visual identity, landing page and signature proof points gives students something concrete to evaluate, ask for and recommend by name.
- **Apply product marketing tactics to the transfer pathway.** Treat 2+2 transfer pathways as a packaged offering, versus an administrative process. That means a clear value proposition, defined features (guaranteed admission, locked tuition, named transfer advisors, articulated credit equivalencies), student testimonials, and a real promotional calendar tied to technical and community college milestones. Pathways that are marketed like products move students through the funnel; pathways that are administered like internal procedures stall in the consideration phase—exactly where this study found 23 percent of currently enrolled technical and community college students sitting, undecided.

Research Objectives and Methodology

Vendi undertook this research to give higher education marketers a clear, quantitatively grounded profile of the 2+2 transfer student, along with the context needed to interpret those numbers in real enrollment conversations.



Research Objectives and Methodology

Research objectives

The study was designed to answer five questions that higher education marketing and enrollment teams face every recruitment cycle:

- 1.** Who is the ideal candidate for a 2+2 transfer pathway program, and what distinct audience segments exist within that population?
- 2.** What motivations, attitudes and perceptions drive a student's decision to pursue, delay or opt out of a 2+2 pathway?
- 3.** Which communication channels, messages and influencers are most effective at reaching these students?
- 4.** How do the needs of traditional students (18 to 24) differ from those of non-traditional adult learners (25 to 45)?
- 5.** Which institutional hurdles cause prospective transfer students to stall or stop out of the process, and how can marketing, advising and program design address them?

Quantitative: national survey

An 11-minute online survey was fielded January 26 through February 2, 2026, via a purchased national panel. The total sample (n=1,202) was distributed equally across the four U.S. Census regions (Northeast, Midwest, South, West) and structured into two age cohorts: 624 traditional students ages 18 to 24 and 578 non-traditional students ages 25 to 45. Data were gender-weighted within each cohort to 50 percent women. Respondents represented three higher education statuses: currently enrolled in college (n=660), not currently enrolled but planning to enroll within 12 months (n=542) and (within those groups) 226 students currently enrolled in a two-year technical and community college (see Figure 1 below). See the appendix for additional respondent characteristics.

Sample Distribution	18-24	25-45	Total:
Northeast	166 (14%)	135 (11%)	301 (25%)
Midwest	154 (13%)	145 (12%)	299 (25%)
South	154 (13%)	152 (13%)	306 (25%)
West	150 (12%)	146 (12%)	296 (25%)
Total:	624 (52%)	578 (48%)	1,202

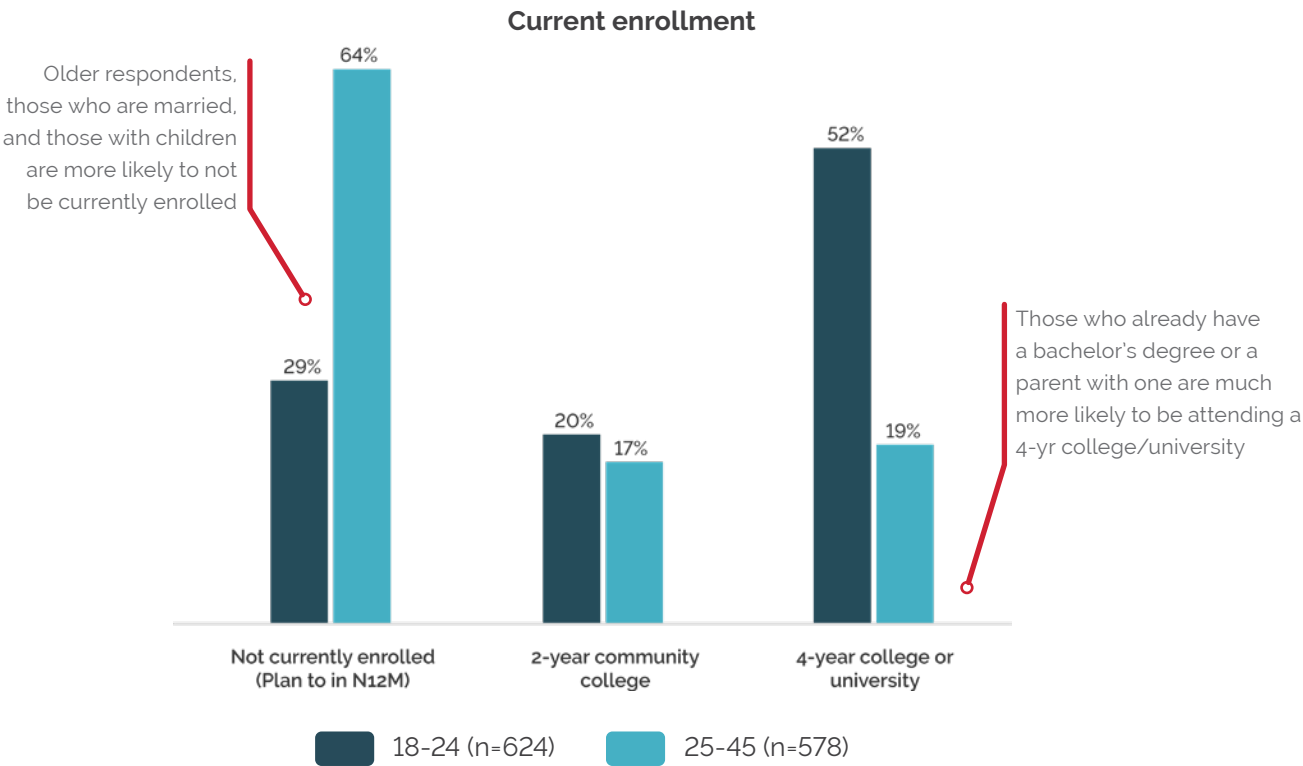


Figure 1. Q. Are you currently enrolled in a college or university? Q. If not currently enrolled, do you plan to enroll in a college or university within the next 12 months?

Segmentation analysis

Respondents rated their agreement with 23 statements on academic preferences and career ambitions using a 7-point scale. A K-means cluster analysis identified natural groupings within each age cohort. The analysis produced six attitudinally distinct segments—three traditional and three non-traditional—that are the analytical backbone of this report. Demographic, channel and decision-factor data were then layered onto each segment to produce the personas in this report.

Qualitative: advisor in-depth interviews

Between October 19 and December 3, 2025, Vendi conducted in-depth interviews with experienced technical and community college enrollment advisors at two-year institutions. These advisors work directly with students pursuing university transfer programs and provided frontline context on why students enroll, what confuses them and which institutions win the transfer. Their insight is woven throughout the report wherever advisor-sourced findings are cited.

A note on external context

Where this report references the broader U.S. higher education landscape, we cite credible third-party sources. All core findings about attitudes, segments, behaviors and influencers are drawn from Vendi's own primary research.

The State of 2+2 Demand

The transfer pipeline is both larger and more fragile than most four-year marketing teams assume.

The State of 2+2 Demand

Roughly two in five U.S. undergraduates attend technical and community colleges, yet only about one in three technical and community college entrants transfers to a four-year institution within six years, and those who do lose an average of 43 percent of their earned credits in the process (Community College Research Center, Tracking Transfer series, 2021). The students in this study confirm that interest in transfer pathways is broad—but that interest breaks down quickly when institutions fail to answer the questions students are actually asking.

Awareness and consideration

Awareness of 2+2 pathways is widespread but uneven (see Figure 2 below). Among traditional students ages 18 to 24, 88 percent are aware of university transfer programs, including 22 percent who are currently enrolled or plan to be. Among non-traditional students ages 25 to 45, awareness drops to 78 percent, with 16 percent already participating.

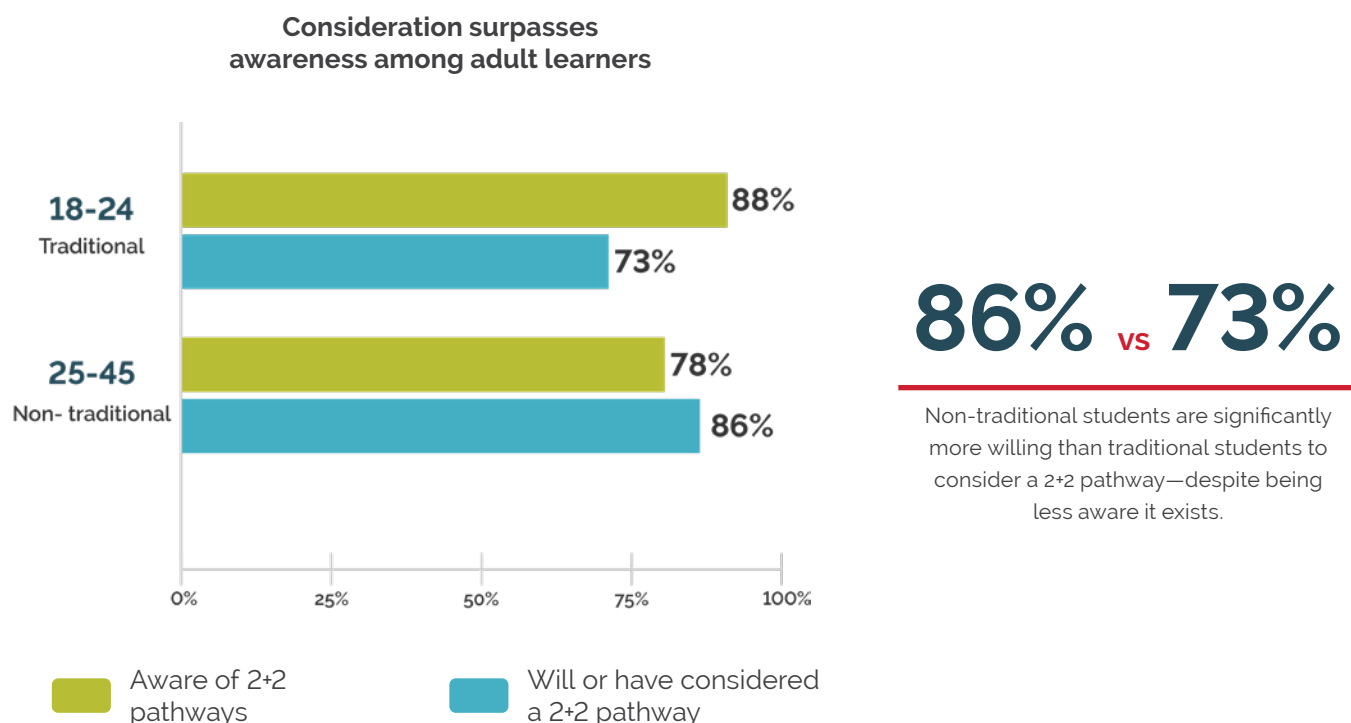


Figure 2. Awareness and consideration of 2+2 pathways, by cohort. The adult learner gap between awareness (78%) and consideration (86%) represents an untapped opportunity for institutions.

Several sub-populations are particularly receptive. Parents (44 percent “yes to considering 2+2”), students whose prior college attempts did not result in a degree (47 percent “yes”) and students ages 31 to 45 stand out. Conversely, students in the Northeast, those with annual household incomes higher than \$100,000 and those whose parents hold a four-year degree are significantly less likely to consider transfer pathways. See the Appendix for more profile information on 2+2 transfer program participants.

Current enrollment and transfer intent

Approximately 20 percent of both cohorts are currently enrolled in a two-year technical and community college (see Figure 1 on page 8). Of those, 60 percent plan to transfer to a four-year institution, 23 percent are undecided and only 17 percent say no (see Figure 3 below). The undecided cohort is a critical persuasion audience: these are students already on a technical and community college campus who have not yet been given a compelling transfer pathway to attach themselves to.

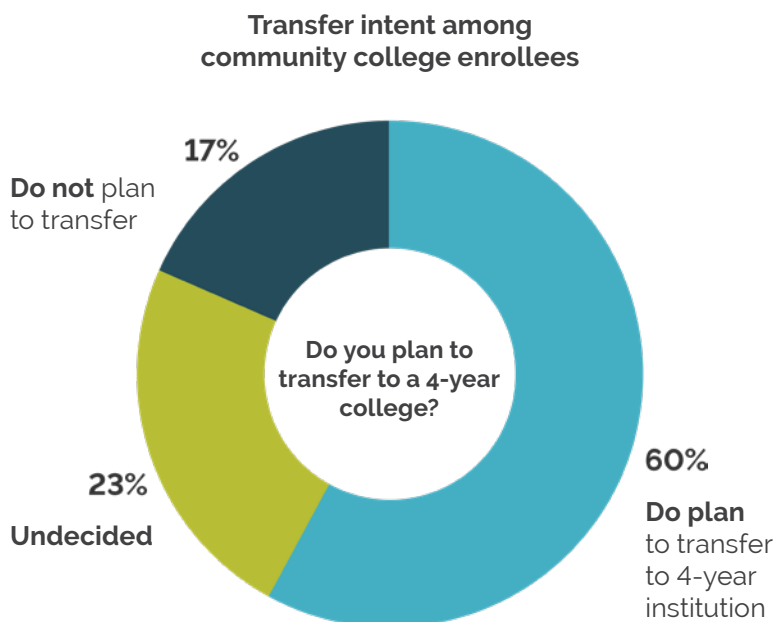


Figure 3. Transfer intent among students currently enrolled in a two-year technical and community college (n=226). Nearly a quarter of the pipeline is actively undecided and winnable.

“I’ve never heard of a university transfer program before this survey. I’m very interested in learning more though!”

**— Non-traditional student,
survey verbatim**

“I don’t think anyone at my work really told me this was an option. If I had known I could start at a community college and finish my bachelor’s at a four-year school, I would have started two years ago.”

**— Non-traditional student,
survey verbatim**

Intended degrees and majors

Bachelor's degree pursuit is the norm among traditional students (61 percent), but associate degrees are the larger anchor point among non-traditional students at 42 percent (see Figure 4 below). Top intended majors among both cohorts are business and health sciences/nursing, with non-traditional students significantly more likely to pursue business or computer science/IT (see Figure 5 below).

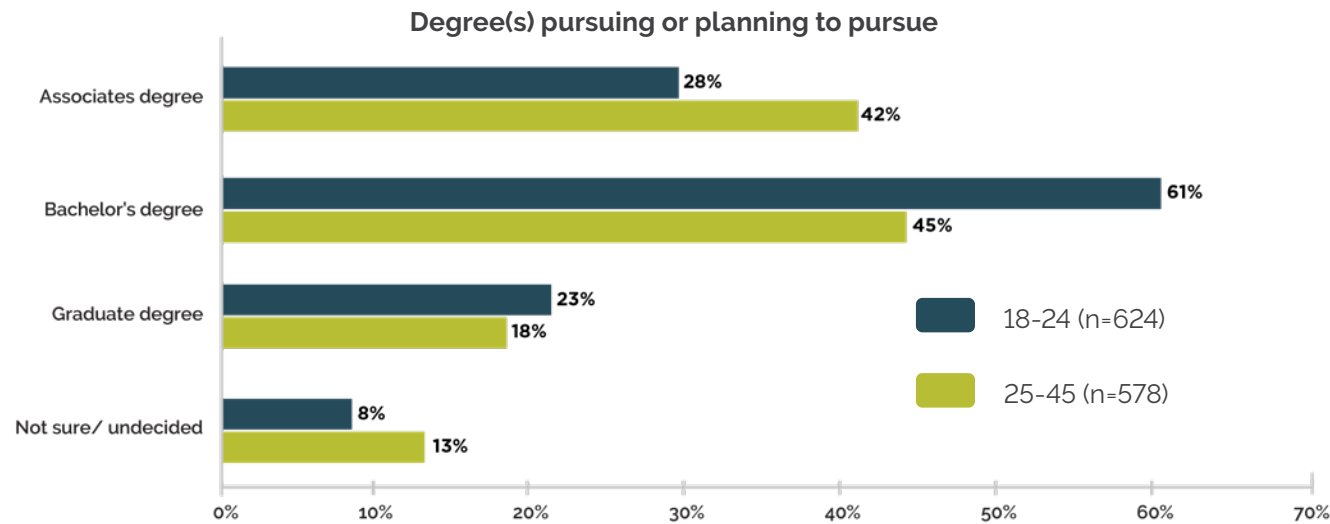


Figure 4. Non-traditional students are significantly more likely to pursue an associate degree.

For institutional marketing teams, the implication is direct: transfer pathways in business, health sciences and technology fields will reach the largest concentrations of prospective students, while education and the social sciences reach deep but narrower audiences.

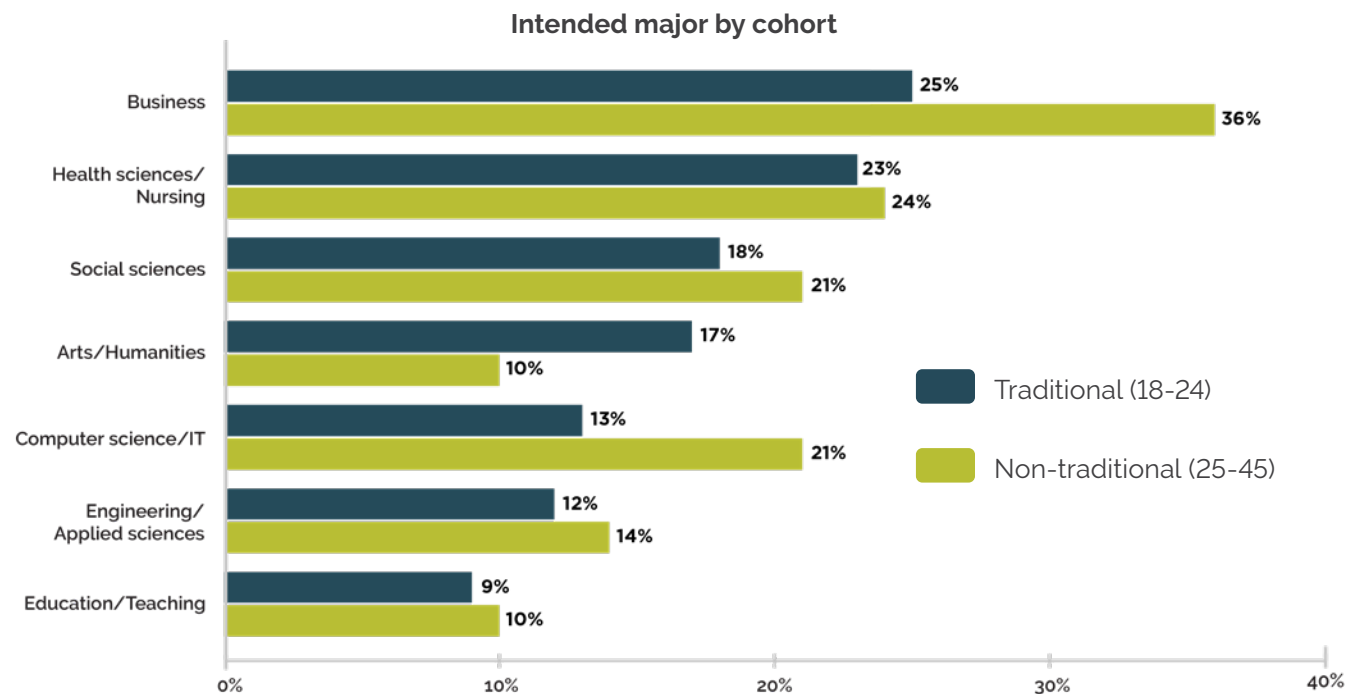


Figure 5. Intended major by cohort. Business over-indexes for adult learners by 11 points; computer science/IT over-indexes by 8 points.

Traditional vs. Non-Traditional Transfer Students

These cohorts are not simply younger and older versions of the same customer. They live different lives, carry different motivations and respond to different marketing.

Traditional vs. Non-Traditional Transfer Students

Before diving into the six segments discussed in the next section, it is worth pausing on the fundamental contrast between traditional students (18 to 24) and non-traditional adult learners (25 to 45).

Life stage and context

Eighty-three percent of traditional students are single and never married, compared to only 56 percent of non-traditional students. Eighty-two percent of traditional students have no children, compared to only 44 percent of non-traditional students, with 29 percent raising two or more. Home life responsibilities determine whether a prospective student can attend on-campus orientations, take 8 a.m. classes or relocate.

Traditional transfer student



83%
single/never married

82%
no children

Non-traditional transfer student



56%
single/never married

44%
no children

29%
two or more children

Different motivations

Both cohorts overwhelmingly want a career that pays well and provides a good life. But non-traditional students are significantly more likely to feel driven to be leaders or changemakers. They have confidence they will get a good return on their college investment, and they prefer to take as many online courses as possible.

Traditional students, by contrast, feel significantly more family pressure to perform. They more often frame college as the expected next step and they place higher value on the in-person experience.

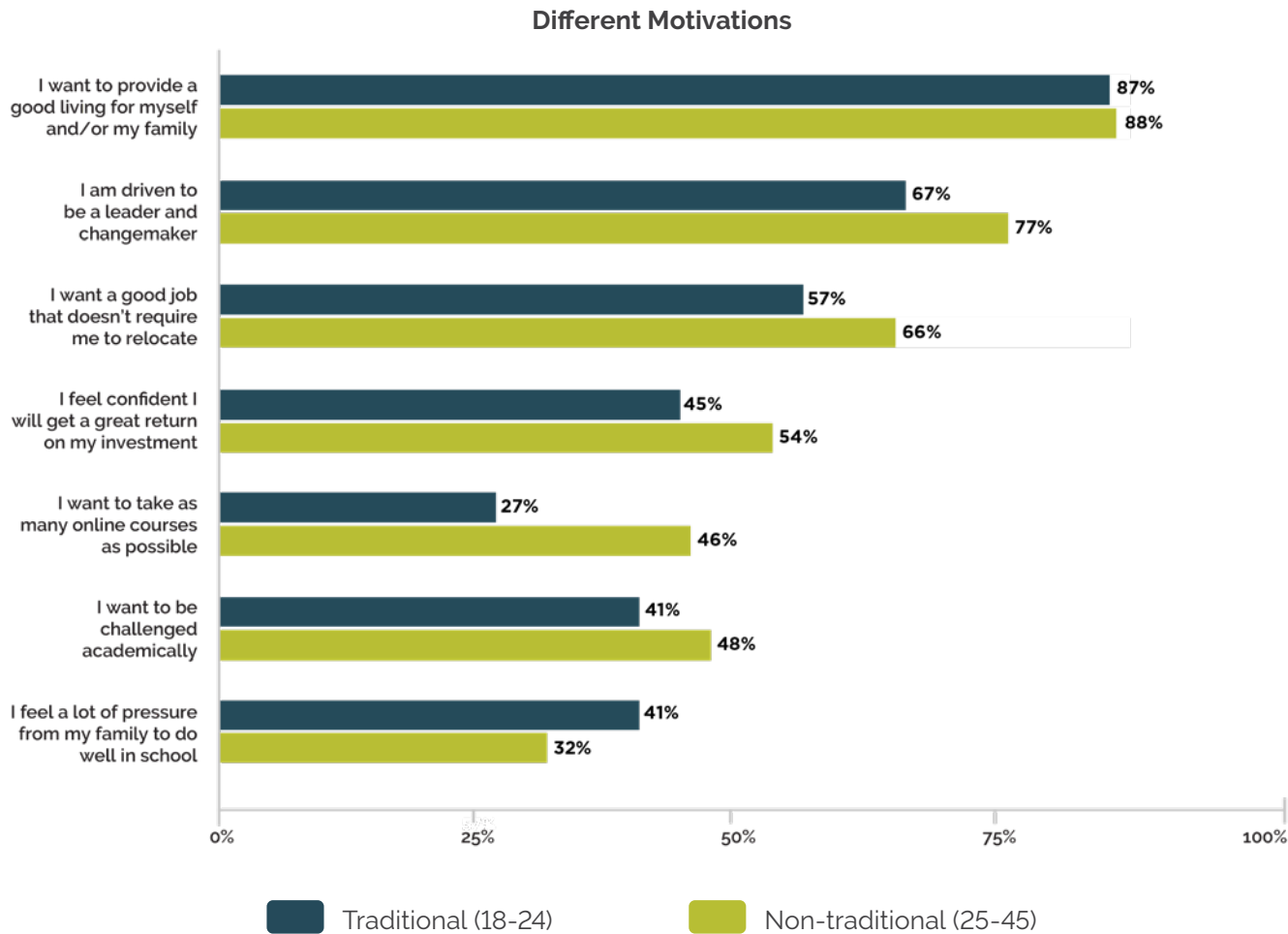


Figure 6. Traditional and non-traditional students are pursuing higher education with distinct motivations, priorities and definitions of success.

Different selection factors

Both cohorts rank financial aid and scholarships as the top college selection factor, but the gap diverges sharply from there. Traditional students have higher interest in opportunities outside the classroom (research, field, study abroad), the right major and state-of-the-art facilities. Non-traditional students have higher interest in flexible formats, online classes, ease of credit transfer, admissions guarantees and lower admissions requirements.

A Max-Diff exercise (22 factors, 14 tasks, three exposures per factor) produced a statistical preference share for each college-selection factor (see Figure 7 below).

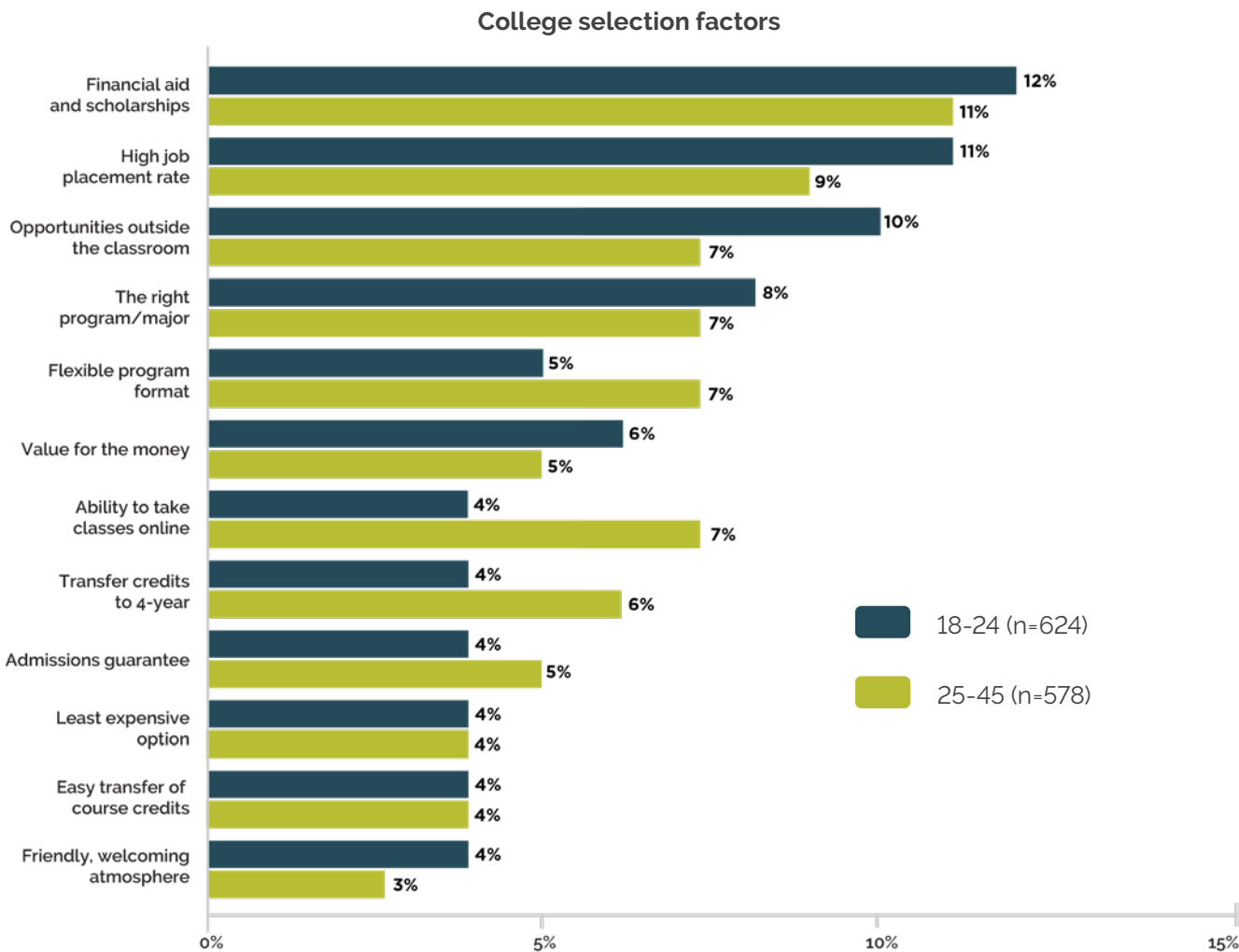


Figure 7. College selection factors by cohort (Max-Diff preference share). Adult learners over-index on flexibility, online, credit transfer and ability to transfer credits to a 4-year university.

Three strategic insights emerge

1.

Financial aid and job placement rates are universal informational needs. Any 2+2 marketing campaign that fails to feature these in the first impression is working against the highest-weighted drivers in the market. These two factors top the Max-Diff ranking in both cohorts and across all six segments identified in this study (and described in detail in the following section), including segments that otherwise share little in common—Savvy Shoppers and College-ready Achievers, Family-focused Strivers and Cautious Explorers all converge here. In practice, this means dollar figures, scholarship names, ROI claims and named employer outcomes should be prominently featured on landing pages, in paid social creative and in advisor handouts—not buried inside financial aid and career services subpages where most institutions currently file them.

2.

The factors that over-index for adult learners (flexibility, online, credit transferability, admissions guarantees) are exactly the factors most institutions under-invest in. Most four-year institutions still build their marketing around residential, full-time, traditional-aged students; flexibility and online parity are treated as accommodations rather than as features. Yet the non-traditional cohort produces the single largest opportunity surfaced by this study—78 percent aware of 2+2 pathways, but 86 percent willing to consider one—which means the institutions that lead with these factors, rather than appending them to traditional creative, will capture the most under-served audience in the transfer market.

3.

Traditional-student factors (opportunities outside the classroom, friendly atmosphere, the right major) reward schools that can visualize the experience. These factors are emotional and atmospheric, not transactional, and they cannot be carried by copy alone. Photography, short-form video, virtual tours, day-in-the-life student content and event-driven creative are the assets that move this cohort, which is also why campus tours remain the single most influential channel for traditional students at 40 percent. The institutions that invest in original student-perspective content—rather than relying on stock imagery and program-page paragraphs—convert these factors from a list of features into a prospective student's mental picture of their own enrollment.

"I keep seeing ads for schools on Facebook, but what actually moved me was hearing someone exactly like me say it worked out."

— Non-traditional student, survey verbatim

Channel influence in selecting a college

When asked what most influences their college selection, students chose distinctly different mixes. Traditional students are significantly more influenced by campus tours and recommendations from family/friends than are non-traditional students. Non-traditional students are significantly more influenced by AI search tools, testimonials and a co-branded website hosted by both colleges (see Figure 8 below).

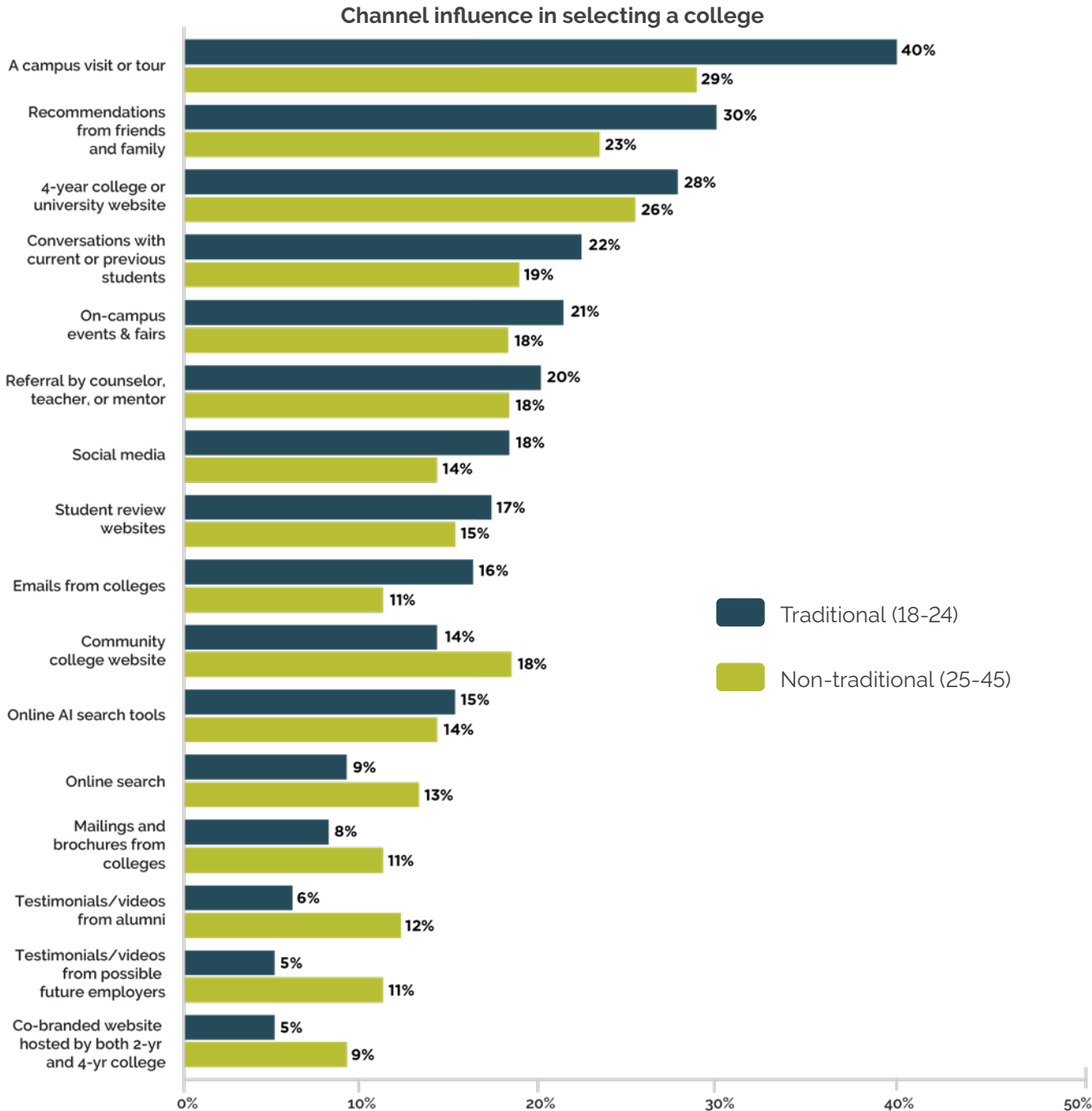


Figure 8. Channel influence on college selection, by cohort. Adult learners rely on testimonials, AI search and co-branded sites at higher rates than traditional students, with differences that are statistically significant.

Social media influences in selecting a college

Social media is a meaningful channel in the enrollment funnel. For traditional students, Instagram and TikTok dominate; for non-traditional students, Facebook and YouTube are the clear leaders (see Figure 9 below). Across both cohorts, roughly half of respondents said social media caused them to visit a college's website; roughly one-third were moved to add a college to their consideration list (see Figure 11 on next page). Campus tour videos and day-in-the-life content were the most influential types of content (see Figure 12 on next page).

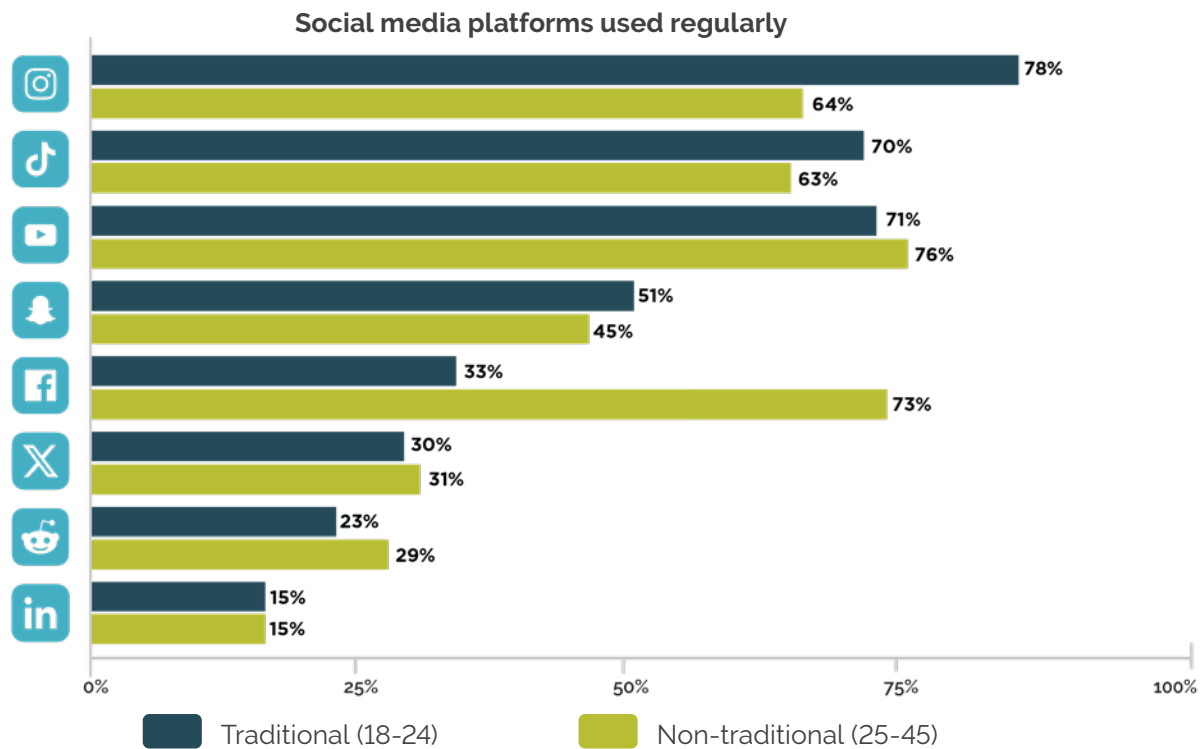


Figure 9. Regular social platform use by cohort. The platform mix required to reach the two audiences overlaps on YouTube but diverges on Instagram/TikTok versus Facebook.

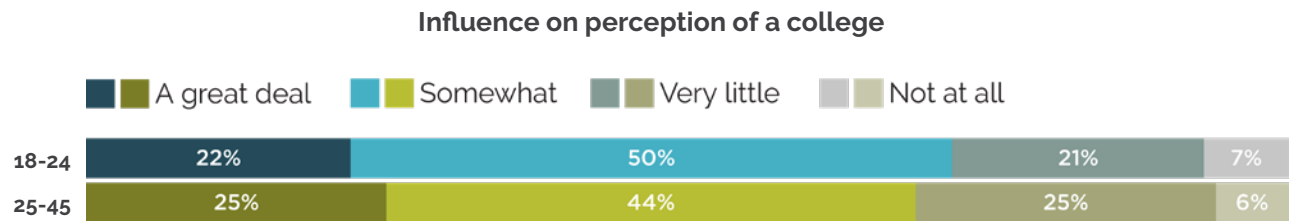


Figure 10. Q. To what extent does social media influence your perception of a college or university?

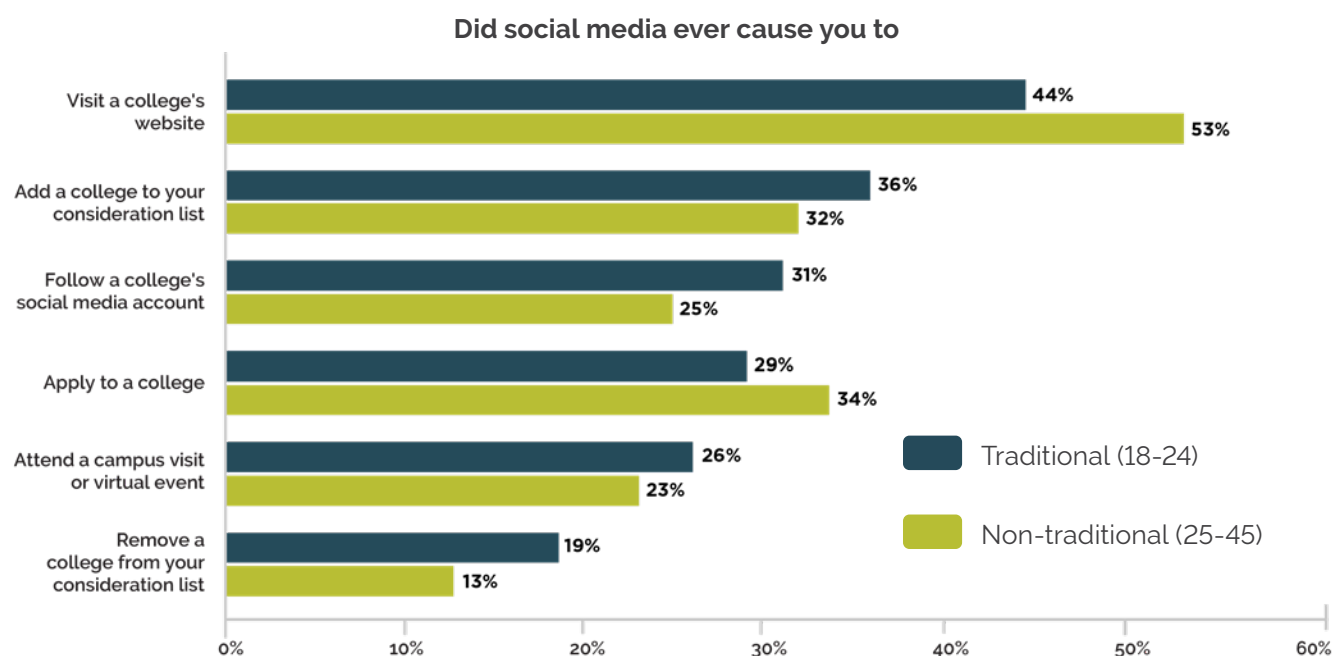


Figure 11. Traditional students are significantly more likely to have added or removed a college from their consideration list or followed a college's social media account due to social media's influence.

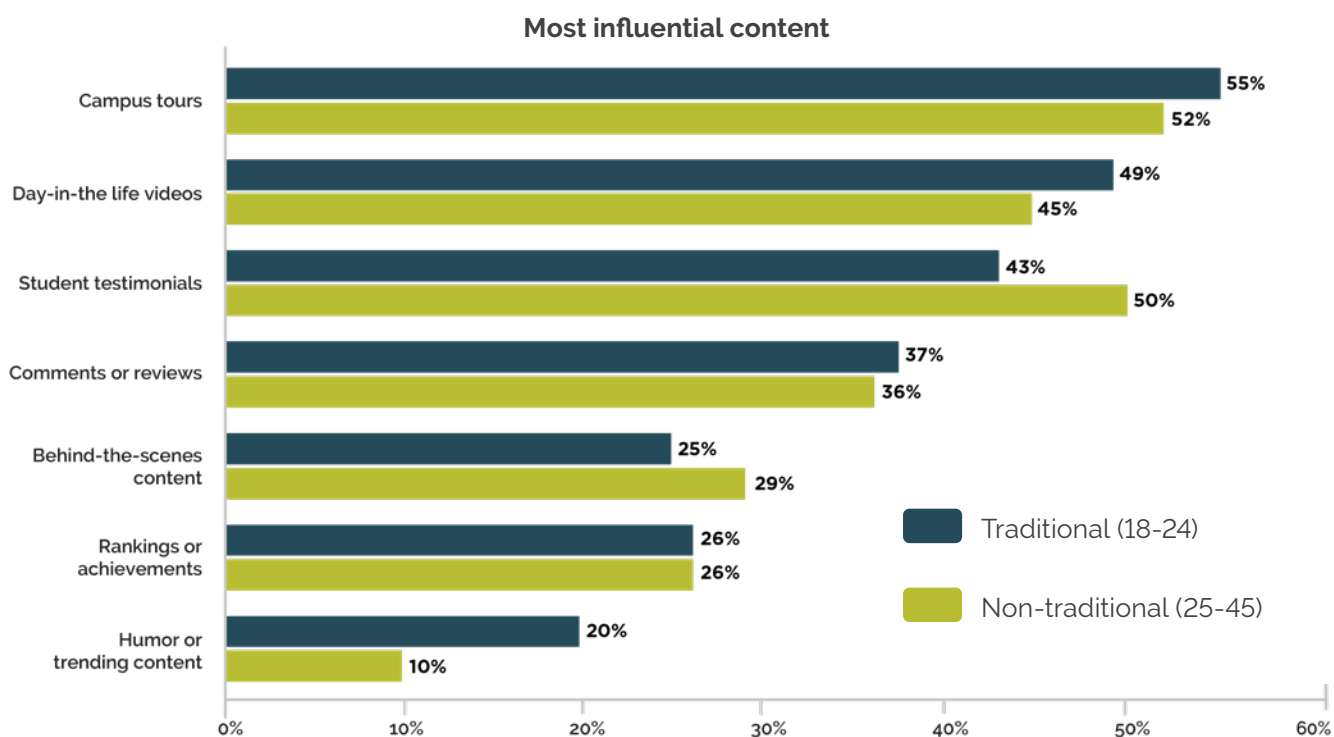


Figure 12. Q. [If yes to any action reported in Figure 11] What type of content influenced you most?

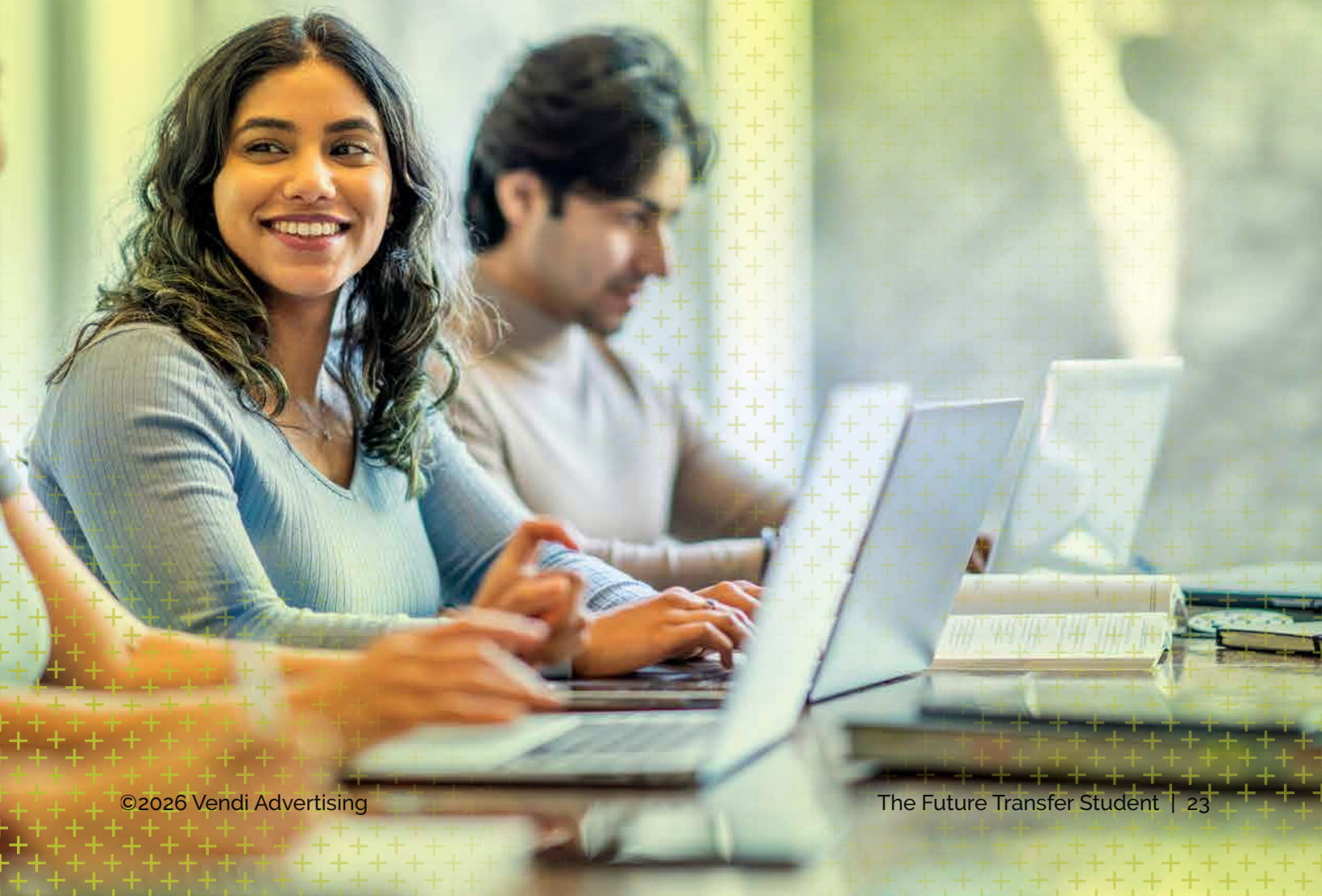
Search behavior

Keyword patterns in the survey confirm what enrollment marketers already suspect: "best," "affordable," "near me," and "online" dominate top-of-funnel college searches. The fastest-rising pattern is proximity-plus-format: "best online colleges in [state]," "accredited programs near me," "best transfer programs." Institutions that have not optimized landing pages and search ads for these queries are invisible to a meaningful share of the non-traditional market.



The Six Segments of the Transfer Pathway Market

The study identified six attitudinally distinct student segments, three within each age cohort. Each segment was named to capture its essential orientation toward college, career and the transfer decision.



The Six Segments of the Transfer Pathway Market

The pages that follow profile each segment across demographics, attitudes, selection factors, channels and marketing opportunity.

Six attitudinal segments, three in each cohort

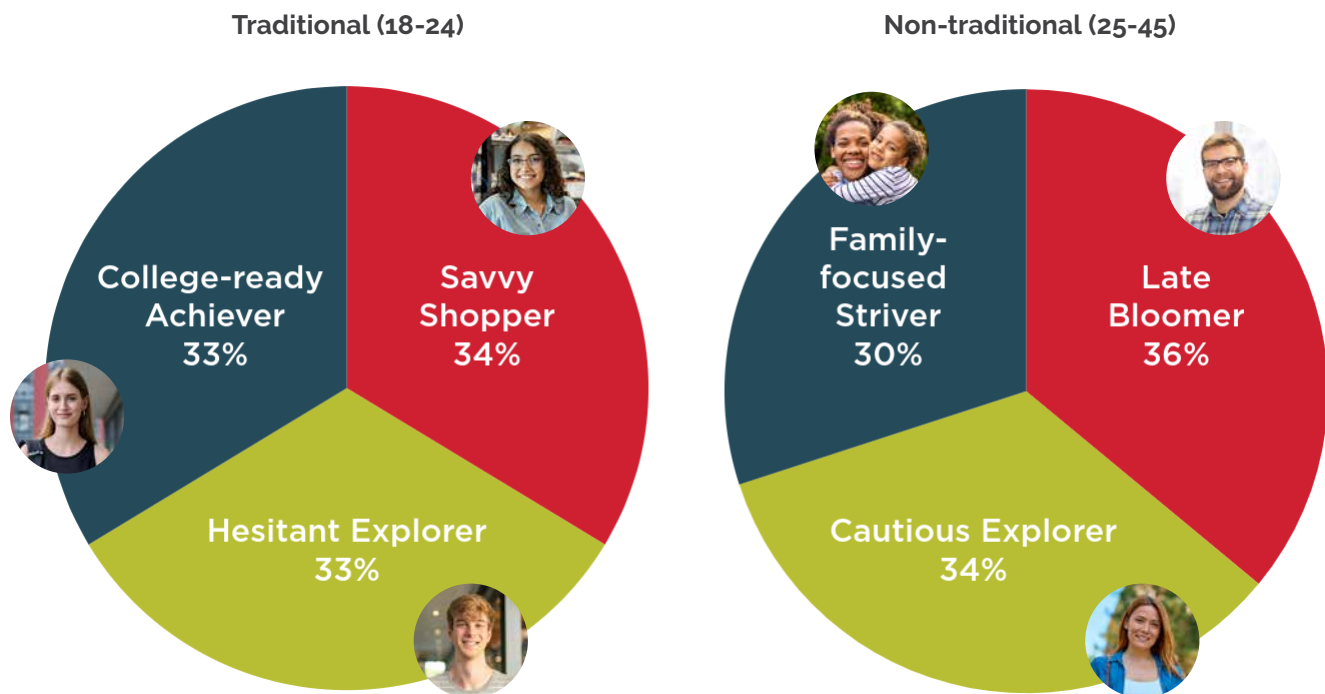
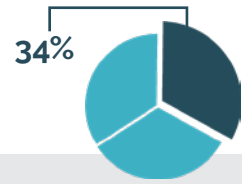


Figure 13. Attitudinal segment sizes within each cohort (Vendi 2+2 Transfer Pathway Study, March 2026).



Savvy Shopper

The single most receptive traditional audience for 2+2 pathway marketing. Savvy Shoppers are slightly older within the 18-to-24 range, less affluent, more likely to be Hispanic and more likely to have children or be married than other traditional students. They are significantly less likely to have a parent with a four-year degree.

Mindspace

"I want a degree and a better future, but I need to be smart about how I get there. When looking at colleges, I care most about financial aid, job placement and making sure it's worth the cost. I want to gain college experience and earn an associate degree before jumping into a four-year program. I plan to work while going to school to save money. I don't want a big fancy school, but I do want a degree from a school that will help me get a job in the field of my choice."

Attitudes

- High interest in 2+2 as a way to save money and get into a better school in the long run
- Feels pressure balancing school and life; cannot afford to make the wrong decision
- Nervous that credits will not transfer; wants explicit assurance from both schools
- Often feels uncertain or underprepared for college, despite clear financial motivation

Habits & preferences

- Top intended majors: business, health/nursing and education/teaching
- Desires flexible online course options and materials
- Pays for college through financial aid and/or work-study

Marketing opportunity

- Lead with affordability and ROI. Brand language alone is not enough.
- Show a clear transfer roadmap ("start here, finish here") with named partner institutions
- Emphasize credit-transfer guarantees and published equivalency lists to reduce perceived risk

"It is a way to save money and get into a better school."

— Savvy Shopper, survey verbatim

"I like that I can work on my associate (degree) while figuring out if a bigger school is worth it. It feels like less risk for the same end degree."

— Savvy Shopper, survey verbatim

"I need to know before I sign up that every class I take at community college will actually count toward my bachelor's. Otherwise, what's the point."

— Savvy Shopper, survey verbatim

College-ready Achiever

33%



The traditional segment is most likely to go directly to a four-year institution. College-ready Achievers are younger within the cohort, more affluent, more likely to be women, white and significantly more likely to have at least one parent with a four-year degree. They are single, ambitious and looking for the "full college experience".

Mindspace

"I'm self-motivated and expect to graduate and begin a meaningful career. I'm willing to start at a two-year school to get into a better four-year college in the long run and into a program I already have in mind. I want assurance that my credits will transfer to the school of my choice. I want to make the most out of college and am looking for internships or other employer opportunities."

Attitudes

- Lower interest in 2+2 than other traditional segments, but would consider if it opens a door to a more selective destination
- Sees college as both experience and outcome; wants the destination school, not just the diploma
- Highly motivated, confident and willing to put in effort
- More interested in the destination school than the stepping-stone school

Habits & preferences

- Top intended majors: business and health sciences
- Heavy social media use, particularly video-based platforms (Instagram, TikTok, YouTube)
- Often supported by scholarships and parent/family contributions

Marketing opportunity

- Position 2+2 as a strategic advantage, not a compromise. Emphasize the selectivity or specialness of the destination institution
- Show how a transfer strategy unlocks access to programs and institutions that may otherwise be out of reach
- Use visually rich content—day-in-the-life videos, campus-tour footage, student stories—that helps them picture the full experience

"I want to end up at a good school. If a 2+2 helps me get in with a better GPA and less debt, I'll consider it—but only if my transfer school is one I actually respect."

— College-ready Achiever, survey verbatim

"This was a serious consideration, as it saves money while also giving you the opportunity to get general ed classes out of the way. This allows you to focus more on classes you'd want for your major when you're at the four-year university."

— College-ready Achiever, survey verbatim



Traditional Student Persona

Hesitant Explorer

33%



A price-sensitive, lower-confidence traditional segment that gravitates toward the 2+2 pathway because it feels easier and less risky—not because the student is strongly motivated to reach a bachelor's degree. Hesitant Explorers are less affluent, more likely to be married and more likely to live in the South.

Mindspace

"I'm not sure college is right for me, but I'm willing to give it a try as long as it's manageable. I do want a job that pays well and provides work/life balance. I'm looking for a two-year school that allows some flexibility, as I'm not yet sure what path I should follow. I want to first earn my associate's degree before considering a four-year degree. I can't afford to take a risk."

Attitudes

- Open to 2+2 because it feels cheaper and easier—but may stall at the associate degree
- Lower self-motivation and lower confidence about college being the right choice
- Needs help connecting education to a specific career outcome
- Less responsive to "meaningful career" language; more responsive to concrete job-and-income framing

Habits & preferences

- Top intended majors: business, humanities and social sciences
- More likely to attend in person and to go part-time
- Lower engagement with social media during the college search; higher reliance on family and friends

Marketing opportunity

- Simplify messaging. Fewer choices, clear steps, low-pressure commitment
- Focus on accessibility, local convenience and affordability
- Show immediate, concrete value: specific job titles, specific starting wages, short time-to-credential

"I wasn't really sure if college was for me, so starting at the community college close to home felt less scary."

— Hesitant Explorer, survey verbatim

"I'm honestly not sure I'll finish a four-year degree. But I can handle two years if it gets me a better job right away."

— Hesitant Explorer, survey verbatim

Family-focused Striver

30%



The single segment most likely to consider a 2+2 pathway across the entire study. Family-focused Strivers are slightly younger within the 25-to-45 cohort, less affluent and significantly more likely to have children at home. They are motivated by one thing above all: building a better life for their family.

Mindspace

"I am going to school to build a better life for myself and my family. I'm looking for a college experience that fits in my life and offers a lot of flexibility, so I can take courses on my schedule. When looking at colleges, I care most about proximity and lots of online options and coursework. I need support throughout the process as I'm nervous I won't be able to cut it. I also need to know the process won't be complicated or drawn out."

Attitudes

- Most willing segment to consider a 2+2 program; seamless transfer and access to online materials are top priorities
- Uncertain that college is realistic but highly motivated by family outcomes
- Concerned about affordability and school-family balance
- Wants a degree that leads to better income and job security—not prestige

Habits & preferences

- Top intended majors: business, healthcare and education/teaching
- Requires flexibility: evening, weekend, part-time and significant online course load
- Influenced by campus tours and social media video, particularly Facebook

Marketing opportunity

- Lead with seamless transfer and dedicated advisor support. This audience needs a human to guide them
- Use empathetic, real-life messaging: "built for busy adults," "designed for working parents"
- Show how the path leads to career growth without sacrificing family priorities

"I am first generation of my family to go to college, and I wanted to experience it for my own eyes."

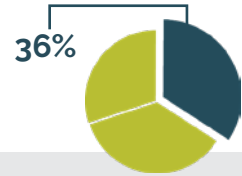
— Family-focused Striver, survey verbatim

"I need a program where I can do most of it online after my kids are in bed. If it doesn't fit that, it doesn't work for my family."

— Family-focused Striver, survey verbatim

"Someone has to actually walk me through how this works. I can't afford to guess wrong and waste a year."

— Family-focused Striver, survey verbatim



Late Bloomer

The largest non-traditional segment and arguably the most ready-to-act. Late Bloomers are somewhat older within the 25-to-45 cohort, often without a parent with a four-year degree and frequently carry prior college credit or a previous credential. They know what they want and they are ready to go.

Mindspace

"I'm ready for a college education that will help me start a new career and earn more money. To do that, I need to find a school that offers the program and degree that will get me to my new career as soon as possible. I have some college credit, and I want a pathway that accepts those credits. I expect an efficient and clear path to my degree and a seamless transfer to the four-year school of my choice. I'm not just looking for a degree, I'm looking for a future that feels meaningful, stable and worth the effort."

Attitudes

- Strongly open to 2+2 if the pathway offers a clear, seamless transition between schools
- Confident, highly motivated and future-career oriented
- Ready to use every resource the school offers to get ahead
- Wants a meaningful career that pays well and allows them to make a difference

Habits & preferences

- Top intended majors: business, computer science/IT and healthcare
- Most likely non-traditional segment to use Facebook
- Persuaded by student testimonials, campus tours and day-in-the-life content

Marketing opportunity

- Emphasize career advancement, purpose and progress—the right time to start is now
- Lead with proof points: published transfer outcomes, alumni salary data, completion rates for returning adults
- Use testimonials from adults who returned to school and succeeded. Representation matters to this segment

"I would like to refresh myself with college and the courses first before I go to a university."

— Late Bloomer, survey verbatim

"I've worked for fifteen years and I'm finally in a spot where I can finish what I started. I just need a program that respects the credits I already earned."

— Late Bloomer, survey verbatim

"I'm not looking for the college experience—I already had one. I'm looking for the degree that gets me the promotion."

— Late Bloomer, survey verbatim

Cautious Explorer

34%



The most ambivalent non-traditional segment. Cautious Explorers are somewhat younger within the 25-to-45 cohort, less affluent, more likely to live in the Midwest and more likely than other non-traditional segments to have a parent with a four-year degree. Most have not attended college before and are still deciding whether to start.

Mindspace

"I'm not 100 percent sure what I want from a college education, but I am open to exploring opportunities. I will choose a two-year school that will let me explore programs and majors without a lot of risk to find a career path that is right for me."

Attitudes

- Willing to consider 2+2 because it feels like an easier transition into college
- Less concerned than other segments about credit transfer—because they are not yet committed to a bachelor's
- Somewhat uncertain college is the right path; does not fully feel prepared
- Less motivated by prestige, meaningful career language or long-term career outcomes

Habits & preferences

- More likely to be influenced by college websites, campus tours and family/friends than by social media
- Wants to explore programs and majors before committing; significantly less likely to major in health sciences
- Pays for college primarily through financial aid, student loans and savings

Marketing opportunity

- Offer a low-risk path to explore higher education: "Start small and build your confidence"
- Focus on flexibility, exploration and keeping options open, not on end-state aspiration
- Use the technical and community college website and advisor relationship as the primary recruiting surface; paid social is a weaker channel for this segment

"Two years is a commitment I can make. Four is too much to say yes to right now."

— Cautious Explorer, survey verbatim

"I'm not saying no to college—I'm just not totally sure what I want yet. I need a path that lets me start without feeling trapped."

— Cautious Explorer, survey verbatim

Barriers to Transfer and Institutional Hurdles

Barriers to Transfer and Institutional Hurdles

The advisors interviewed for this study described a remarkably consistent pattern of where prospective transfer students stall. These barriers do not begin at the four-year institution. They begin at the technical and community college doorstep and compound every time the student hits an unanswered question.

Financial hurdles

Advisors unanimously named finances as the top reason students fall out of a transfer process. The issue is seldom that students cannot pay for the program; the issue is that they cannot calculate whether they can. They do not understand how to access aid, they are unclear on total program cost and they do not have the financial literacy to translate a financial aid letter into a monthly number. Students typically enter a technical and community college with cost estimates anchored to two-year tuition, then assume the four-year price will be “manageable” without ever pricing it out. Most do not see a real four-year cost number until they receive a formal aid award after acceptance, by which point they have already completed coursework, declared a major and invested in a path. When the actual figure—tuition plus fees, housing and net cost after aid—exceeds what they had planned for, the surprise itself becomes the barrier. They lack the financial literacy to translate the aid letter into a monthly payment, and the institution rarely offers a counselor to walk them through it. By the time the gap is visible, the student is too far in to start over and too discouraged to push forward.

“Most of the time it's not that they can't afford it—it's that no one has ever walked them through what it actually costs. They see the sticker price and they walk away.”

**— Technical and community college enrollment advisor,
Vendi advisor interviews**

Credit transfer confusion

Despite 2+2 being the industry shorthand for transfer pathways, most students do not understand how credit transfer actually works. Survey data reinforce the advisor observation: roughly 70 percent of both cohorts strongly agree they want assurance that all associate degree credits will transfer, and 64 to 67 percent want assurance that the process itself will be seamless. Advisors report students routinely discovering, late in the process, that credits do not transfer, that the courses they took were not the right ones or that the four-year school's admissions requirements exceed what they have earned.

"Students assume that if they decide to pursue a university transfer program, it will be seamless for them—but it's not."

— Technical and community college enrollment advisor, Vendi advisor interviews

Limited awareness of specific partnerships

Advisors consistently reported that students arrive at community college aware of "2+2" or "university transfer" as a concept but with almost no knowledge of the specific articulation agreements their community college has with four-year partners. Discovery happens in the advising session, often late in the student's associate-degree journey. First-generation students, in particular, tend to arrive without a plan and with limited family knowledge to guide them.

"I've had students in my office in tears because they found out two years of credits don't transfer the way they thought. By then, it's too late to fix."

— Technical and community college enrollment advisor, Vendi advisor interviews

"A lot of first-gen students don't know what questions to ask. They don't know what an articulation agreement is—they just know they want a bachelor's someday."

— Technical and community college enrollment advisor, Vendi advisor interviews

Website self-service gaps

The typical student visits the college website first, then contacts the school only if the website fails them. If a student cannot find the information relevant to their situation—specific program requirements, credit equivalency, online completion options, admissions guarantee terms—they disengage rather than reach out. The website is an enrollment channel, not a brochure.

“If they can't figure it out from the website in ten minutes, they're not calling us. They're moving on to the next school.”

— Technical and community college enrollment advisor, Vendi advisor interviews

Online completion access

Non-traditional students frequently ask advisors for hybrid and online options; advisors consistently cite this as one of the biggest capability gaps at four-year partners. The survey data confirms demand: 46 percent of non-traditional students strongly agree they want to take as many online courses as possible (versus 27 percent of traditional students), and non-traditional students place significantly higher importance on knowing that online degrees yield the same outcomes as on-campus degrees. Institutions without a full online completion pathway—or the marketing to prove it—will continue losing the adult-learner market.

“Every adult student I see asks the same question first: can I finish this online? If the answer is no, the conversation is basically over.”

— Technical and community college enrollment advisor, Vendi advisor interviews

Higher education jargon

Articulation agreement. Guided pathway. Gen eds. Credit equivalency. Every term we use as practitioners is a mild barrier to the first-generation student who is learning the vocabulary of higher education in real time. Advisors reported that language varies by institution and routinely confuses students who have heard different words at different schools.

“I stopped using the word ‘articulation’ years ago. I just say, ‘Here's which of your classes will count over there.’ That one sentence unlocks the conversation.”

— Technical and community college enrollment advisor, Vendi advisor interviews



Marketing and Engagement Recommendations

Where the previous sections of this report defined the market, this section discusses how to compete in it. Recommendations are grouped by the choices marketing, enrollment and institutional leaders must make.

Marketing and Engagement Recommendations

1. Build separate journeys for traditional and non-traditional students

Every communication channel, every campaign asset and every nurture flow should be explicitly segmented by age cohort. One-size-fits-all creative underperforms for both audiences simultaneously. For traditional students, prioritize Instagram, TikTok, YouTube, campus-tour content and family/friend referral mechanics. For non-traditional students, prioritize Facebook, YouTube, AI-search visibility, testimonials from adult learners and co-branded website experiences.

2. Make credit transfer visible, specific and immediate

Seventy percent of prospective transfer students say credit transfer assurance is the single most important piece of information they need. Institutions should publish a searchable credit equivalency tool, name articulation partners clearly, display guaranteed-admission terms and feature dedicated transfer advisor contact details on any transfer-focused page. Any website that forces a student to call to find out whether their credits transfer is forcing students to self-select out.

3. Lead with outcomes

Financial aid and job placement rate are the top two selection factors across every cohort and segment. Program outcomes data—starting salaries, employment rates, time to degree, total cost—should be above the scroll on transfer landing pages and featured in your digital campaigns. For non-traditional audiences, outcomes for online graduates should be broken out explicitly to overcome the parity concern.

4. Invest in the technical and community college partnership as a channel

Advisors direct students toward the partners who have earned the relationship: dedicated liaisons, on-site satellite offices, joint advising sessions, tuition discounts and clear online completion pathways. This is a marketing channel, and many institutions underinvest in it because it does not fit neatly inside the paid media budget. A four-year institution that wants to win a specific technical and community college feeder should audit its relationship against the checklist below.

- Named four-year advisor liaison embedded at the technical and community college (physical or virtual)
- Joint advising sessions with the technical and community college advisor and four-year institution
- Tuition discount or other financial incentive specific to transfer students from that technical and community college
- Co-branded website and/or published articulation agreement and credit equivalency list easily accessible from both institutions' websites
- Offer a 100 percent online format for degree completion at both the technical and community college and four-year institution

5. Segment your creative assets

Each of the six personas deserves its own creative platform. The table on the following page summarizes the dominant message, proof point and channel mix by persona.

"The four-year schools that win here are the ones with a person I can introduce my student to by name. Every time."

— Technical and community college enrollment advisor,
Vendi advisor interviews

TRADITIONAL STUDENT PERSONAS



Savvy Shopper

Emotional connection

Sensible, frugal, nervous, analytical

Dominant message

Affordable, ROI-driven, named transfer path

Primary channels

Instagram/TikTok, campus tour, advisor



College-ready Achiever

Emotional connection

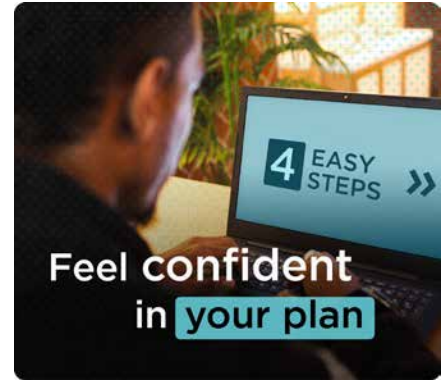
Confident, self-motivated, ambitious

Dominant message

Strategic edge to a more selective school

Primary channels

Instagram/TikTok, video content, campus visit



Hesitant Explorer

Emotional connection

Nervous, risk-averse, open-minded

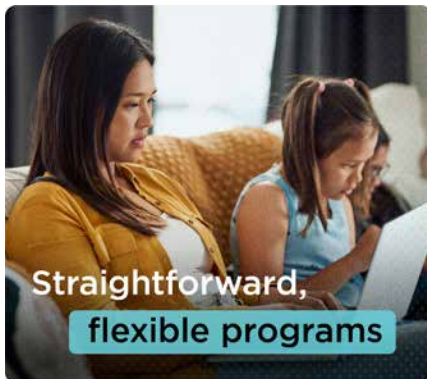
Dominant message

Low-risk, local, easy first step

Primary channels

Family/friend referral, community college website

NON-TRADITIONAL STUDENT PERSONAS



Family-focused Striver

Emotional connection

Hopeful, stressed, determined

Dominant message

Seamless transfer, flexible, online, built for busy adults

Primary channels

Facebook, video testimonials, co-branded site



Late Bloomer

Emotional connection

Motivated, excited, optimistic

Dominant message

Now is the right time; career advancement; proof points

Primary channels

Facebook, testimonials, day-in-the-life content



Cautious Explorer

Emotional connection

Risk-averse, impressionable, ambivalent

Dominant message

Explore without committing; low-risk discovery

Primary channels

Community college website, advisor, campus tour

6. Rewrite your transfer website in plain language

Institutional transfer web content is written for people who already work at colleges. Replace jargon with plain language: "how your credits transfer," "guaranteed admission," "how long it takes," "what it costs." Publish a named advisor photo and contact. Publish FAQs drawn from the actual questions transfer students ask. The institutions that read most clearly to a first-generation adult learner will convert that audience at materially higher rates. And clear, non-jargon language appeals to all audience segments. AI search agents reward the same clarity, surfacing institutions whose pages directly answer the questions students are asking.

7. Staff the moment of handoff

The single most critical moment in the transfer journey is the technical and community college advisor conversation. Institutions that have built dedicated transfer advisor roles, joint advising workflows and personal handoffs between technical and community college and four-year advisor consistently convert more transfer students. This is an operational investment, but it is also a marketing investment: the handoff is the experience and the experience is the brand.

Conclusion: The Institutional Imperative

The technical and community college to university transfer pathway is one of the largest and most consistent student acquisition channels in American higher education, and one of the greatest untapped opportunities for institutions ready to engage it with intention.



Conclusion: The Institutional Imperative

The population of prospective transfer students is enormous, the willingness to consider a transfer pathway is high—particularly among adult learners—and the competitive set at the four-year level is unusually thin because so few institutions have organized themselves around this audience.

The opportunity is therefore unusually concentrated. Institutions that invest in the right opportunities will capture disproportionate share, while peers that do not will watch their transfer pipelines continue to shrink. The right opportunities are not hidden. They are where the data in this report points:

- Build distinct journeys for traditional and non-traditional students; do not try to serve both with one campaign.
- Make credit transfer, guaranteed admission and program cost visible and self-service.
- Match messaging and channel to segment; use the six personas in this report as the creative brief.
- Treat technical and community college partnerships as a marketing channel with dedicated investment.
- Lead with outcomes—aid, placement, time to degree—rather than atmosphere.
- Build and prove a full online completion pathway or accept the adult-learner market will go elsewhere.

Students who are interested in 2+2 pathways are asking clear questions and looking for clear answers. Institutions that answer those questions well—on their website, in their advising relationships, in their creative and in their operational handoffs—will become the default recommendation of every technical and community college advisor who sends students their way. That is the competitive moat worth building.

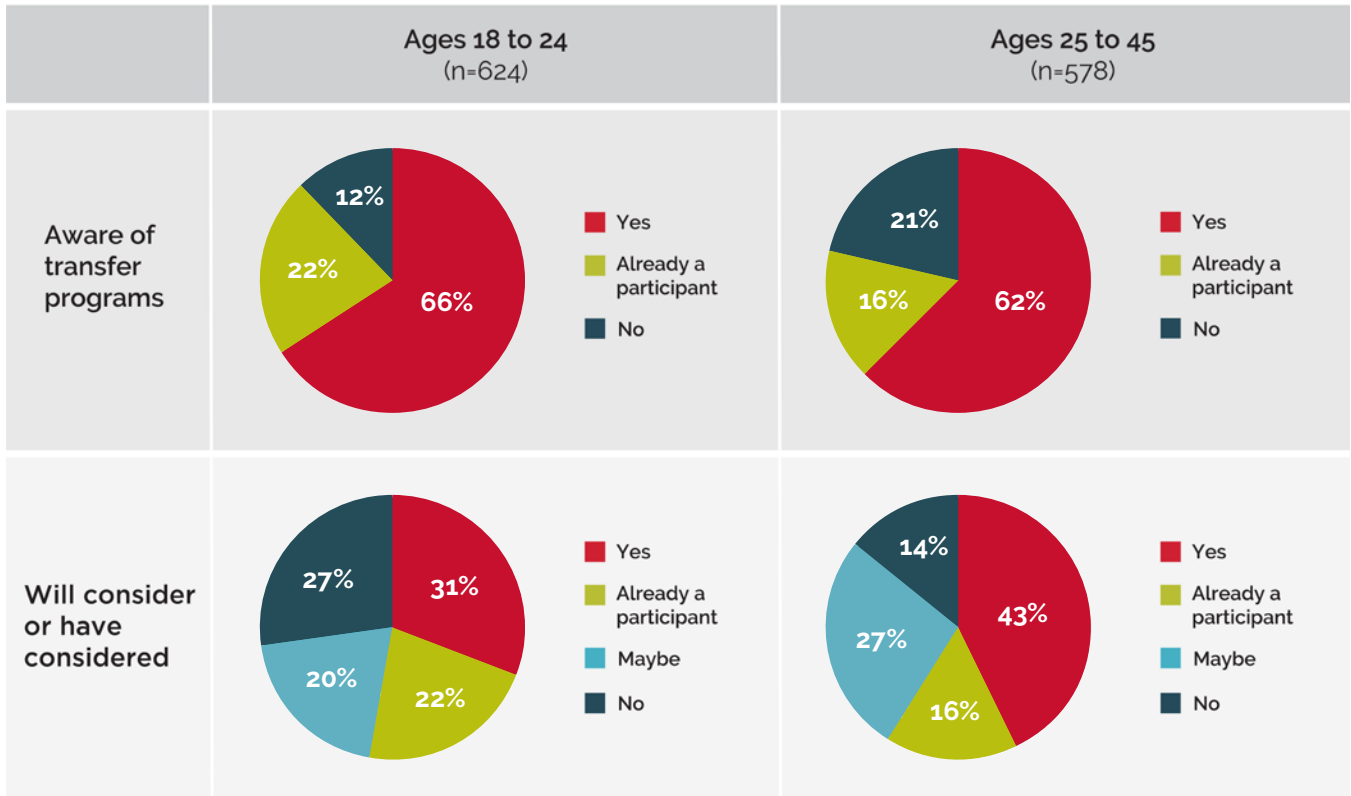
Appendix

Respondent characteristics

		18-24	25-45
Gender	Female	50%	50%
	Male	40%	46%
	Other/no answer	10%	4%
Age	18 to 24	100%	0%
	25 to 34	0%	56%
	35 to 45	0%	44%
	Average Age	20.9	33.3
Ethnicity	White	62%	65%
	Hispanic	20%	22%
	Black	18%	20%
	Asian	8%	3%
	Am. Indian	3%	4%
Region	Northeast	27%	23%
	Midwest	25%	25%
	South	24%	26%
	West	24%	25%
Current College Status	Enrolled in 2-yr	20%	17%
	Enrolled in 4-yr	52%	19%
	Not enrolled	29%	64%
Highest Previous Degree Earned	Graduate degree	2%	3%
	Bachelor's degree	7%	7%
	Associate degree	8%	9%
	None	83%	81%

		18-24	25-45
Parents' Highest Degree	Graduate degree	24%	9%
	Bachelor's degree	31%	17%
	Associate degree	11%	12%
	None	35%	62%
Paying for College	Financial aid	58%	61%
	Savings	47%	42%
	Student loans	39%	46%
	Work study/employment	38%	30%
	Scholarship	43%	23%
	Parent/family gift	20%	13%
Income	Parent loan	18%	12%
	Less than \$25k	22%	14%
	\$25k -< \$50k	22%	29%
	\$50k -< \$75k	22%	29%
	\$75k -< \$100k	14%	15%
	\$100k+	20%	12%
Marital Status	Single, never married	83%	56%
	Married/civil union	7%	24%
	Living with partner	7%	11%
	Divorced/separated/widow	4%	9%
Children	None	82%	44%
	1	12%	27%
	2	4%	19%
	3+	2%	10%

2+2 transfer considerations



Q. Are you aware of university transfer programs where students start at a community college (earning an associate degree) and then transfer to a 4-year university to earn a bachelor's degree?
 Q. Will you consider or have you ever considered a university transfer program?

Base n = 1202

2+2 transfer program participant profile

Demographics	Enrollment	Current Program
Average Age 25.6	Currently at 2-yr, plan to transfer (n=130) 57%	DEGREE PURSUING
Average HHI \$ 62,900	Currently at 4-yr, previously 2-yr (n=79) 34%	Associate degree 42%
Children in HH 37%	Not currently enrolled, plan to attend both (n=2) 9%	Bachelor's degree 61%
REGION		Graduate degree 21%
Northeast 17%		Undecided 4%
Midwest 22%		INTENDED MAJOR
South 29%		Business 26%
West		Health Sciences/Nursing 25%
GENDER	DEGREE PREVIOUSLY EARNED	Social Sciences 18%
Female 48%	Associate degree 20%	Arts/Humanities 17%
Male 45%	Bachelor's degree 10%	Computer Science/IT 17%
Other 6%	Graduate degree 5%	Engineering/Applied Sci 14%
ETHNICITY	None, attended 20%	Education/Teaching 13%
White 55%	Did not attend previously 45%	PAYING FOR COLLEGE
Hispanic 28%		Financial aid 60%
Black 19%	PARENT(S) HIGHEST DEGREE	Savings 45%
Asian 6%	High school 50%	Student loans 38%
MARITAL STATUS	Some college no degree 27%	Scholarship 34%
Single 73%	Associate degree 17%	Work study or employment 33%
Married 20%	Bachelor's degree 26%	Parent loans 17%
Divorce/widow 7%	Graduate degree 14%	Parent/family-member gift 14%
	Any 4-year degree 35%	

Colors indicate a significantly higher/lower statistic compared to their counterparts.

Citations

Community College Research Center, Teachers College, Columbia University. "Tracking Transfer: Community College and Four-Year Institutional Effectiveness in Broadening Bachelor's Degree Attainment." 2021. Reports on average credit loss and six-year transfer and completion rates among community college entrants. Available at ccrc.tc.columbia.edu.

Community college share of total U.S. undergraduate enrollment sourced from American Association of Community Colleges Fast Facts, which has consistently reported that technical and community colleges enroll approximately 40 percent of U.S. undergraduates. Available at aacc.nche.edu.

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ABOUT VENDI

Vendi is a research-driven marketing agency with extensive experience in higher education. We turn data into focused strategy — sharpening messaging and creating and executing campaigns that deliver results. We work with community and technical colleges and universities meet (and exceed) their goals in transfer pathways, graduate programs and distinctive undergraduate offerings.



To discuss this research or its application to your institution, contact us at vendiadvertising.com or 608.797.8540.