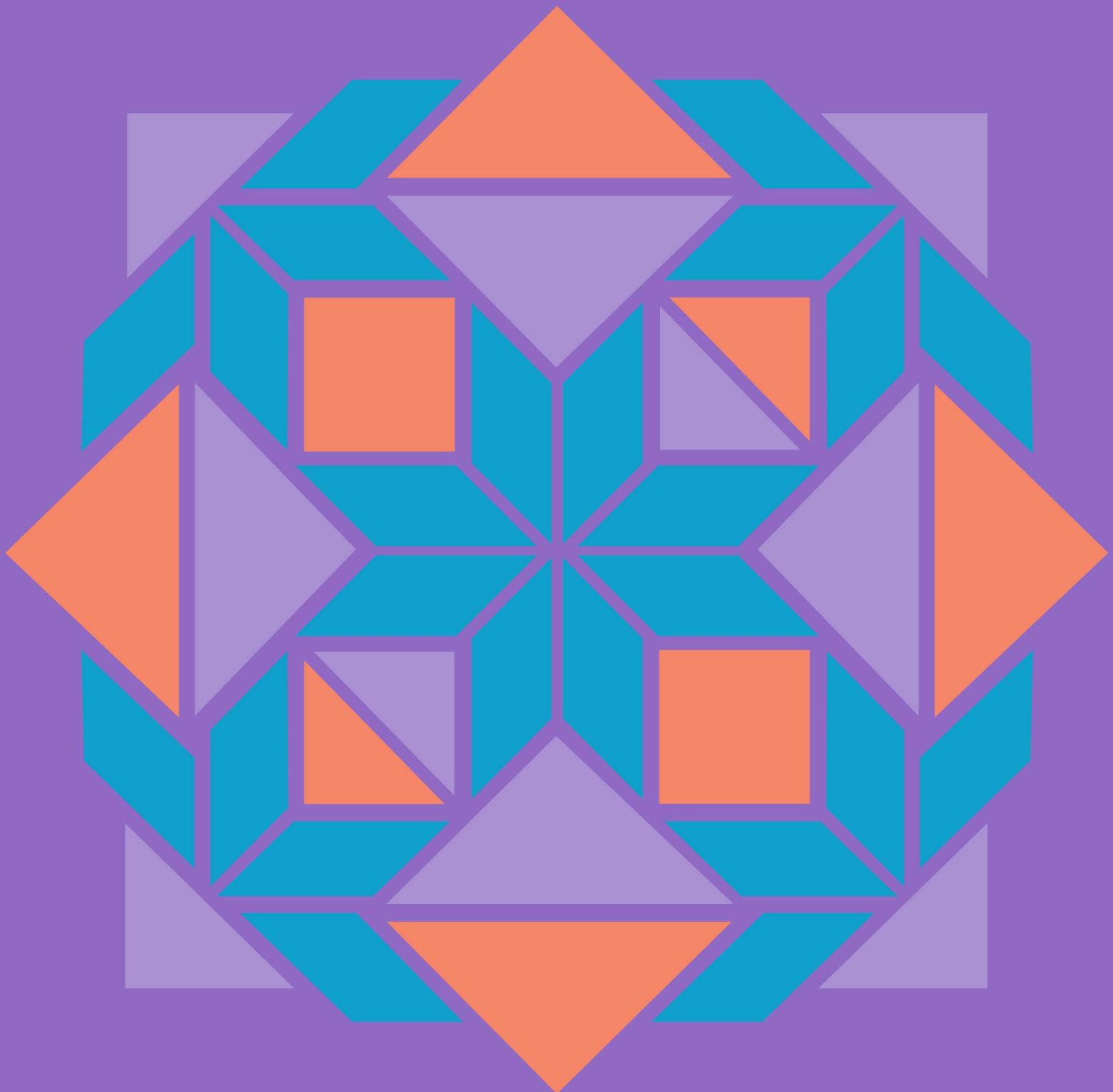


Independent applicants for transfer admission

Contexts, experiences, and application portfolios



KEY FINDINGS

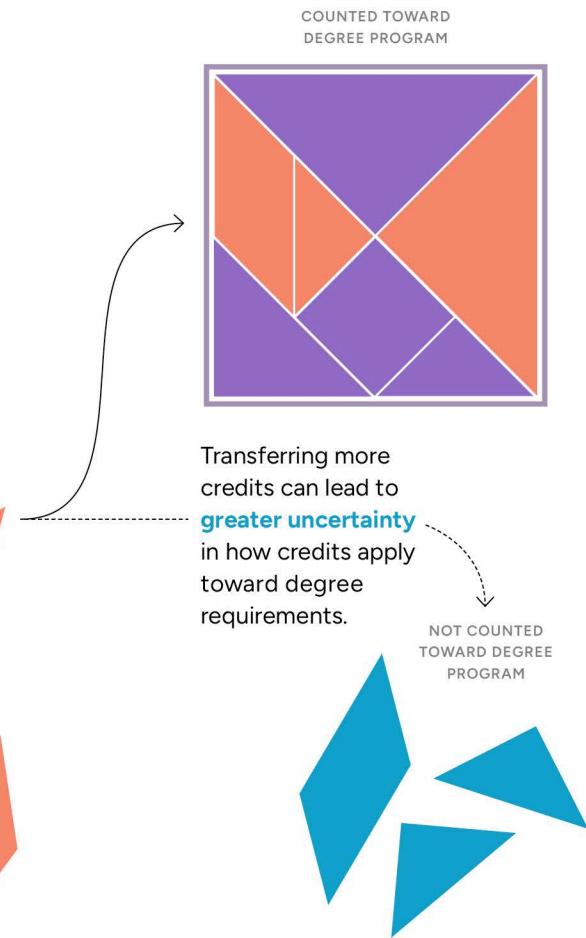
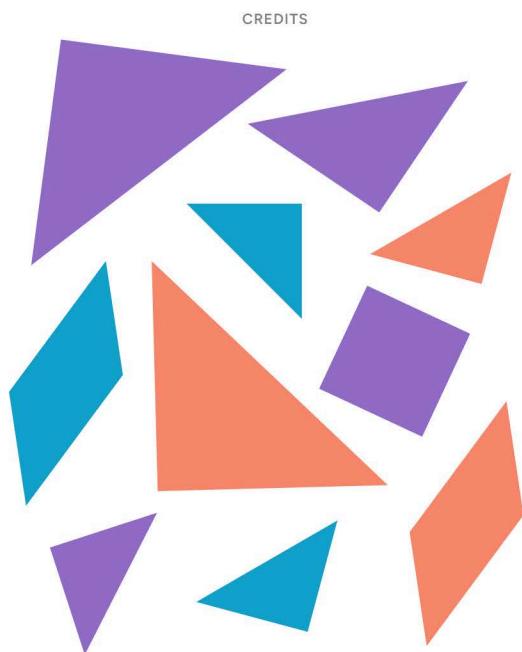
Independent applicants for transfer admission

Contexts, experiences, and application portfolios

Academic pathways are more complex for independent students

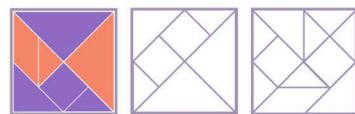
60+

Independent transfer applicants were more likely to bring **60+ prior credits** than other transfer applicants.



WHAT THE DATA SAYS

Independent students are a growing share of transfer applicants and face **greater financial and structural barriers** than other transfer applicants.



Independent transfer applicants may benefit from seeing different proposals for how their credits will count, and different financial aid offers, but a majority **apply only to a single institution**.

INDEPENDENT SUBGROUPS are defined as

1. **Parenting**
Have dependent children

2. **Military members**
Veterans or active-duty members of the U.S. armed forces

3. **Age 23 or over**
Old enough to be considered independent per the FAFSA definition

These subgroups make up

23%

of domestic transfer applicants

ADDITIONAL BARRIERS



Transfer applicants in independent subgroups were **more likely** to be first-gen, more likely to reside in ZIP codes with median household income below the national median, and more likely to receive Common App fee waivers vs. other transfer applicants.

YEARS INVESTED



Transfer applicants in independent subgroups have **complex academic backgrounds**: they are 1.2-1.5x as likely as other transfer applicants to transfer from a 2- to a 4-year institution and more likely to be returning from a break in enrollment.

Independent applicants for transfer admission: Contexts, experiences, and application portfolios

January 29, 2026

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Introduction

Independent students are poised to account for an increasing share of students in higher education, and recruiting and supporting independent students are high priorities for institution leaders and policy makers. Students are independent for financial aid purposes if they meet any of a list of criteria outlined in the Free Application for Federal Student Aid, such as being 24 years of age or older, being a veteran or active-duty member of the U.S. armed forces, or having a dependent other than a spouse. Many of these students are the focus of Common App's moonshot goal to eliminate the gap between students from low-and middle-income communities and others seeking postsecondary opportunities.

In our previous research brief examining college application pathways for first-time independent applicants on our first-year application platform, we found that independent applicants differed from other first-year applicants at all stages of the college-going process, from having higher incidence of first-generation status and financial need indicators prior to applying, to submitting fewer applications and having lower six-year bachelor's degree completion rates.

We identified several important initial insights about independent applicants in that brief, and we can add to our understanding of transfer applicants' experiences by investigating our transfer application platform. According to data from the [National Student Clearinghouse Research Center](#), 41.1% of students transferring into four-year institutions in Fall 2024 were older than 24 years of age, more than twice the percentage among first-year students at public and private not-for-profit four-year institutions. Independent students may begin at community colleges close to home or have a need to stop out and then re-enroll in college, and transferring between institutions is essential for facilitating their educational attainment. Understanding independent applicants' backgrounds, academic profiles, and application patterns will add important context and insights for policymakers and practitioners supporting these students.

In this research brief, we undertake a second investigation of college-going experiences for three groups of independent applicants: applicants 23 years of age or older, veterans or active-duty members of the U.S. armed forces, and applicants with children, this time for those applying through Common App's transfer platform. Our dataset is unique in its size and national scope, detailed information about applicants' portfolios of applications, and applicant characteristics including first-generation status and prior credits completed. We are also able to compare independent applicants to all other transfer applicants outside these three groups as of the 2024–25 application season.

We provide the following insights:

- We describe the prevalence of independent students applying for transfer admission on Common App and compare their characteristics (including first-generation status and financial need indicators) to those of transfer applicants using Common App;
- We characterize the complexity of independent applicants' academic backgrounds by illustrating the most common institution types independent transfer applicants previously attended and the number of credits they completed, and we compare these for other transfer applicants; and
- We describe the number of applications independent applicants submitted and their proximity to applicants' residences, including applications to in-state institutions and institutions within 50 miles of home.

Our first [retrospective on four years of transfer applications on Common App](#) described transfer platform activity through 2021–22 and found that the majority of transfer applicants on the platform were continuing-generation students, ages 18 to 22, and predominantly residing in higher-income ZIP codes. We have not yet

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios
January 29, 2026

analyzed data for later seasons, and the composition of the transfer applicant pool may have changed as Common App's transfer membership has changed since 2021–22. We provide relevant updates on the larger transfer platform context throughout the brief.

We hope the following analyses will yield insights that will empower member institutions and transfer student advocates to understand and anticipate independent applicants' unique needs in areas ranging from financial aid to credit transfer to evaluating prospective institutions where they might apply.

Contents

[Key findings](#)

[Context for research on applicants for transfer](#)

[Overall transfer platform growth](#)

[Characteristics of transfer applicants](#)

[Growth in independent transfer applicants](#)

[Characteristics of independent transfer applicants](#)

[Education histories of independent applicants](#)

[Characteristics of transfer application portfolios](#)

[Appendix](#)

Key findings

1. **Independent transfer applicants were a substantial and growing share of all Common App transfer applicants between 2021–22 and 2024–25.**
Domestic transfer applicants age 23 or older and military-affiliated applicants each grew 65% between 2021–22 and 2024–25, exceeding the overall 41% growth in domestic transfer applicants over the same period.
 - a. Applicants who were age 23 or older, military-affiliated, or parenting accounted for 23% of transfer applicants using Common App in 2024–25.
2. **Transfer applicants in independent subgroups were more likely to identify as first-generation,** relative to other transfer applicants. This difference ranged from 1.7 times as likely for transfer applicants age 23 or older to 2.1 times as likely for parenting applicants.
3. **Transfer applicants in independent subgroups were also more likely to have indicators of financial need,** including residing in ZIP codes with median household income below the national median and receiving a Common App application fee waiver.
 - a. Independent transfer applicants were 1.5 to 1.7 times as likely to reside in ZIP codes with median household income below the national median (\$75,149 for 2024–25) and 1.4 to 1.7 times as likely to receive Common App fee waivers, relative to other transfer applicants, and parenting applicants had the highest incidence of both indicators.
 - b. Transfer applicants in all three independent subgroups were less likely than other transfer applicants to have 14 or fewer, 15 to 29, or 30 to 59 prior credits completed.
4. **Independent transfer applicants were more likely to be returning from a break in enrollment and more likely to have previously attended a community college,** compared to other transfer applicants. Between 37.3% (for military-affiliated applicants) and 45.9% (for parenting applicants) were applying after not enrolling in the previous academic year, compared to only 3.6% for transfer applicants outside the independent subgroups.
 - a. Independent transfer applicants were 1.2 to 1.5 times as likely to have attended public associate's-granting institutions and less likely to have attended private not-for-profit four-year institutions.

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios
January 29, 2026

5. **Transfer applicants submitted fewer applications compared to first-year applicants in general, and independent transfer applicants submitted fewer than other transfer applicants.** Transfer applicants in independent subgroups submitted between 1.4 (parenting applicants) and 1.9 (military-affiliated applicants) applications on average, compared to 2.0 for other transfer applicants.
 - a. Independent transfer applicants were more likely to submit a single application to a Common App member institution, ranging from 73.2% of military-affiliated applicants to 84.5% of parenting applicants, compared to 61.0% of applicants outside the independent subgroups.
6. **Applicants in independent subgroups applied to institutions closer to home**, submitting applications to higher percentages of institutions in their states of residence and within 50 miles of their residence, compared to other applicants.
 - a. As examples, applicants age 23 or older submitted 77.9% of their applications to institutions in their state of residence and 50.2% of their applications to institutions within 50 miles of their current residence, compared to 65.2% and 36.7% for transfer applicants outside the independent subgroups.

Context for research on independent applicants for transfer

Transferring between two postsecondary institutions may be an indispensable tool for independent college students. Students with work or family responsibilities may first enroll at a community college close to home, and later seek to transfer in pursuit of a bachelor's degree. Students may also take time off before re-enrolling or seek new or more flexible course or degree offerings at a new institution.

Data from the National Student Clearinghouse suggest 31.6% of students who started at a community college in Fall 2017 transferred to a four-year institution within six years, and 49.7% of those students who did transfer eventually earned a bachelor's degree (15.7% of Fall 2017 community college entrants). This contrasts with close to 80% of entering community college students who indicate interest in completing a bachelor's degree. Transfer students face well-documented challenges including credit transfer, academic advising, and financial aid that may deter students even from applying when they are eligible for admission to four-year institutions.

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios
January 29, 2026

[Our previous research](#) on independent applicants for first-year admission suggested that independent applicants may face unique challenges relative to other applicants at every step of the admissions process, and this may be true of transfer admissions as well. In other words, challenges present for transfer applicants in general may be exacerbated for independent applicants, and independent applicants may face additional unique challenges based on their circumstances. Available evidence suggests [community college students age 25 or older have exhibited lower transfer-out and bachelor's degree completion rates](#) compared to other transfer students, [student veterans may face disproportionate challenges in transferring credits](#) from prior learning, and [parenting students may have lower degree completion rates](#) even relative to nonparenting independent students.

For institution personnel and student advocates supporting independent applicants for transfer admission, gaining a clear understanding of these students' contexts, academic histories, and applications may reveal opportunities to improve recruitment and better support these students' attainment.

Data on independent transfer applicants' experiences

Despite this evidence, common data strategies for understanding transfer students' experiences face important limitations; longitudinal surveys from the National Center for Education Statistics may follow older cohorts of students or include small numbers of independent students, and data from states or individual institutions linked with National Student Clearinghouse data may miss the application stage or exclude key student characteristics like parenting status.

With our rich data, we are specifically able to identify applicants 23 years of age or older as of December 31 in the application year (who would be 24 years of age or older when enrolled to meet the FAFSA eligibility condition), veterans or active-duty members of the U.S. armed forces ("military-affiliated applicants" below), and applicants with dependent children ("parenting applicants" below); Common App first asked about parenting status in 2024–25. We limit all analyses to applicants seeking transfer admission who were not exclusively citizens of countries outside the U.S. (i.e., "domestic applicants"). In all figures below, "All other applicants" are those who are not 23 years of age or older, do not have prior military service, and do not have dependent children. Unique students may also count for multiple groups; for example, if an applicant is age 23 or older and also a military veteran, they will count in both the age 23 or older and the military-affiliated counts and results.

Combining data on transfer applicants' characteristics, academic histories, and application portfolios, we aim to empower institutions and state systems to assess

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios

January 29, 2026

their overall transfer and independent transfer applicant populations against a national benchmark; we highlight which issues in the transfer admissions process are most salient for independent applicants; and we illustrate the importance of articulation agreements and credit transfer pathways based on factors including the number of credits already completed, time since last enrollment, the likelihood of applying to a single institution, and the prevalence of applying to private institutions or institutions in other states. In contrast with our previous research brief on first-year independent applicants, we are not able to look out to enrollment and degree completion outcomes, but we hope our findings will also raise questions on these outcomes for independent and other transfer applicants.

In the analyses below, we compare independent applicants' backgrounds and experiences to other transfer applicants at all stages of the application process in the 2024–25 application season, and in comprehensive appendix figures we provide a descriptive landscape of overall transfer application activity on Common App for 2021–22 through 2024–25.

Growth in independent transfer applicants

To begin to describe the three independent student populations that are the focus of this investigation, we present the number of these students submitting transfer applications on Common App over time. Figure 1 presents the number of military-affiliated applicants and applicants over age 23 in each season since 2021–22; Common App began asking about parenting status on the transfer application in 2024–25, so only this season's count is displayed for parenting applicants. The percentage changes in parentheses for applicants over age 23 and military-affiliated applicants denote growth since 2021–22. Following Figure 1, applicants age 23 or older grew 65% from 18,440 in 2021–22 to 30,460 in 2024–25, and military-affiliated applicants also grew 65% from 3,908 to 6,430 in 2024–25. Parenting applicants for transfer numbered 8,557 in 2024–25. Transfer applicants who were in at least one of the three independent subgroups accounted for 23% of domestic transfer applicants in 2024–25 (not pictured), illustrating that independent applicants represented a substantial share of all transfer applicants using Common App. Growth in applicants age 23 or older and military-affiliated applicants outpaced the 41% growth in total domestic transfer applicants between 2021–22 and 2024–25, suggesting that independent applicants' interest in and utilization of transfer applications grew even faster than the national population.

Appendix Figures A1 through A11 provide a descriptive landscape of Common App's transfer platform, including platform volume, characteristics of applicants, and characteristics of participating member institutions. Appendix Figures A1-A5 and

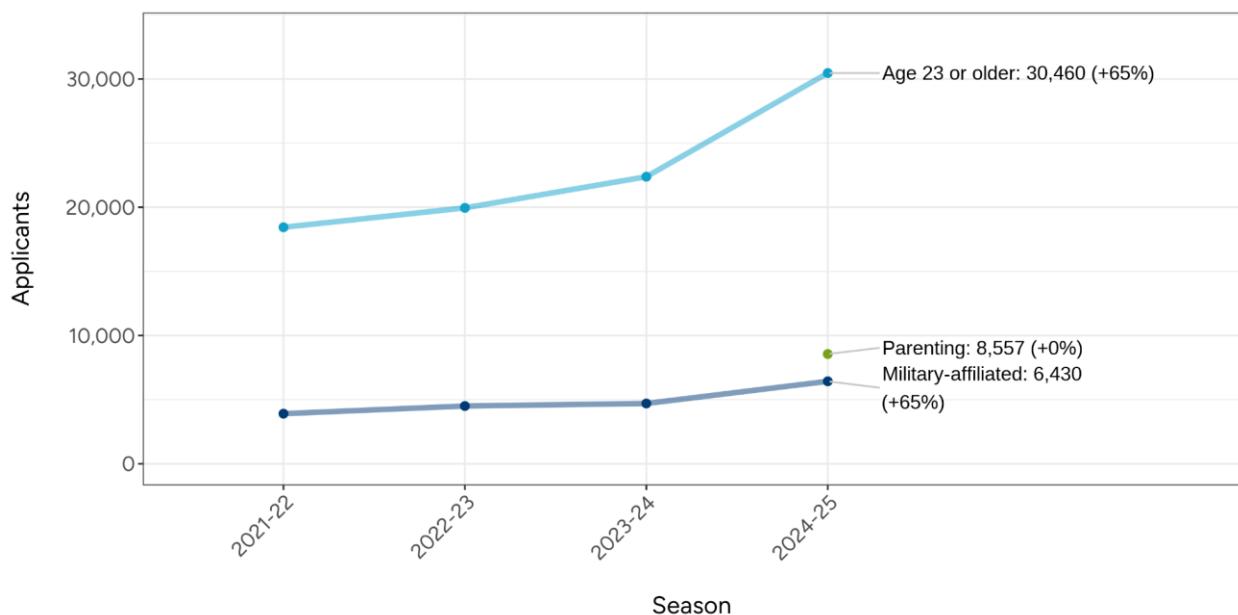
Independent applicants for transfer admission:

Contexts, experiences, and application portfolios

January 29, 2026

A9-A11 include both domestic and international account creators, and Figure A6 illustrates the number of domestic applicants only. Only domestic transfer applicants and their characteristics appear in Figures 1-8 in the main text and Appendix Figures 12-16. In Appendix Figure A1, account creators grew 49% from 413,874 in 2021-22 to 600,571 in 2024-25, suggesting a large number of students with prior higher education experience interested in transfer who did not apply via Common App in the 2024-25 season, compared to the numbers of total applicants in Appendix Figure A2 or domestic applicants in Appendix Figure A6. Appendix Figure A7 illustrates that the Southwestern region exhibited rapid growth between 2021-22 and 2024-25, growing 397% from 6,143 in 2021-22 to 30,558 in 2024-25. Most of this growth came in the most recent season, with 146% growth from 12,432 in 2023-24, and this reflects growth in the region [also evident in Common App's first-year application platform](#), likely attributable to public institutions in Texas joining Common App after 2019-20. (Appendix Figure A8 illustrates recent applicant growth specific to Texas.)

Figure 1. Growth in domestic transfer applicants since 2021-22 among independent student subgroups



Characteristics of independent transfer applicants

Independent students' backgrounds and experiences help to shape their needs and aspirations as they navigate the transfer admissions process. Many transfer applicants intend to enter a new institutional context, transferring between two-

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios

January 29, 2026

and four-year institutions. Common App's application information can uniquely contribute a number of insights related to transfer applicants' backgrounds and enrollment histories that allow for differentiating their needs and aspirations from those of other transfer applicants at a national scale.

Socioeconomic characteristics

In order to better understand independent applicants' college information networks and need to navigate financial aid systems, Figure 2 displays independent applicants' rates of first-generation status, rates of living in a lower-income community, and rates of receiving a Common App fee waiver, which we generally view as a proxy for lower-income status.¹ For example, in Figure 2, 59.5% of military-affiliated applicants and 71.3% of parenting applicants identified as

¹ We define first-generation students as students whose parents have not obtained a bachelor's degree or higher, regardless of the year and country of the degree and if the student lives with adults other than their parents.

Figure 2. Socioeconomic characteristics of domestic transfer applicants in the 2024–25 season



first-generation applicants, compared to 33.9% for transfer applicants outside the independent subgroups. Results in Figure 2 indicate that applicants in all three independent subgroups were much more likely to identify as first-generation than

students outside those subgroups were, ranging from 1.7 times as likely for applicants age 23 or older to 2.1 times as likely for parenting applicants. Even with some college experience, continuing-generation applicants from community colleges entering four-year institutions for the first-time may benefit from college knowledge shared by trusted others with bachelor's degrees including parents. First-generation applicants entering newly entering four-year institutions may have some needs in common with first-time students and some in common with other first-generation students with advanced standing.

In Figure 2, the independent transfer applicants were also more likely to reside in ZIP codes below the national median income (between 1.5 and 1.7 times as likely) and to receive fee waivers (between 1.4 and 1.7 times as likely). With greater incidence of lower-income markers, incoming independent transfer students may be especially sensitive to institutional financial aid available for transfer students and may benefit from support for FAFSA completion or establishment of eligibility for institutional aid. Students transferring from two-year institutions with state-level promise programs that cover tuition and fees may also be navigating paying for college and handling student loans for the first time.

Figure 2 also illustrates differences in these characteristics between independent applicant subgroups. Parenting applicants had the highest incidence of each of the three characteristics: 71.3% were first-generation, 42.8% resided in below-median income ZIP codes, and 65.9% received Common App fee waivers. Military-affiliated applicants had lower incidence of each characteristics, with 59.5% identifying as first-generation, 39.2% residing in below-median income ZIP codes, and 51.4% receiving Common App fee waivers. The difference in fee waiver receipt between military-affiliated applicants and parenting applicants (14.5 percentage points) was larger than the difference between military-affiliated applicants and applicants outside the independent subgroups (13.7 percentage points).

Following our analysis of independent applicants for first-year admission, understanding the intersection between independent status and other high-priority student groups highlight ways that independent applicants might benefit from resources already in place for first-generation students or lower-income students. Supports already in place for first-generation students in areas like course scheduling, academic advising, and career services may be just as relevant for incoming independent transfer students. Incoming independent students may also have needs specific to their own contexts, such as needs for affordable child care and flexible course scheduling. Military-affiliated students may be eligible for Post-9/11 G.I. Bill tuition benefits but may need assistance in applying them or applying credits already earned to minimize their time to degrees.

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios

January 29, 2026

Age

Figure 3 illustrates the average age of applicants in each independent subgroup and all transfer applicants outside these subgroups as of December 31 of the application year. Consistent with results from our first four-year transfer retrospective, transfer applicants outside the independent subgroups were 19.3 years old on average.

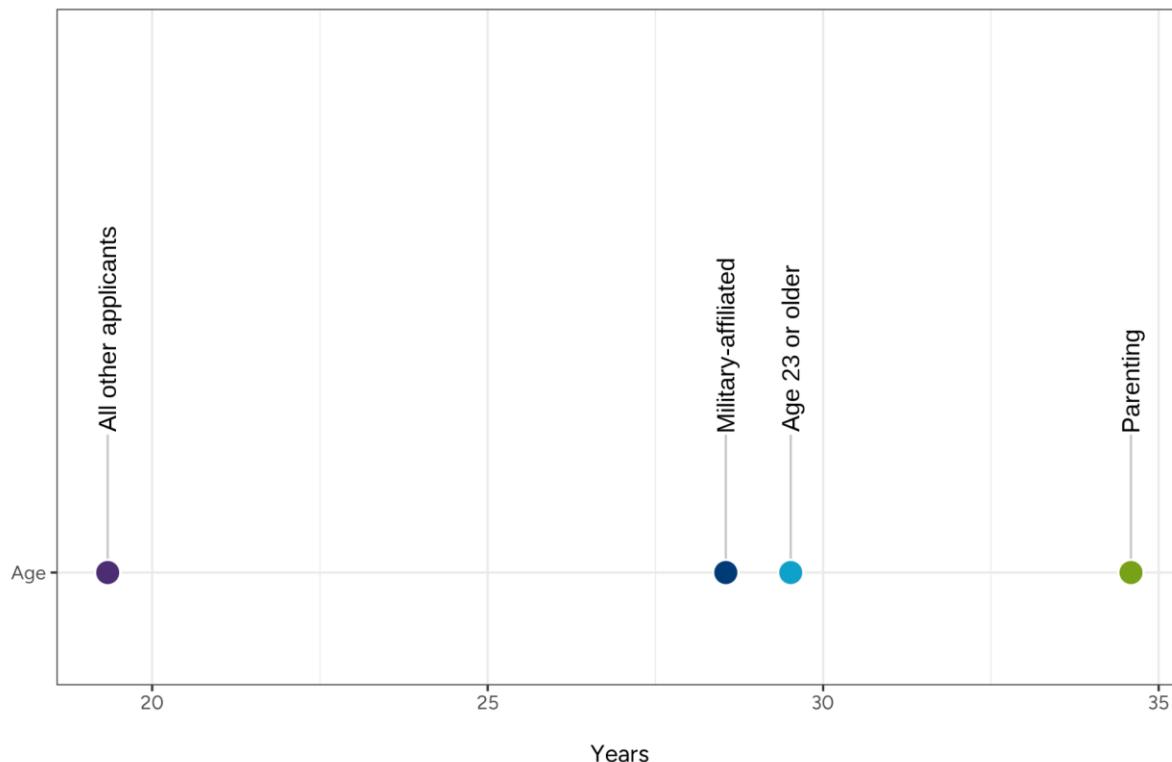
Independent applicants' ages ranged from 28.5 years old, on average, for military-affiliated applicants to 29.5 years old for all applicants age 23 and older and 34.5 years old for parenting applicants. Independent transfer applicants may disproportionately benefit from supports aimed at promoting flexible course-taking, facilitating career transitions, and connecting with campus resources, especially for students who also work or live away from their campuses.

These results also reflect the overlap among the independent applicant subgroups: over 92% of parenting applicants and over 84% of military-affiliated applicants seeking transfer admission were 23 years of age or older in 2024–25 (not pictured). With a larger number of transfer applicants age 23 or older, 24.8% of those applicants were parenting applicants and 16.1% had a military affiliation. Especially for parenting applicants and military-affiliated applicants, any recommendations for practice should also reflect best practices in supporting adult learners.

Appendix Figures A12 and A13 highlight underrepresented minority (URM) status, legal sex, and United States region for independent transfer applicants relative to others. In Appendix Figure A12, independent applicants were between 1.3 and 1.5 times as likely to identify in URM racial or ethnic groups compared to other transfer applicants. Parenting applicants were 1.3 times as likely to report female legal sex (71.1%), and military-affiliated applicants were half as likely to report female legal sex (27.0%) as transfer applicants outside the independent subgroups (53.2%).

Appendix Figure A13 highlights that independent applicants were a disproportionately large percentage of applicants in the fastest-growing Southwestern region, suggesting that independent transfer applicant numbers may continue to increase with any continued growth in the Southwest.

Figure 3. Average age of domestic transfer applicants in the 2024–25 season



Education histories of independent applicants

We move next to independent students' education histories, which shape transfer applicants' admissions competitiveness and provide a foundation for future attainment through credit transfer. Figures 4, 5, and 6 illustrate characteristics of prior institutions attended, the number of prior credits completed, prior degree attainment, and continuing or returning enrollment status, all capturing different dimensions of the complexity of applicants' previous academic experiences. Figure 9 illustrates the percentage of transfer applicants in each subgroup who most recently attended a public associate's-granting institution, a public four-year institution, or a private four-year institution.² As examples, 52.9% of parenting applicants and 51.2% of applicants age 23 or older most recently attended public associate's-granting institutions, compared to 34.9% of transfer applicants outside the three independent subgroups. Across the three subgroups, independent

² In order to identify an applicant's prior institution attended, we first looked at the institution a student attended in their most recent term of enrollment. If a student attended multiple institutions in the most recent term, we identified the institution where the student completed the highest number of course credits in that term. We then characterized that institution by control and Carnegie Classification from IPEDS data.

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios

January 29, 2026

transfer applicants were 1.2 (military-affiliated) to 1.5 times as likely (parenting applicants and applicants age 23 or older) to have attended public associate's-granting institutions and less likely to have attended private not-for-profit four-year institutions.

Starting with Figure 4, we also display values for domestic first-generation and continuing-generation transfer applicants outside the independent subgroups in the 2024–25 application season (below the horizontal axes for visual clarity). This allows for comparing applicant characteristics and application portfolios for independent transfer applicants and first-generation transfer applicants and also allows for comparing differences between independent and other transfer applicants with differences between first- and continuing-generation transfer applicants outside the three independent subgroups.

Figure 4 illustrates that parenting applicants and applicants over age 23 were more likely to have attended a public associate's-granting institution and less likely to have attended a public or private not-for-profit four-year institution, relative to all first-generation transfer applicants, and differences between parenting and older applicants and transfer applicants outside the independent subgroups were larger than the differences between first- and continuing-generation transfer applicants.

Moving the focus to prior credits completed, Figure 5 illustrates the percentage of transfer applicants in each subgroup with 14 or fewer, 15 to 29, 30 to 59, or 60 or more prior credits completed. As examples, 12.3% of military-affiliated applicants completed 15 to 29 prior credits and 53.8% completed 60 or more, compared to 20.0% and 35.4% for transfer applicants outside the independent subgroups.

Overall, transfer applicants in the three independent subgroups were 1.5 (military-affiliated) to 1.9 times as likely (applicants age 23 or older) to have 60 or more prior credits completed compared to applicants outside the independent subgroups, and transfer applicants in all three independent subgroups were less likely than other transfer applicants to have 14 or fewer, 15 to 29, or 30 to 59 prior credits completed. The differences between independent applicants and others were larger than the difference between first-generation and continuing-generation transfer applicants across the range of prior credits completed.

Finally, Figure 6 displays the percentages of applicants who completed associate's degrees or higher prior to applying, who were continuing (enrolled during the academic year in which they applied), and who were returning (not enrolled during 2024–25). As examples, 59.5% of applicants age 23 or older were continuing and 40.5% were returning, compared to 96.4% and 3.6% for transfer applicants outside the independent subgroups. Transfer applicants in all three subgroups were 10.4

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios

January 29, 2026

Figure 4. Prior institutions attended for domestic transfer applicants in 2024–25

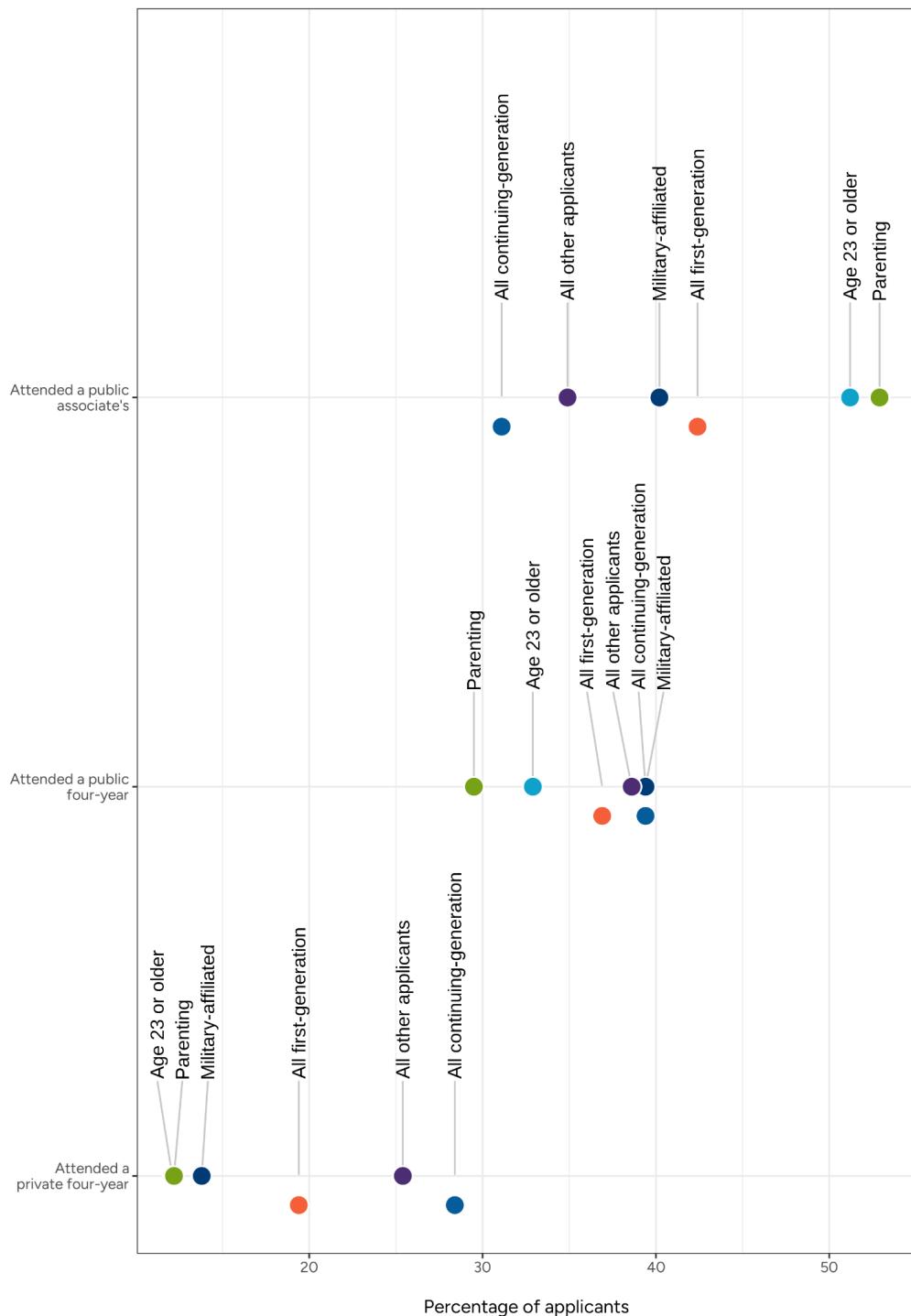


Figure 5. Prior credits completed for domestic transfer applicants in 2024–25

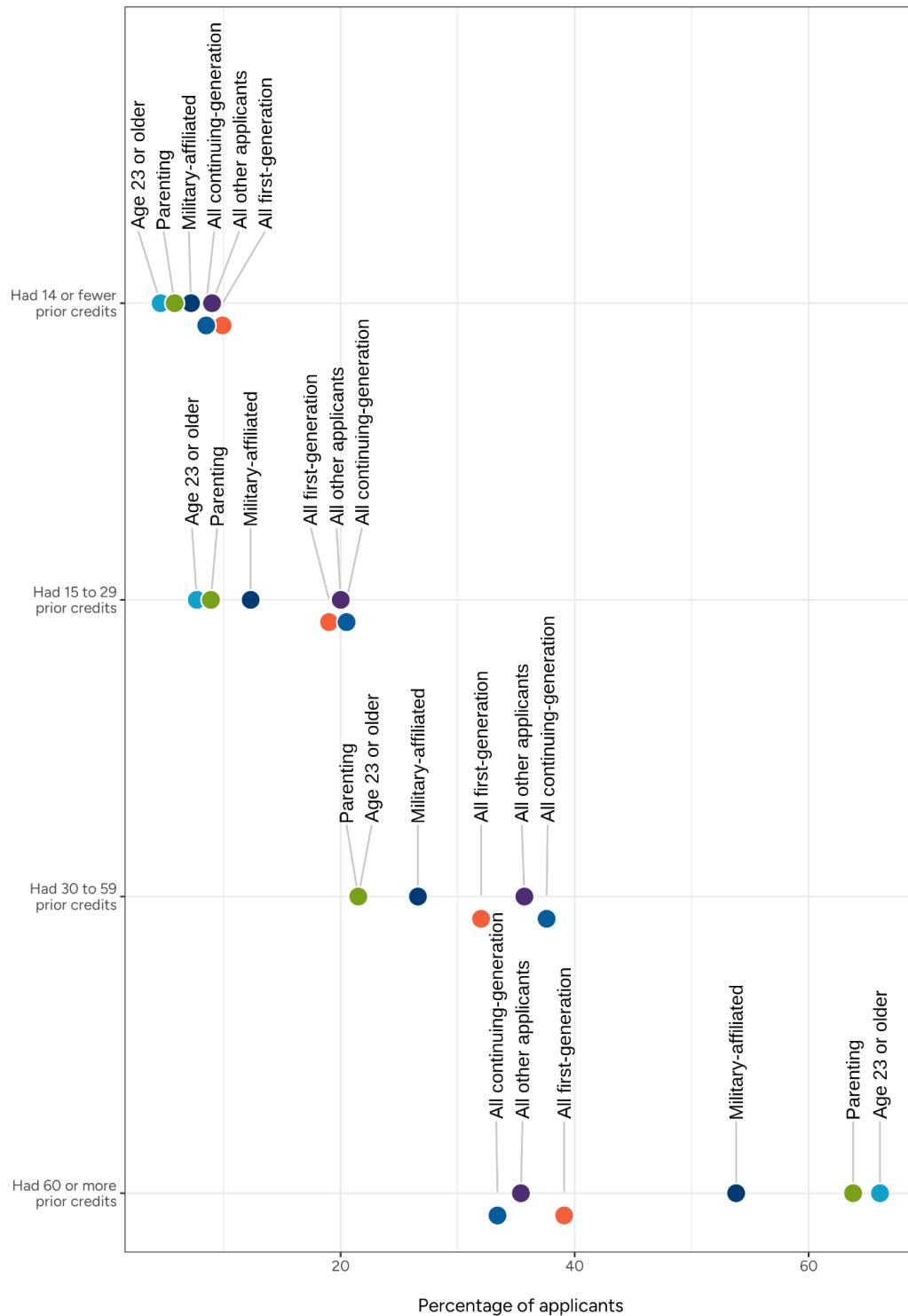
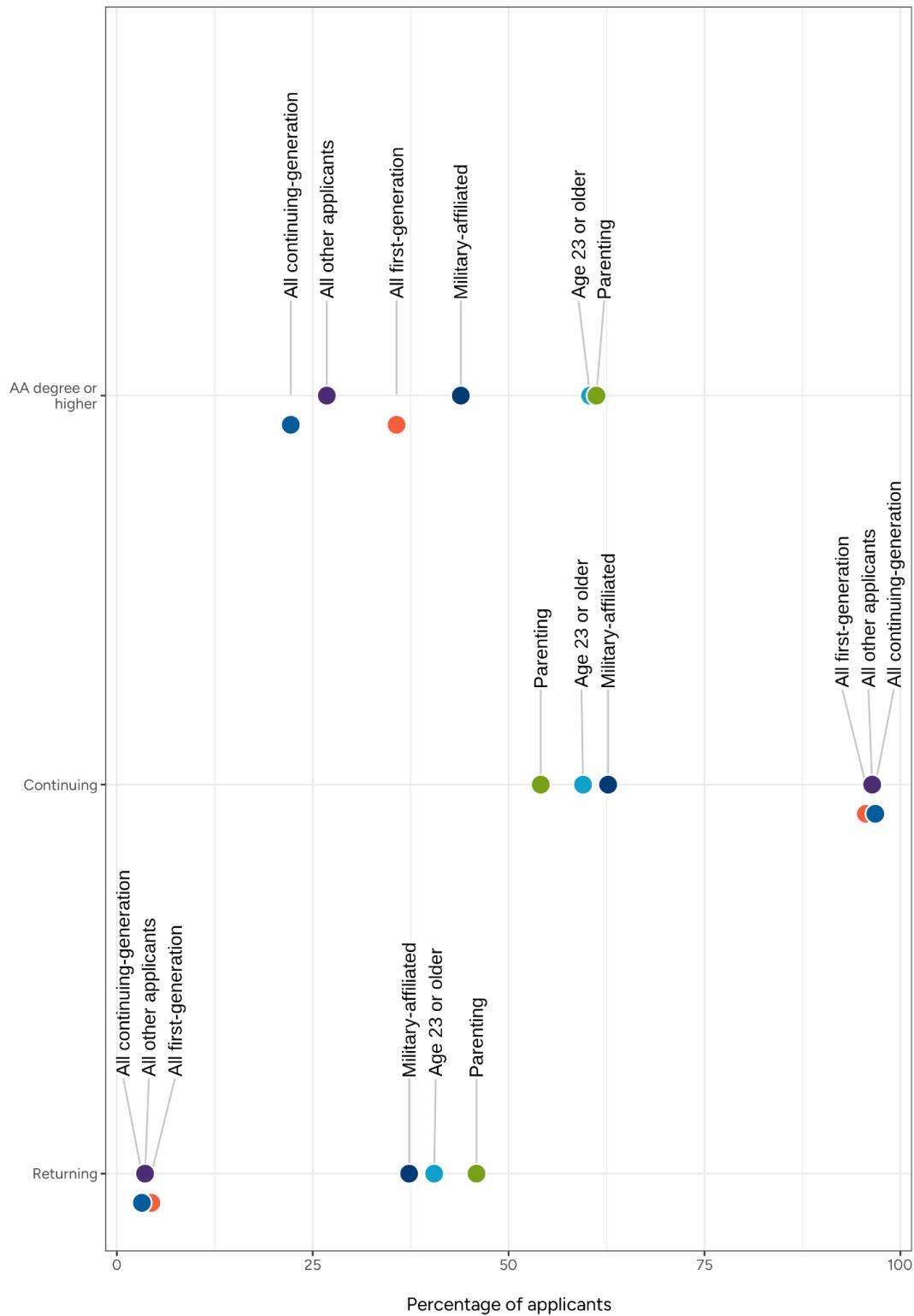


Figure 6. Degree completion and continuing or returning enrollment status for domestic transfer applicants in 2024–25



(military-affiliated) to 12.8 times as likely (applicants age 23 or older) to be returning and less likely to be continuing relative to other transfer applicants, and these differences were larger than the differences between first- and continuing-generation transfer applicants. Consistent with having completed more credits, transfer applicants in all three independent subgroups were more likely to have completed an associate's degree or higher prior to applying, relative to other transfer applicants, with 61.1% of parenting applicants and 60.4% of applicants over age 23 having completed an associate's degree or higher.

Taken together, Figures 4, 5, and 6 suggest greater complexity in independent transfer applicants' academic histories. Transfer applicants in the three independent subgroups were more likely to bring 60 or more prior credits, creating more room for variability between institutions and admissions counselors in applying completed credits and determining the number of courses left to be completed for a bachelor's degree. Transfer applicants in all three independent subgroups were more likely to be returning from a break in enrollment, introducing risk that degree requirements, articulation agreements, or course contents may have been introduced or changed since students last enrolled, adding more complexity to the interpretation of students' academic histories.

Appendix Figure A14 illustrates the number of prior institutions that transfer applicants attended. Transfer applicants in the independent subgroups also attended more institutions, having attended between 1.7 and 1.8 prior institutions, on average, compared to fewer than 1.3 for transfer applicants outside the independent subgroups.

Characteristics of transfer application portfolios

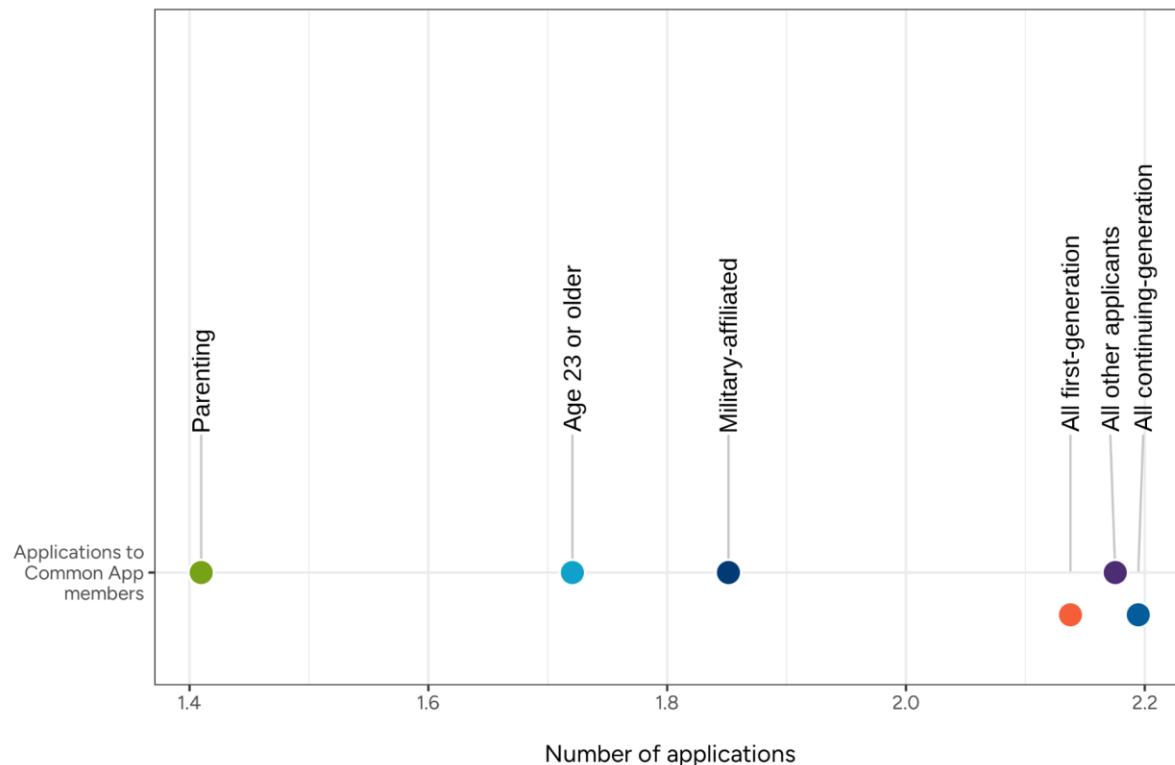
The final set of analyses in Figures 7 and 8 focuses on the institutions to which independent applicants apply, including the number of applications submitted and the geographic proximity of institutions to applicants, in order to illustrate the range of applicants' potential options. Figure 7 illustrates that applicants in independent subgroups submitted fewer applications on average to Common App members compared to other applicants, with parenting applicants (1.4) and applicants age 23 or older (1.7) submitting the fewest. Applicants in independent subgroups submitted between 0.3 and 0.8 fewer applications relative to applicants not in the independent subgroups. Applicants submitting fewer applications may risk receiving less information about acceptances, financial aid packages, or application of previously earned credit to future degree requirements, unless applicants investigate this information before applying or also apply to institutions outside of Common App. Again, the difference in the number of applications submitted by

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios

January 29, 2026

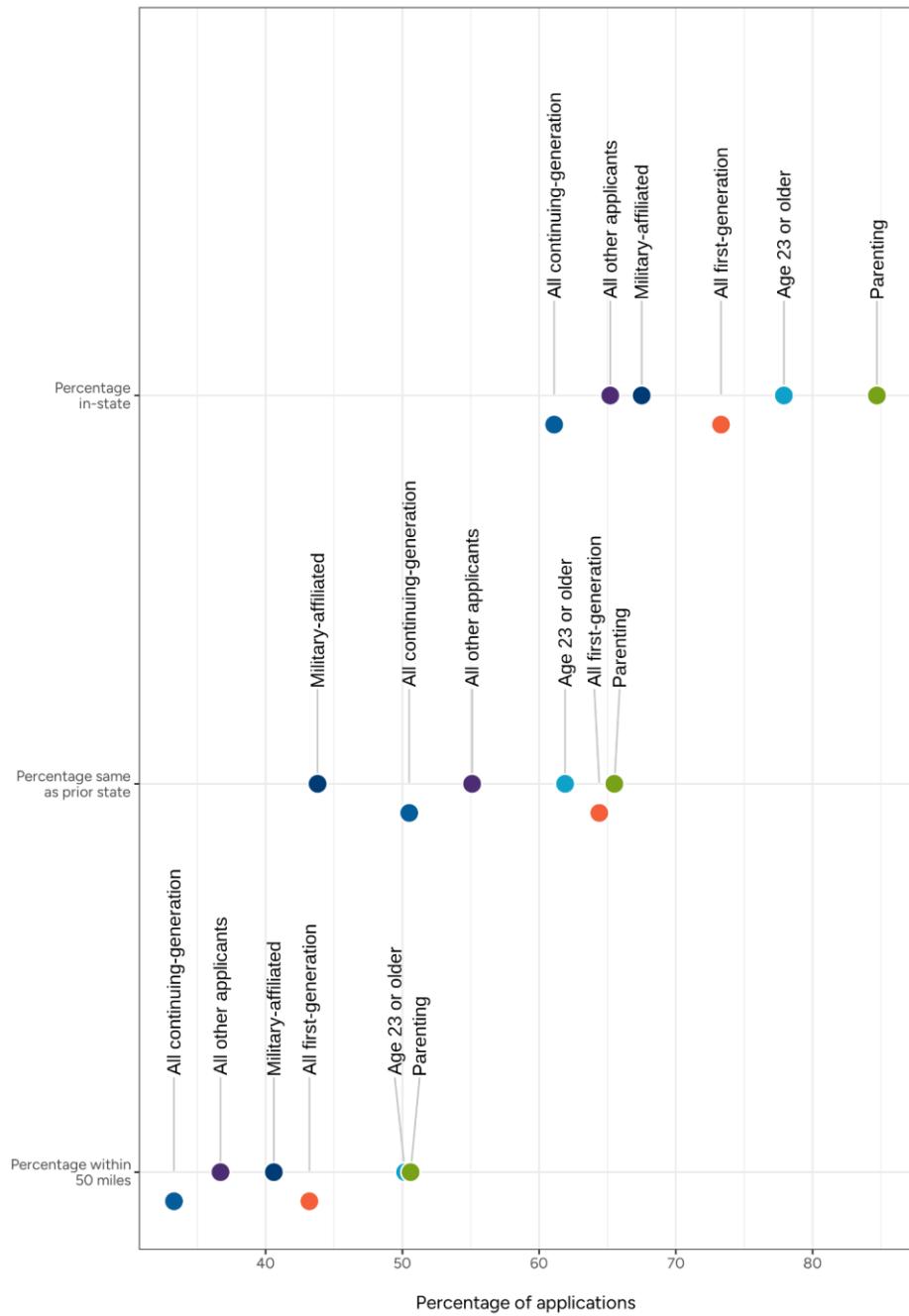
Figure 7. Number of transfer applications submitted to Common App members in the 2024–25 season



parenting applicants and military-affiliated applicants (0.5) was larger than the difference between military-affiliated applicants and applicants outside the independent subgroups (0.3). Transfer applicants overall submitted fewer applications than first-year applicants submitted, consistent with findings from our previous research brief describing trends in transfer applications.

Analyses in Figure 8 move beyond the number of applications submitted to the geographic characteristics of institutions where transfer applicants submitted applications. As examples, applicants age 23 or older submitted 77.9% of their applications to institutions in their state of residence, 61.9% of their applications to institutions in the same state as their previous institution, and 50.2% of their applications to institutions within 50 miles of their current residence. Results in Figure 8 suggest applicants age 23 or older and parenting applicants applied to higher percentages of institutions in their state of residence, in the same state as their previous institution, and within 50 miles of their residence, compared to applicants outside the independent subgroups. Military-affiliated applicants applied to the lowest percentage of institutions in the same state as their previous

Figure 8. Characteristics of applications submitted in the 2024–25 season



institution (43.8%) of any subgroup, highlighting the geographic mobility of these applicants. Taken together, applicants in independent subgroups submitted fewer than two applications on average, and they exhibited a greater propensity to apply to institutions in their state of residence and within 50 miles of their current location.

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios

January 29, 2026

With respect to transfer of previously earned credits, close geographic proximity may be helpful if the institutions receiving transfer applications are more familiar with applicants' previous institutions and their course offerings or if applicants' credits are covered by explicit articulation agreements across institutions or within a state. On the other hand, if different institutions or admissions counselors might interpret or apply students' previous credits differently, applicants may have some incentive to "shop around" to see how different institutions would count their credits. Applicants might also benefit from comparing resource offerings across prospective institutions, including transfer orientation and advising, flexible course scheduling, child care, academic advising, and institutional financial aid available for transfer students. Even though Figure 7 suggests independent transfer applications applied to fewer than two Common App member institutions on average, applicants might also send additional applications to institutions outside of Common App.

Appendix Figures A15 and A16 illustrate the percentage of transfer applicants who applied to a single institution and the percentage of applications each subgroup submitted to public or private institutions, institutions with acceptance rates 75% or higher, and institutions with degree completion rates of 85% or higher. In Appendix Figure A15, independent transfer applicants were more likely to submit a single application to a Common App member institution, ranging from 73.2% of military-affiliated applicants to 84.5% of parenting applicants, compared to 61.0% of applicants outside the independent subgroups. Transfer applicants in all three independent subgroups applied to larger percentages of institutions that were public and had acceptance rates of 75% or higher, and lower percentages of private institutions and institutions with graduation rates of 85% or higher.

Conclusion

Examining the specific backgrounds, application strategies, and academic pathways of students seeking to transfer as independent applicants provides critical insights for our member institutions, student advocates, and the broader research community. Results from these analyses suggest independent applicants differed from other transfer applicants in all stages we analyzed: pre-application socioeconomic characteristics, prior institutions and credits completed, and applications submitted. As key examples, independent applicants had greater incidence of indicators of financial need, completed more prior credits, were more likely to be returning from a break in enrollment, and applied to a smaller number of institutions that were disproportionately close to home. Parenting applicants were an extreme case in almost all analyses we considered. By presenting these comprehensive analyses of independent transfer applicants, we aim to equip

Independent applicants for transfer admission:

Contexts, experiences, and application portfolios

January 29, 2026

institutions to better serve their incoming independent applicant populations, focus the attention of policymakers on the issues these students face, refine Common App's own support systems, and advance the academic study of independent student attainment.

Member institutions may use these national results as a benchmark for their own independent transfer students' experiences. Personnel at institutions with enrolled transfer students might evaluate the percentages of their transfer students in these independent populations and audit their resource offerings and recruitment practices (including advertising relevant and available resources) if percentages are lower than the national shares we report for these recent cohorts. Institutions might also compare the percentage of incoming credits applied to degree requirements for independent and other incoming transfer students and consider the timing and students' comfort level with mechanisms in place for reporting parenting status. Beyond the results we shared, institution leaders may compare financial aid awards, degree completion rates, and time to degree for independent and other transfer students as well as first-year students, with any obvious differences across groups representing an area for discussion.

At institutions preparing students who will transfer in the future, advisors should encourage prospective transfer students to form a realistic picture of the financial aid packages, net prices, and remaining programs of study they would have in place at institutions where they might apply. In particular, even if an institution offers a lower financial aid package, it may compensate by applying more of students' prior credits to degree requirements and reducing students' remaining time to degree and the number of terms for which they would need to pay tuition. This may or may not involve applying to multiple institutions, but independent applicants predominantly applying to a single institution (especially parenting applicants in our analyses) risk losing out on "shopping around" for financial aid offers and credit for prior academic work. Participant-focused research with independent applicants may shed light on the information applicants have and the factors they consider when evaluating prospective transfer destinations and deciding where to submit applications.

Institutions that prepare students to transfer and enroll incoming transfer students should pay attention to articulation agreements in place between institutions. Some states or systems may not have any agreements in place to facilitate and standardize credit transfer. Other institutions may participate in agreements but would benefit from tracking transfer students' success in applying previously earned credits and completing subsequent courses at a new institution. Institutions

Independent applicants for transfer admission:

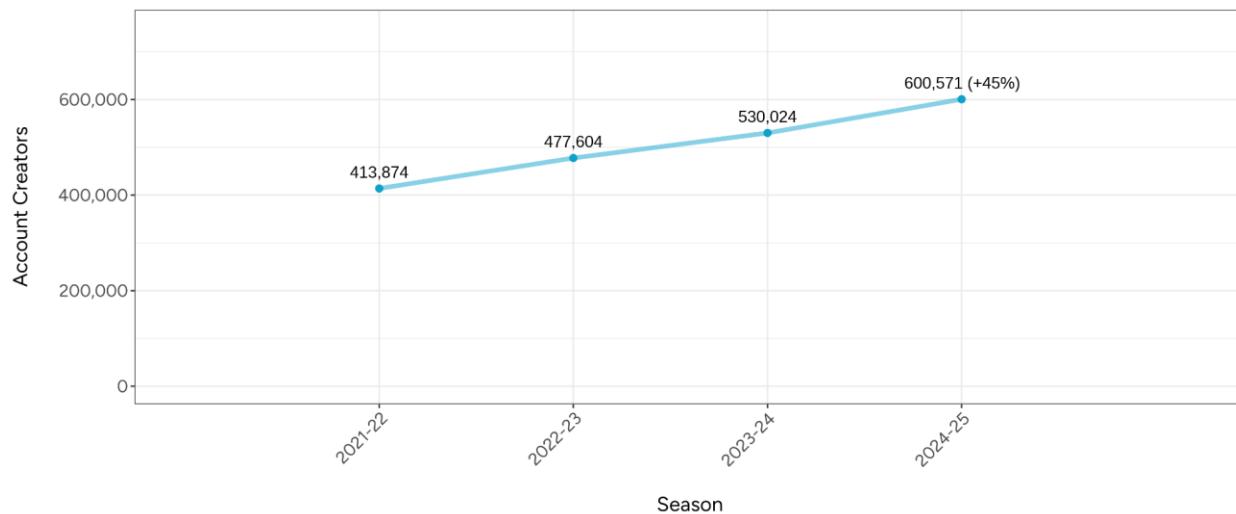
Contexts, experiences, and application portfolios
January 29, 2026

should also have processes in place to vet courses and work experience coming from outside of an established articulation agreement, including the cases of military-affiliated transfer applicants applying to institutions in another state, applicants returning from breaks in enrollment whose prior courses might have been governed by older agreements or degree requirements, and applicants seeking academic credit for prior work or military experience.

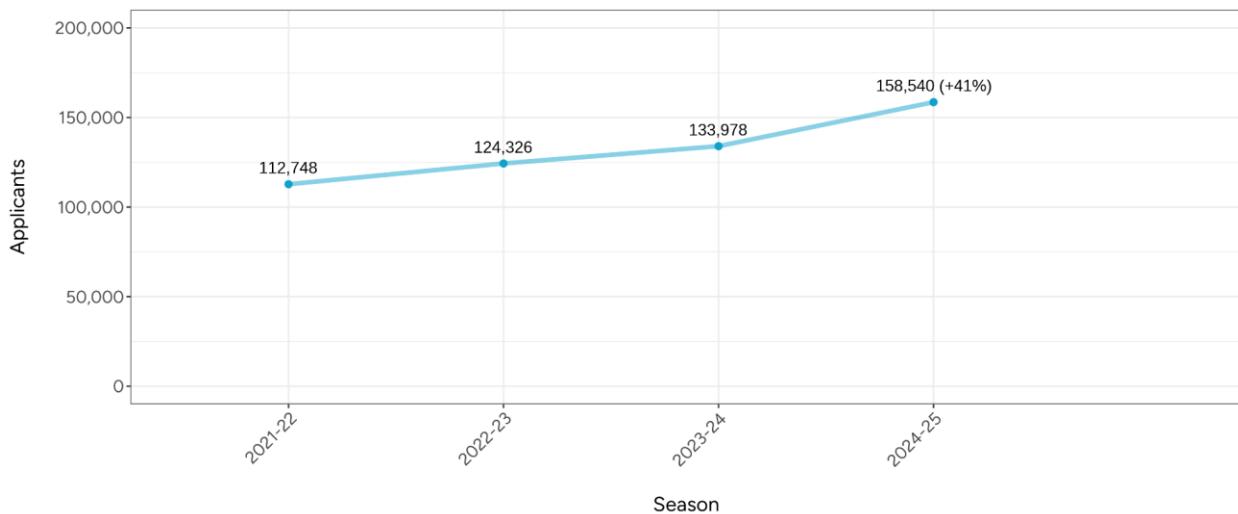
Because independent students are becoming an increasingly central pillar of the higher education system, we remain dedicated to finding new ways to assist them directly and helping the universities that welcome them to ensure every student can successfully navigate the path from application to graduation.

Appendix

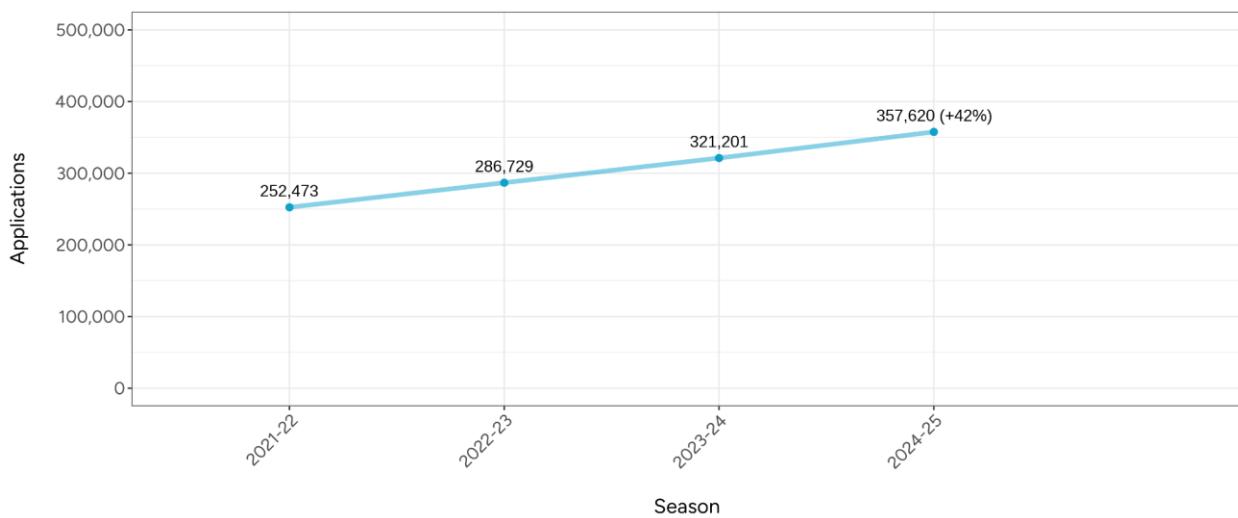
Appendix Figure A1. Growth in transfer account creators since 2021–22



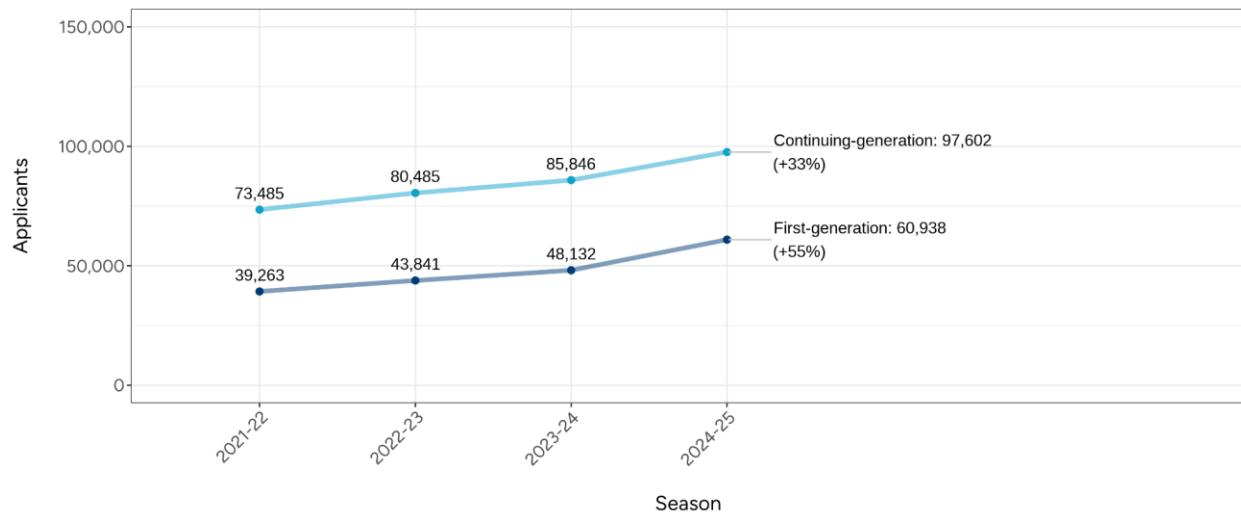
Appendix Figure A2. Growth in transfer applicants since 2021–22



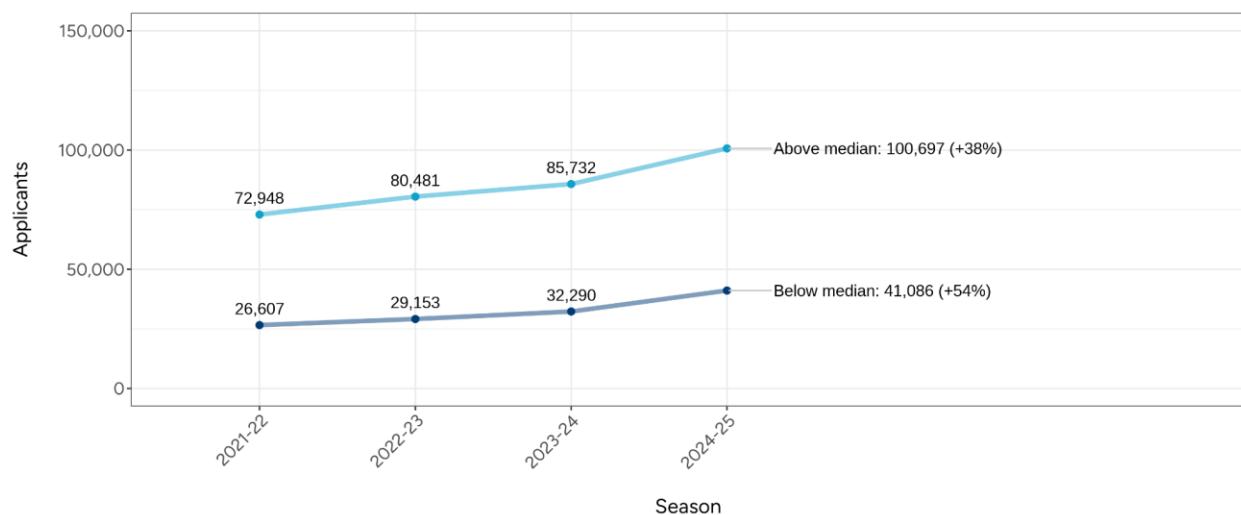
Appendix Figure A3. Growth in transfer applications since 2021–22



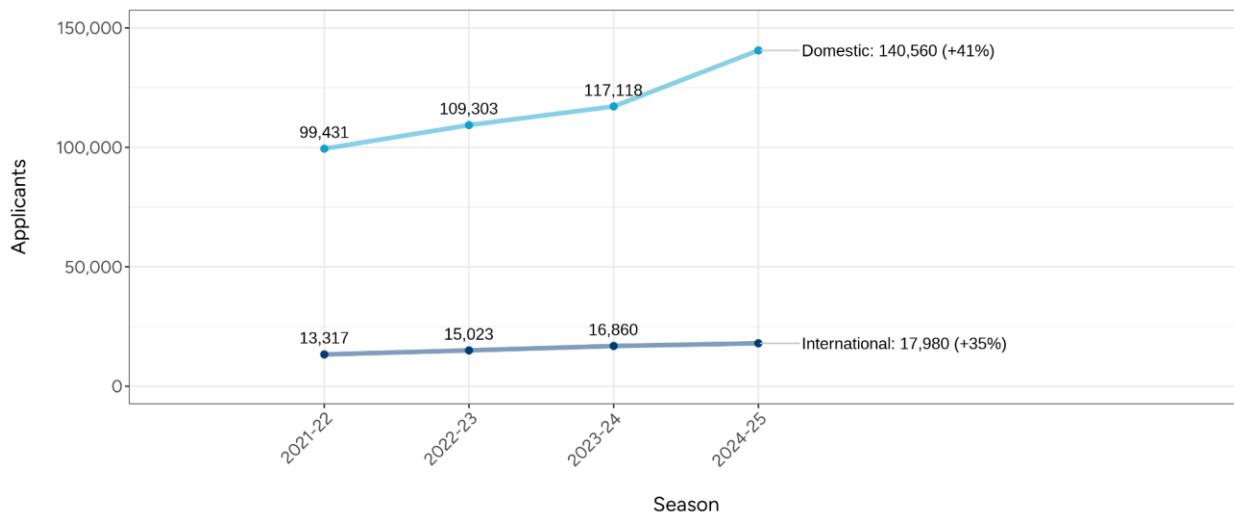
Appendix Figure A4. Growth in transfer applicants by first-generation status since 2021–22



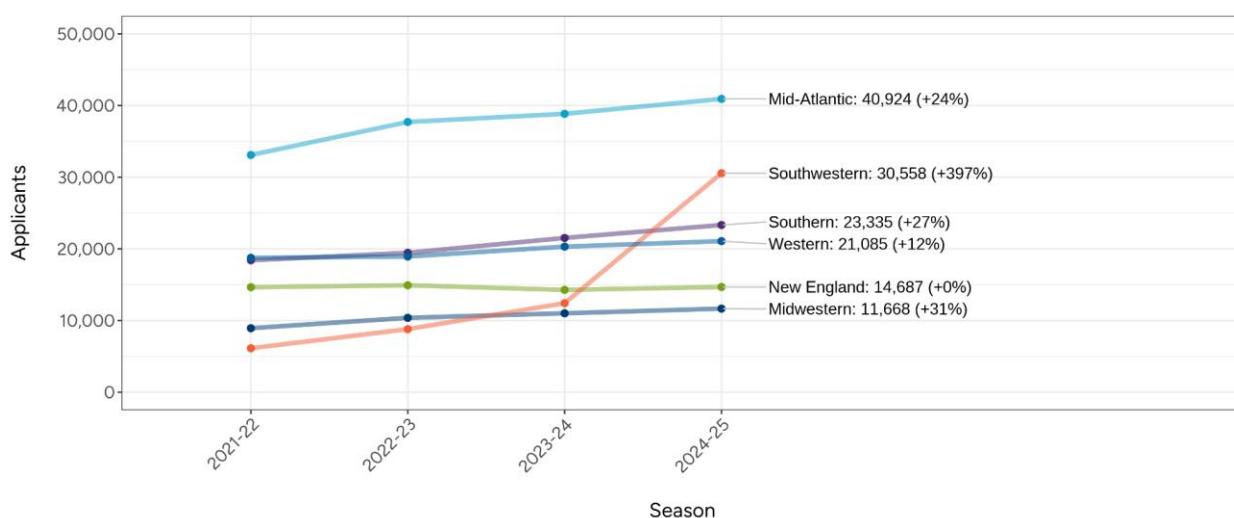
Appendix Figure A5. Growth in domestic transfer applicants by ZIP code median household income relative to national median household income since 2021–22



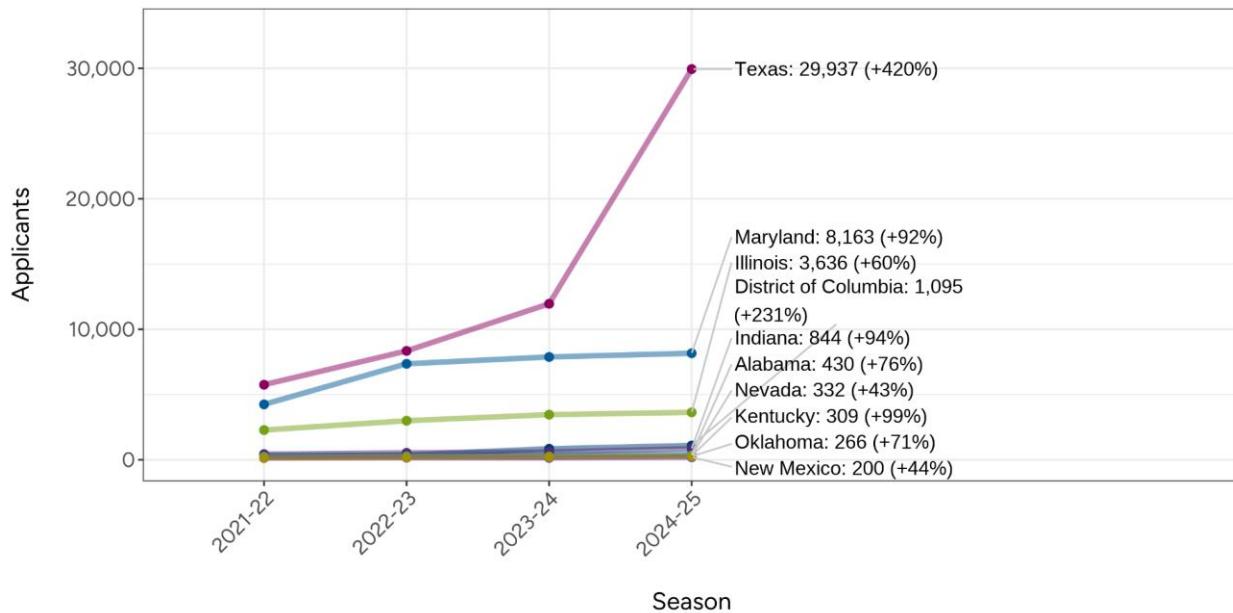
Appendix Figure A6. Growth in transfer applicants since 2021–22, by citizenship



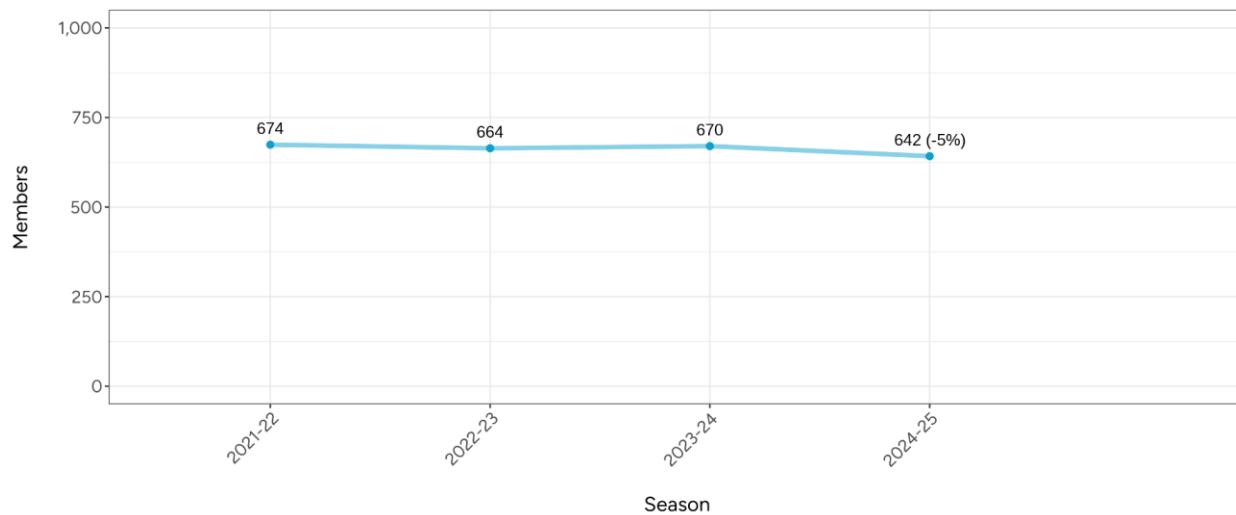
Appendix Figure A7. Growth in domestic transfer applicants by United States region since 2021–22



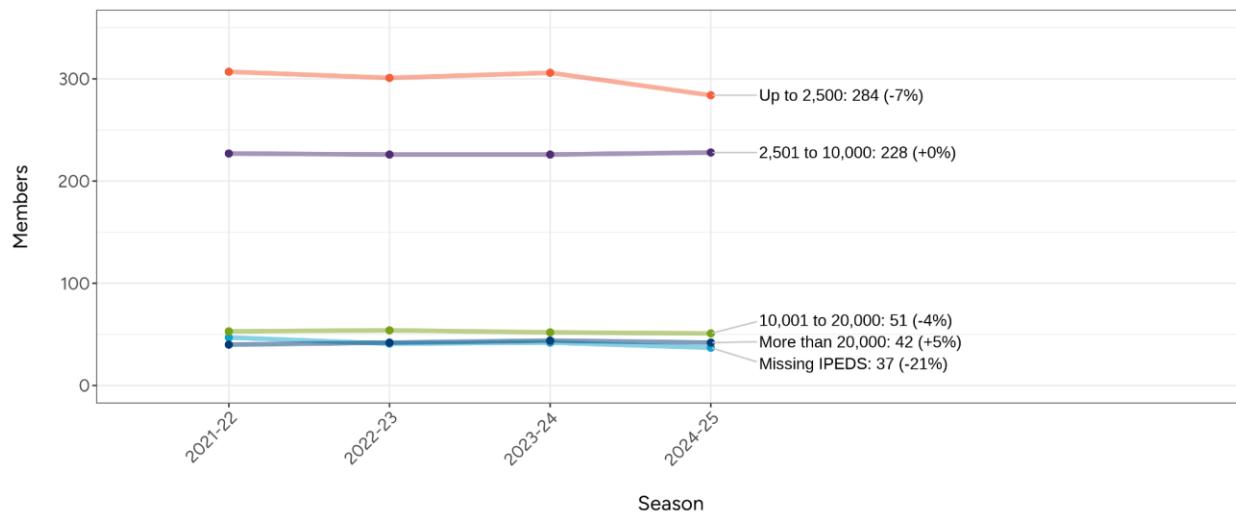
Appendix Figure A8. Growth in domestic transfer applicants among the ten fastest-growing states since 2021–22



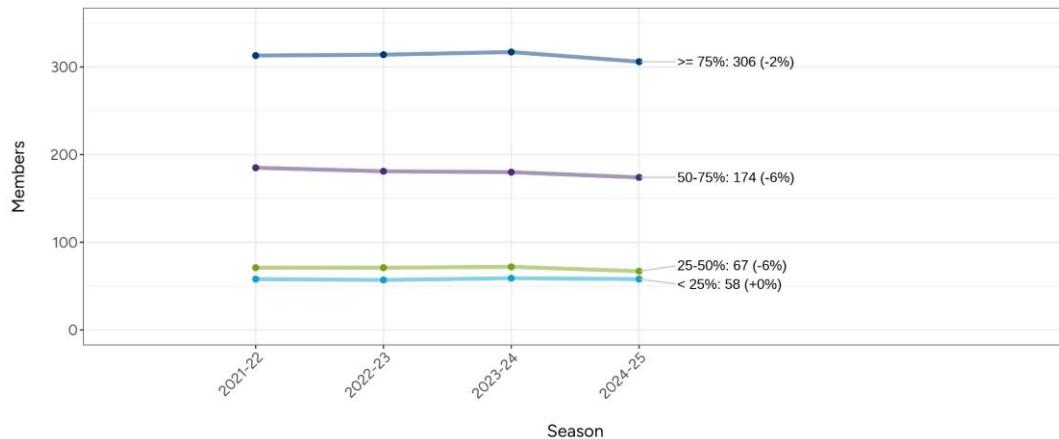
Appendix Figure A9. Growth in members receiving transfer applications since 2021–22



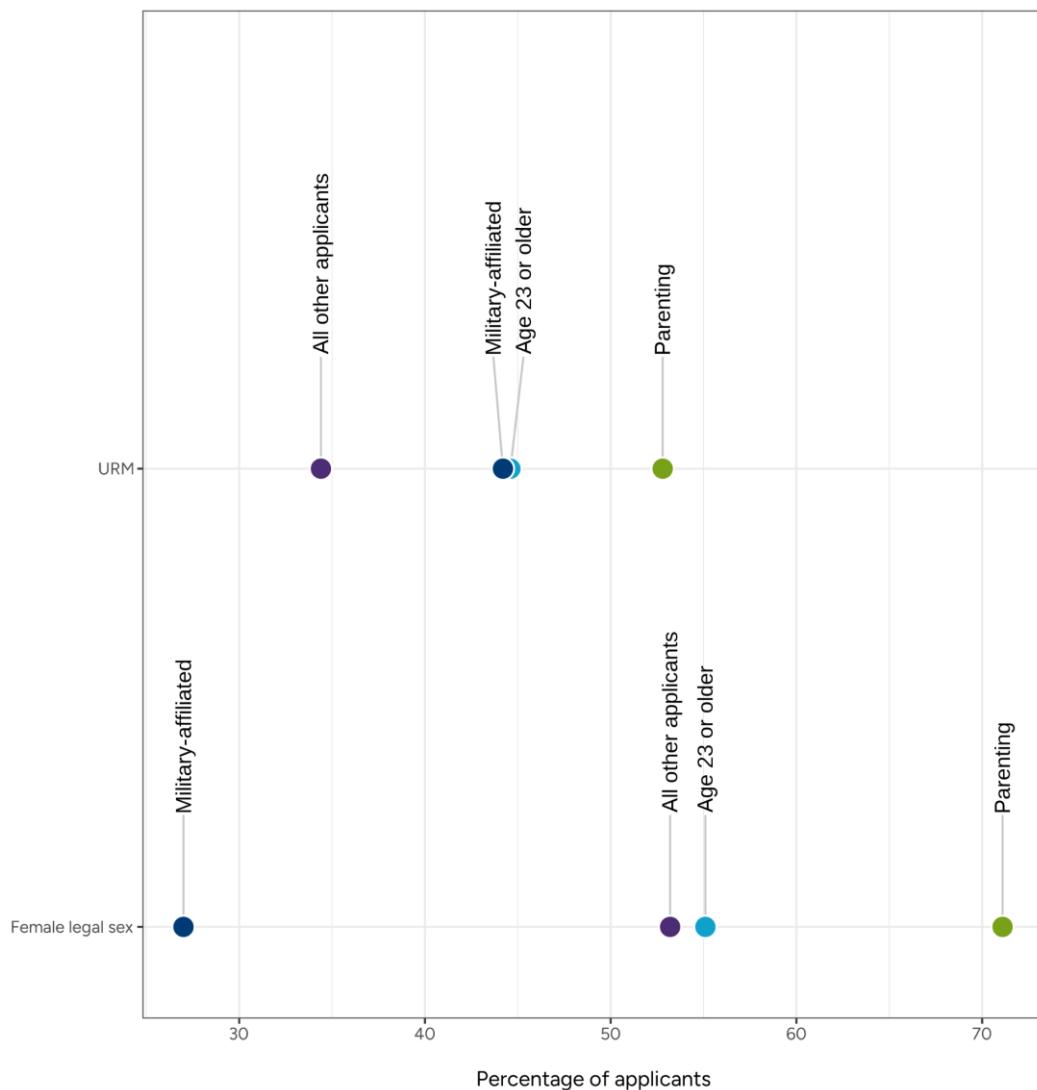
Appendix Figure A10. Growth in members receiving transfer applications since 2021–22, by enrollment



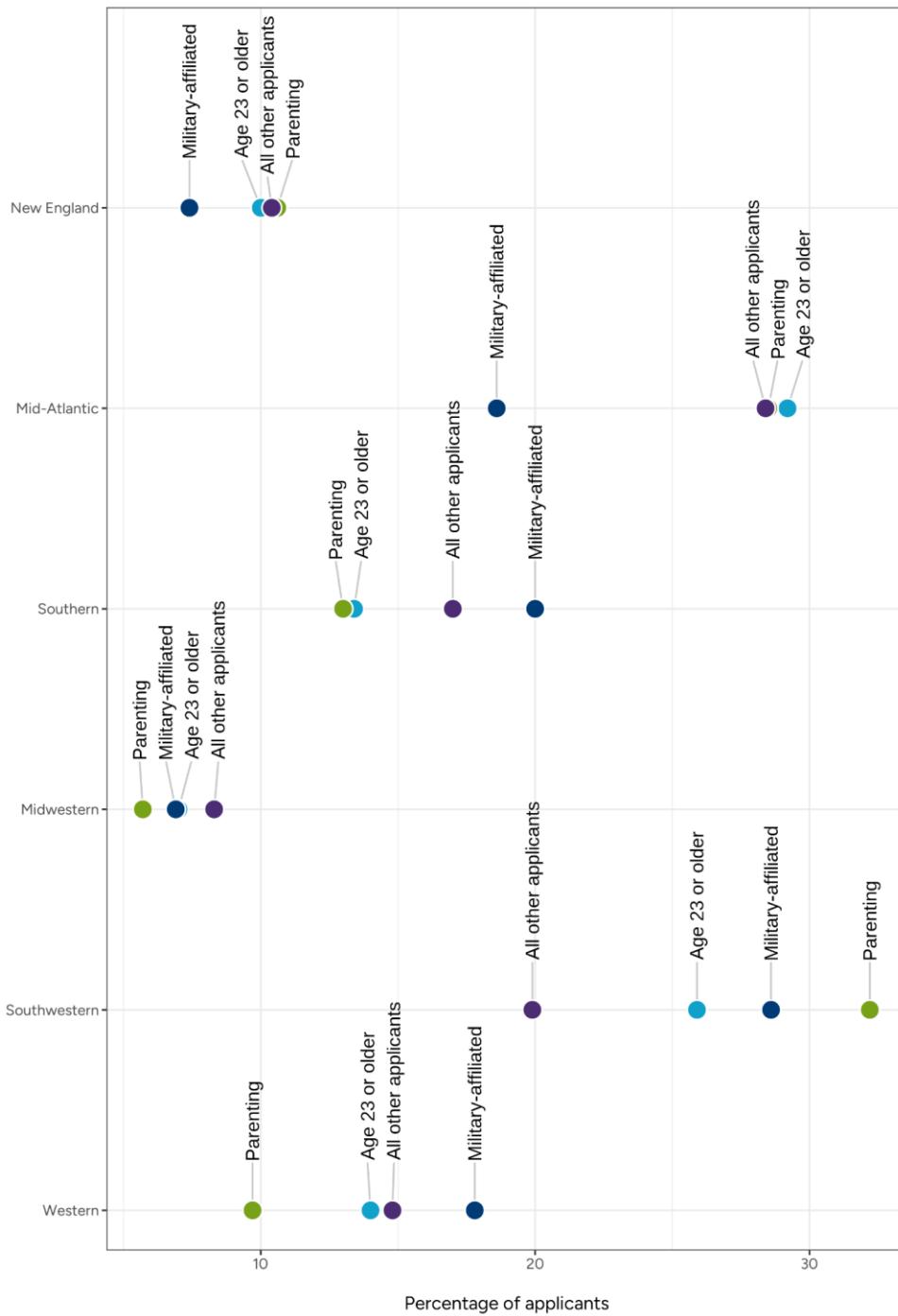
Appendix Figure A11. Growth in members receiving transfer applications since 2021–22, by acceptance rate



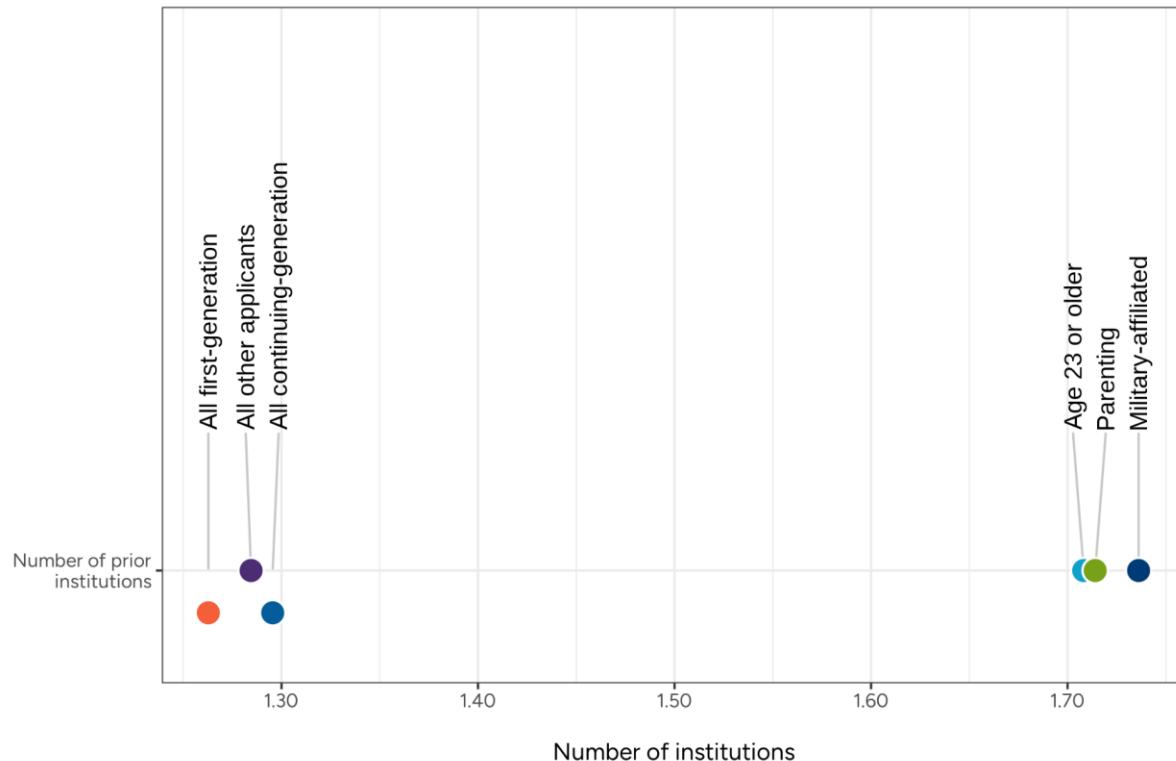
Appendix Figure A12. Underrepresented minority status and female legal sex of domestic transfer applicants in the 2024–25 season



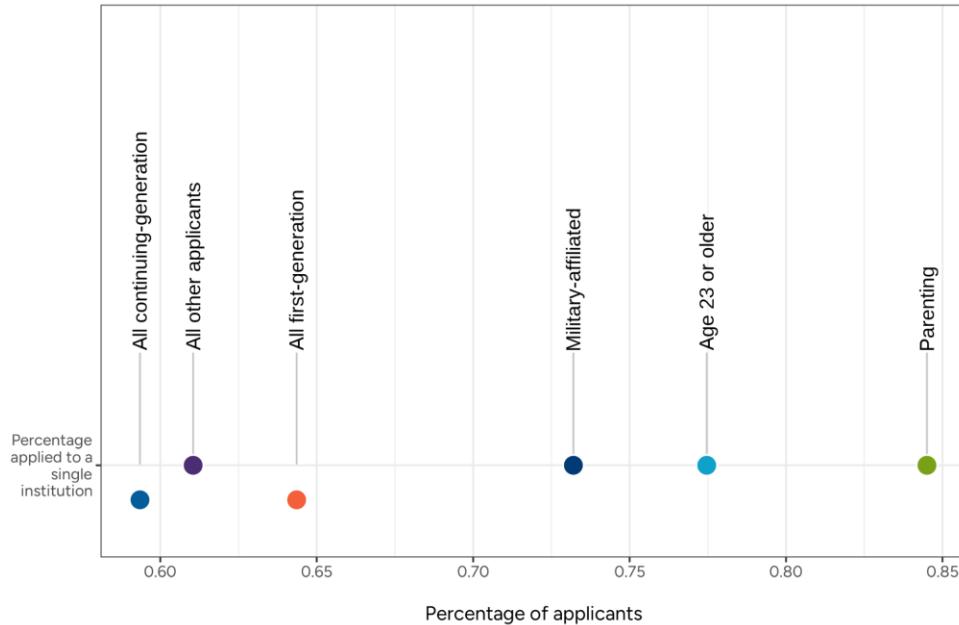
Appendix Figure A13. United States region of domestic transfer applicants in the 2024–25 season



Appendix Figure A14. Number of prior institutions attended by domestic transfer applicants in the 2024–25 season



Appendix Figure A15. Percentage of domestic transfer applicants who applied to a single institution in the 2024-25 season



Appendix Figure A16. Institutional control, acceptance rate, and bachelor's degree completion rate of institutions where domestic transfer applicants applied in the 2024–25 season

