Making Sense of Transitions: An Examination of Transfer among Economically Disadvantaged Undergraduates

Hannah Miller
PhD Candidate in Sociology
University of Wisconsin-Madison
&
Sara Goldrick-Rab
Professor of Educational Policy Studies and Sociology
University of Wisconsin-Madison

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Abstract

At least one in three undergraduates attends more than one college, but we know little about how students decide to transfer. Most studies about transfer are retrospective, quantitative, and/or restricted to students who complete a transfer, thus missing the process through which students reach transfer decisions. In contrast, this mixed methods, longitudinal study prospectively examines a cohort of students across multiple colleges and universities over time. Based on data from more than 200 interviews with 50 students from low-income Wisconsin families, we find that about half of students consider transferring, but a substantial percentage ultimately decide to persist at their initial institution. Other studies have ignored the deliberation process—and existence—of this group. For all students who consider transfer, we illuminate a process of discussion and reflection that is shaped by social class and social capital.

As enrollment in higher education expands, pathways through college often become differentiated. Empirical evidence indicates that this occurs cross-nationally and is especially true in the American system of higher education, which provides a wide array of flexible choices and options for how students attend school (Shavit, Arum, & Gamoran, 2007). After 40 years of increasing participation in higher education, today's undergraduates follow complicated trajectories, with at least one-third of students switching institutions at some time, and one-fourth of students transferring more than once (Hossler et al., 2012). The incidence, frequency, and type of institutional mobility are related to time to degree, type of degree earned, and likelihood of degree completion (Goldrick-Rab, 2006; Goldrick-Rab & Pfeffer, 2009; Long & Kurlaender, 2009), and, in turn, the wages associated with the degree (Hout, 2012; Surette, 2001). Moreover, transfer appears to be part of the class stratification of higher education, more commonly characterizing the pathways of first-generation and low-income students (Goldrick-Rab, 2006; Goldrick-Rab & Pfeffer, 2009; Kalogrides & Grodsky, 2011).

But despite evidence that transfer decisions are common and consequential, and may contribute to inequality in college completion, there is very little information about how students arrive at the decision to transfer. It is difficult to ascertain the motives and contexts guiding students' decisions about college pathways, especially when researchers rely on static quantitative survey data or accounts offered only in retrospect. Most studies of college transfer use this sort of information (Bensimon & Dowd, 2009; Cejda & Kaylor, 2001; Hagedorn, Cypers, & Lester, 2008; Hermanowicz, 2007; Winter & Harris, 1999) and tend to present transfer as an outcome rather than a process. Without clearer information explicating the process that students go through when thinking about transfer, it is difficult to identify and target interventions that may help students make effective choices.

In this paper, we explore the transfer decisions of students from low-income families (who are among the most likely to transfer) using data from a mixed methods, longitudinal study in which students were surveyed and interviewed initially as they began college and then repeatedly afterward, regardless of whether they transferred. We find that half of all students in the sample considered transferring college (n=25), and just over half of those who considered transfer had done so by four years after they started college (n=14). This means that studies that focus only on the latter group miss a process of sense-making about transfer that occurs for a larger and more diverse range of students than previously expected. Whereas one of the only studies of how students *actually make* transfer decisions suggested that these decisions are often made "impetuously" (Hermanowicz, 2007), we find evidence that students engage in deliberation and debate that almost as often as not leads to a decision *not* to transfer.

Prior Studies of College Transfer

There are 4,600 degree-granting institutions of higher education in the United States (Snyder & Dillow, 2013), and the vast majority (more than 95 percent) do not employ highly selective admissions processes (Barron's, 2015), making it relatively easy for undergraduates to switch schools while pursuing a degree. Studies of transfer in higher education range from examinations of community college students and their probability of transferring to universities (Alfonso, 2006; Brand, Pfeffer, & Goldrick-Rab, 2014; Dougherty & Kienzl, 2006; Long & Kurlaender, 2009; Roksa & Calcagno, 2010; Rouse, 1995; Sandy, Gonzalez, & Hilmer, 2006; Surette, 2001) to studies of multi-institutional attendance, often called "swirling" (Andrews, Li, & Lovenheim, 2014; Bahr, 2009a, 2012; Brown, 2011; Johnson & Muse, 2012; McCormick, 2003; Townsend, 2001).[1] While there are many forms of transfer, research tends to treat transfer as a discrete, binary, and non-time-varying incident that occurs one time (Allen, Robbins,

Casillas, & Oh, 2008; Dowd & Melguizo, 2008; Laanan, 2007; Laanan, Starobin, & Eggleston, 2010; Winter, Harris, & Ziegler, 2001).[2] In addition, most quantitative studies of transfer infer students' reasons for transferring based on relationships observed in administrative data. Occasionally, students are asked about their transfer decisions via surveys that provide predesigned rationales for transfer, but, as Hermanowicz (2007) points out, students' perceptions, rationales, and voices are rarely included in studies of transfer behavior (for exceptions, see Hermanowicz's work as well as Bensimon & Dowd, 2009; Cejda & Kaylor, 2001; Deil-Amen & Goldrick-Rab, 2009; Guillermo-Wann, Hurtado, & Alvarez, 2013; Harrison, 1999; Owens, 2010).

Yet there is evidence that transfer may not be a static decision-making process. For example, one study found that 29 percent of students who intended to persist at a specific institution subsequently departed, while 23 percent of students who intended to transfer subsequently persisted at that institution (Okun, Ruehlman, & Karoly, 1991). Although students' plans to transfer or not transfer are somewhat predictive of their ensuing behavior, several studies suggest that many students' eventual enrollment behaviors do not match their self-reported intentions (Cabrera, Nora, & Castaneda, 1993; Metzner & Bean, 1987). The complexity of transfer patterns may be related to the changing amount of information students possess, their varying level of commitment to college, and their sensitivity to intervening events that disrupt their plans (Azjen, 1985; Morgan, 2005; Stinebrickner & Stinebrickner, 2009). This process is anticipated by the framing of the college experience as a "great experiment" in which students come to learn more about themselves and their abilities, and thus re-evaluate their decisions over time (Manski, 1983). This is why some analysts utilize event history or survival models for examining transfer and other retention decisions, to allow for the time-varying nature of the

process itself (Andrew, 2009; Bahr, 2009b; DesJardins, McCall, Ahlburg, & Moye, 2002; DesJardins, Ahlburg, & McCall, 1999; Ishitani, 2006, 2008).

In order to intervene and help students make optimal decisions, we need to understand how they make sense of transfer. Research on "sense-making" suggests that, in seeking out, processing, and using information to make sense of new individuals and situations, people draw on their own lives and prior experiences (Dervin, 1998; Savolainen, 1993; Warren, Ballenger, Ogonowski, Rosebery, & Hudicourt-Barnes, 2001). Thus, sense-making is a social, context-specific process used to solve problems and make decisions (Schmidt & Datnow, 2005). Moreover, the sense-making process may affect and reflect the likelihood of a positive outcome resulting from transfer. Studies suggest that transfer can promote or inhibit students' chances of completing a degree depending on the student and his or her background, as well as his or her academic, financial, and familial circumstances, and, critically, the differences between the origin school and the destination institution (Cox, 2009a, 2009b; Deil-Amen & Goldrick-Rab, 2009; Goldrick-Rab & Pfeffer, 2009; Hillman, Lum, & Hossler, 2008; Hills, 1965; Ishitani, 2008; Kalogrides & Grodsky, 2011; Laanan, 2007; Laanan et al., 2010; Lee, Mackie-Lewis, & Marks, 1993; Long & Kurlaender, 2009; Owens, 2010; Roksa & Keith, 2008). Thus, the uncertain status of transfer (i.e., whether it is a positive or negative event for a particular student) makes it crucial to understand the thinking behind students' transfer decisions.

The only published study we are aware of that considers the *process* of transfer decision-making is Hermanowicz's (2007) study of students who left a single selective university. Hermanowicz found that most students decided to leave for reasons that could have been addressed by the school and did not seem (from the author's perspective) to be sufficient for departure. This finding led Hermanowicz to conclude that students do not operate as "rational

actors" in strategically calculating whether transfer's benefits outweigh the costs. Instead, Hermanowicz views students as "impetuously" making decisions with little foresight. As a result, he argues that, when making transfer decisions, students are "high on quick decision-making and short on reasoning" (2007, p. 35).

That conclusion raises many questions. Was there a context to the students' decision-making that was unobserved because the data came from retrospective accounts of their decisions, a context that, if recognized, would make the decisions appear far more rational? Do students leaving a selective institution make transfer decisions in a similar manner to those attending less selective public schools? Are the processes similar for students from low-income families? This study adds to the extant literature by examining the dynamic process by which students progress along, and make decisions about, different educational pathways. By incorporating longitudinal measures of transfer intentions from surveys and interviews, as well as actual observations of transfer behavior from interviews and administrative data, we comprehensively explore how students' transfer decisions unfold over time. We highlight where the process seems to differ from current understandings of transfer and provide insights into potential points in that decision-making process where additional supports might be beneficial.

In addition, we call attention to the ways in which students' background may affect the transfer decision-making process. To do so, we draw on the concept of "social capital," which broadly refers to the benefits (and costs) that come from participating in, and having access to, groups. Such benefits may include the norms, values, and expected behaviors of a particular group, as well as the information-sharing contacts and channels groups provide (Bourdieu, 1986; Coleman, 1988; Portes, 1998). Several studies indicate that social capital contributes to students' decision to enroll in college (González, Stoner, & Jovel, 2003; Perna, 2000; Sandefur, Meier, &

Campbell, 2006), but less research has examined how social capital matters once students are already enrolled in higher education.[3] Given that research in K-12 education suggests that social capital is particularly important in educational settings when conflicts or difficulties arise (Horvat, Weininger, & Lareau, 2003; Stanton-Salazar, 2001; Stanton-Salazar & Dornbusch, 1995), it may be the case that the networks and information to which students have access are also especially important when challenges arise for them in college.

Data and Methods

We employ data from the Wisconsin Scholars Longitudinal Study (WSLS), a mixed methods panel study of first-time, full-time Pell Grant recipients enrolled in Wisconsin public higher education institutions in fall 2008.

All students in the study initially enrolled at one of the 13 four-year universities or 13 two-year colleges that are part of the University of Wisconsin (UW) System or at one of the 16 two-year colleges that are part of the Wisconsin Technical College System (WTCS). More than 80 percent of college students in Wisconsin attend an institution that is part of the UW or WTCS (Goldrick-Rab & Harris, 2011). The UW two-year colleges are explicitly designed to facilitate transfer by offering guaranteed admission to a UW four-year university as a junior. The WTCS technical colleges offer two-year associate degrees as well as one- and two-year technical diplomas, and five WTCS colleges offer a liberal arts associate degree designed for students who want to transfer to a university (Wisconsin Technical College System Office 2015).

Most of the data come from in-person interviews conducted with a stratified random sample of 50 college students enrolled at four targeted universities and two targeted technical colleges in southeastern Wisconsin.[4] These 50 students were contacted each semester from fall 2008 to spring 2011 to arrange interviews. Since not all students responded to the interview

request each semester, the number of interviews for each student ranges from one to six, with students interviewed an average of four times.

To gain additional information about the characteristics of students in the sample, we also draw on quantitative data collected as part of the broader WSLS. These data include financial aid information from the Free Application for Federal Student Aid (FAFSA), enrollment data from the National Student Clearinghouse (NSC), transcript data from the UW System and WTCS, and student surveys. Data from the FAFSA, NSC, and college transcripts are available for the 2008-09, 2009-10, and 2010-11 school years (NSC data are available through the fall 2012 semester), while student surveys were conducted in fall and spring of the 2008-09 and 2009-10 school years, as well as in spring 2011.

Each of these datasets contributes valuable—and unique—information about students' experiences. Specifically, the FAFSA provides objective information about students' financial resources, including their parents' income and assets. The NSC offers a comprehensive history of students' enrollment and degrees granted over time; because the NSC covers more than 3,500 higher education institutions (including about 90 in Wisconsin), it allows us to follow students who transfer nearly anywhere in the U.S. (National Student Clearinghouse, 2014). In this study, we use the NSC to follow students and measure transfer during the students' first four years of college. However, given that the NSC does not provide detailed information on students' academic history, we draw on transcript data from the UW and WTCS to track the number of credits in which students enrolled each semester, as well as their term-specific and cumulative GPA.[5] Finally, survey data offer rich information about students' *subjective* experiences, including their perceived preparation for college, interest in classes, concerns about finances, and ability to complete their intended degrees.

The WSLS provides exceptional data for several reasons. First, the study includes repeated interviews with students from six institutions over four years. These longitudinal interviews allow us to capture how students' thinking about transfer changes over time. In contrast, prior work generally has examined students' retrospective rationales for transfer but, without prospective data, assertions cannot be rigorously evaluated since we only know how students described their decision-making after the fact.

Second, the WSLS focuses on Pell Grant recipients. Low-income students have much lower rates of college completion and are at a particular risk of following negative academic pathways (Ishitani, 2006; Milesi, 2010). Since some research suggests that students who are least likely to obtain a bachelor's degree benefit the most from that education if they are able to attain it (Brand & Xie, 2010), understanding the transfer decision-making of low-income students has important equity implications.

Third, the WSLS is useful for examining how students from different types of institutions make decisions about transfer. Most prior interview studies focus on students at only one institution (Harrison, 1999; Owens, 2010), but, by interviewing students from multiple institutions, we gain a sense of commonalities in experience and address the concern that some students' reasons for transfer may be institution-specific.

Sample Characteristics

The full WSLS sample represents full-time students attending college for the first time in fall 2008 who were Pell Grant recipients enrolled at Wisconsin public colleges or universities. Of the 3,000 students in the full sample, 50 percent began at four-year institutions, 59 percent were female, and 28 percent were minorities. We define first-generation college students as those who do not have at least one parent with a bachelor's degree or higher[6]; 81 percent were first-

generation college students. Students' average age was around 20 years old; students' parents' adjusted gross income was about $23,000; and their average Expected Family Contribution (EFC) was approximately $1,300.[7]

This paper's focal sample consists of the 50 students who were interviewed. Thirty-six of these students began at UW universities while the remaining 14 began at technical colleges. In the focal sample, 88 percent of students were first-generation, 60 percent were minorities, slightly over half were female, and most were about 18 years old. Students' families had an average adjusted gross income of about $26,000 and an EFC of around $1,700.

Table 1 compares students in the full WSLS sample with this paper's focal sample. As previously mentioned, students in the interview sample were selected using stratified random sampling, so they are not necessarily representative of the larger sample. Students in the focal sample are significantly younger; more likely to have begun at a four-year college; to be a minority; to say that their grades are lower than they expected and that they have more problems affording college than they expected; to rate themselves as having a better chance of finishing college than most; to have sought academic guidance and tutoring; and to live in an on-campus dorm. However, these students are also similar to the full sample in many ways; for example, similar percentages of students in the full and focal sample are first-generation, report classes are no more difficult than expected, and have family encouraging them to stay in college.

Table 1 about here

Analytic Strategy

To analyze the interview data, we used Dedoose, a web-based application for mixed methods analysis. We employed an inductive coding process (Patton, 2002) in which we began by identifying instances when students mentioned satisfaction or dissatisfaction with their

current college or life experiences, or discussed reasons for considering transfer, stopout, or persistence. As we proceeded, emergent codes for subthemes developed (Miles, Huberman, & Saldana, 2014). Using a modified version of the constant comparative method (Teddlie & Tashakkori, 2009), we compared students' reports of their lives and experiences across interview waves, and we also compared reports across students who persisted without considering transfer, considered transfer but persisted at their initial institution, and ultimately transferred.

Next, we constructed narrative summaries of each student's academic path. These summaries included when the student began discussing the possibility of transfer (if ever), factors the student identified for each transfer or persistence decision, how explanations about why transfer occurred or did not occur changed over time, and the student's subsequent feelings about his or her decision to transfer or not transfer. We used these summaries to refine our understandings of the salient factors in each student's college experience, which then helped us to refine our coding through an iterative process (Teddlie & Tashakkori, 2009).

We then checked findings from the interview data against the survey and administrative data to triangulate conclusions about students' experiences and transfer thinking. In doing so, we explored whether survey reports corroborated what students were telling us in interviews, and we sought to expand the breadth of our understanding of students' experiences by using multiple methods in an expansionary approach (Creswell & Plano Clark, 2011; Johnson, Onwuegbuzie, & Turner, 2007).

Limitations

This research draws on students' own perceptions, rationales, and voices to better understand how students' transfer-related thinking evolves over time and is affected by the context in which they attend college. However, this research has several limitations.

First, although the full WSLS sample is representative of first-time, full-time Pell Grant recipients enrolled at public higher education institutions in Wisconsin, this paper's focal sample is not, limiting the generalizability of our findings. While these students illustrate the decision-making processes of some low-income students deciding whether or not to transfer, future research should explore whether these same processes occur among broader groups of students.

Second, we do not have a sufficient sample to draw conclusions about variation in the experiences of students who complete different types of transfer (e.g., from a two- to a four-year institution versus from a four- to a two-year institution).

Third, we were not able to re-interview four students after they transferred because these students did not respond to subsequent contact attempts. While attrition is common in longitudinal studies, this attrition is unfortunate because these students could have offered valuable information about how they came to think about their transfer decision in retrospect.

Finally, we can only learn so much about students' thought processes through interviews. Because college transfer is not generally a sensitive subject, and respondents discussed more sensitive topics (e.g., family conflicts, underage drinking) with interviewers in a relatively open manner, we are not particularly concerned about social desirability bias (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003). However, students may not have been able—or motivated—to fully articulate their decision-making processes to interviewers. Thus, this study provides only a partial understanding of students' thinking and rationales.

From Transfer Intentions to Transfer Outcomes

Far more students think about transferring than actually execute a transfer. We find evidence of this in both the smaller interview sample and the larger survey sample. The interviewed students directly provided information indicating that 14 transferred (28 percent) and

another 11 considered transferring but decided against it. In other words, half of the interview sample thought about transferring and, ultimately, 14 students actually transferred.

During the fall semesters of their first and second year of college, students responded to surveys asking how likely they were to transfer to a two- or four-year institution. The questions asked: "How likely are each of the following scenarios? (1) You will transfer to a four-year college, and (2) You will transfer to a two-year college." Responses options were "not at all likely," "slightly likely," "somewhat likely," "very likely," and "extremely likely." Figures 1 and 2 illustrate responses to these questions for students in the interview sample who began at four-year institutions (Figure 1) or at two-year institutions (Figure 2). In the figures, filled circles represent students who ultimately completed that type of transfer, while unfilled circles represent students who did not complete that transfer.

Figure 1 shows that, in fall 2008, nearly half of the students in the interview sample who began at four-year institutions said they were at least slightly likely to transfer to another four-year institution, but only two students said they were likely to transfer to a two-year college.[8] Of the five students who eventually transferred to a four-year college, three said in their first semester that this transfer was "not at all likely," while two called the transfer "extremely likely." And, of the three students who eventually transferred to a two-year college, two said in their first semester that this transfer was "not at all likely," while one called the transfer "very likely." By fall 2009, students' transfer intentions had generally become more definitive. Fewer students said transferring to another four-year institution was "somewhat" to "extremely likely," although slightly more students than in the previous year said that transferring to a two-year college was at least "slightly likely."

Figure 1 about here

Figure 2 shows that, in fall 2008, seven of the 14 students in the interview sample who began at two-year institutions said they were at least "somewhat likely" to transfer to a four-year school[9]; both of the students who ultimately transferred to a four-year university said in their first semester that doing so was "extremely likely." Likewise, in their first semester, six students—including three of the four students who ultimately completed this type of transfer— said that transferring to another two-year college was at least "slightly likely."

Figure 2 about here

Overall, Figures 1 and 2 illustrate that students who began at two-year institutions were more likely than those who began at four-year institutions to initially intend to transfer, but that, regardless of college type, far more students *considered* transfer than ultimately completed it. In addition, while most students who began at four-year institutions and transferred had not anticipated the transfer when they were first-year students, the opposite was true for students who began at two-year institutions (i.e., in their first year, most two-year students who later transferred said it was at least "slightly likely" that they would transfer). As we discuss below, this may be because transfer often has a different meaning or valence for students who begin at four- vs. two-year institutions; that is, in many cases, transfer may be a *positive* outcome for students at two-year institutions but a *negative* outcome for students at four-year institutions.

Are students who complete a transfer from more or less advantaged backgrounds compared to those who *consider* but do not execute a transfer? We next examine the group of students who said that they were at least "slightly likely" to transfer and distinguish between those who did and did not complete that transfer within their first four years of college.[10]

Table 2 shows that students who completed an anticipated transfer were slightly younger, less likely to have begun at the flagship institution, and more likely to be female than students

who did not ultimately transfer. They received more financial aid in the form of grants but earned slightly lower ACT scores and GPAs during the first semester of college and were more likely to say that their grades were lower than expected. Transfer students also were more likely to report having fewer friends in college than expected.

Table 2 about here

But what does it mean to truly *consider* transfer? The surveys provide students' answers to questions about "how likely" they are to transfer but, it is not clear when a student is *actually* considering transfer; for example, is a student who says transfer is at least "slightly likely" actually *considering* transfer?

To investigate this, we turned to the interviews and disaggregated the data in order to compare (1) students who never considered transfer to those who considered transfer, followed by (2) students who considered transfer and actually followed through versus students who considered transfer but ultimately did not transfer. Table 3 shows these pairwise comparisons. Because the sample sizes for each group are small, few of the differences are statistically significant; however, the patterns suggest potentially important differences among these students.

Students who considered transfer were substantially less likely than students who never considered it to have begun college at a flagship university. They had far fewer financial resources: their parents' income was significantly lower; they had lower EFCs; and they seemed to work more hours per week. In addition, they were less successful academically: they had significantly lower GPAs and ACT scores; were less likely to say they expected to earn a bachelor's degree or higher; and seemed to be more likely to have sought tutoring, to report classes were more difficult than expected, and to say their grades were lower than expected, although these differences were not statistically significant. Students who considered transfer

were also more likely to report they were not as happy in college as expected, although they were no more likely to say they had fewer friends in college than expected.

Table 3 about here

Among those considering transfer, students who executed the transfer were more likely than those who did not to be first-generation, come from families with lower incomes, and report working in college; however, they were less likely to report having more problems affording college than expected and less likely to report feeling obligated to support their family financially. Overall, compared to students who considered transfer but did not transfer, transfer students were somewhat more disadvantaged economically but were similar in terms of their family support for college, educational aspirations, and feelings of academic competence. We next consider how the transfer decision-making process evolved for these two groups of students.

Transfer as a Dynamic, Unfolding Process

Joaquin[11] began at a UW college and transferred several times. First, he transferred from a UW college to a UW university after his wife finished her associate degree and transferred to work toward a bachelor's degree. Since his wife needed to transfer to continue her education, Joaquin felt that it made sense to transfer schools with her so that they could commute together.

However, during his first semester at the university, Joaquin reported that courses were more challenging than expected, classes were larger, professors were not as available to meet one-on-one, and exams required him to "race against the clock." Given these difficulties, Joaquin was not sure if he should continue there. He said:

> I'm in a situation right now that [I] wanted to go back to a two-year just to finish my general eds. And then transfer…back to [the university] so I can finish. So I think that would be a little easier for me….But I'm kind of indecisive right now on what to do.

While he knew a few technical colleges were located nearby, Joaquin was primarily considering transferring to a UW college so that his credits would transfer.

At the start of the next semester, Joaquin decided to go ahead with that transfer, saying: I think I passed about three out of four classes or two out of [four classes]. Something like that. So I just figured it would be better for me to go back to [a UW college] just to get some type of degree. Instead of trying to stress out, trying to get all the work done, and then come out with nothing.

As he made this decision, Joaquin consulted with an academic advisor and his wife, to whom he gave most of the credit, saying: "She's very smart and she pushes me to do things. Which I kind of need, you know. Otherwise I wouldn't get that many things done."

Back at a UW college, Joaquin's grades improved. He attributed the improvement to smaller and more relaxed classes, which made him feel more comfortable asking questions. He spent one year at this college and followed through on his plan to earn an associate degree before transferring a third and final time back to the university. Clearly, Joaquin's transfer path unfolded over time as he, with the help of his academic advisor and wife, made sense of—and made decisions about—different circumstances that arose.

For Oarack, transfer was also a drawn-out, multi-semester process. Before he began college, Oarack was offered a full-tuition scholarship for low-income and minority students at the flagship university. However, his high school grades did not allow him access to the flagship, so he planned to earn better grades at another UW university, then transfer to the flagship where he could take advantage of the scholarship. Oarack viewed his initial college as a "sort of stepping stone" that would set him up to transfer at the end of his sophomore year.

During his first year of college, Oarack discussed this plan with his advisor:

> We talked about [me] transferring, and I told him I was planning on transferring my junior year after being a resident assistant here for a year. And he asked me why would I wait? And I was like, 'That's a very good question, sir.'

After talking with his advisor, Oarack realized that it was not necessary to wait to transfer until he finished his core classes, so he applied to the flagship university for the fall 2009 semester.

The following semester, however, Oarack reversed course and returned to his original plan. He was accepted to the flagship university but decided to stay at his initial institution for another year. He explained: "I feel like, if I were to leave the campus in the spring, then I would be losing a lot of the connections that I'm making." Asked why these connections were so important, Oarack replied:

> It's like being prepared. It's better to have something and not need it than need it and not have it. […] So, in the future if I [think], 'Oh man, I need something,' then I'm just, 'Oh, okay. I can go to them, and then I'll have it.' [...] The bigger network you have, the more stable the rest of your life will be.

Oarack greatly valued social capital (though he did not use that term) and, to him, it made sense to build up his social capital at his initial institution before transferring to the flagship university. While he vacillated in terms of *when* to transfer, revisiting his thinking about transfer each semester, he eventually followed through on his original transfer intentions.

In contrast, Ethan started college with the idea that he might transfer to the flagship, but he ultimately persisted at his original university. Ethan chose not to begin college at the flagship because it seemed too large for him; he thought he would "start out small," "get the whole feel for the college life," take some classes, "see how it goes," and then decide whether to transfer for his junior and senior years.

The next semester, however, Ethan changed his mind. He considered transferring to a technical college attended by one of his close friends from high school. For Ethan, the salient fact about this college was that his friend attended; when asked by the interviewer, Ethan did not seem to realize the school did not grant bachelor's degrees.

Ethan's friends and family expressed concern. Ethan's roommate pointed out that Ethan already had friends at his current institution and would have to make new connections if he transferred. His mother told him that she was "ecstatic" about his grades the previous semester. Ethan explained:

> She's like, 'Well, I want you to go back there [because] you did really good last semester. You're having fun, you met all those people and have a lot of friends there, and I just want you to go there.' She said, if I wanted to transfer, that she wouldn't resent it, so she was cool with whatever I wanted to do, but she told me she kind of wanted me to go back to [the initial school].

Ultimately, Ethan stayed at his initial university and, the next semester when the interviewer mentioned that Ethan had previously considered transferring, Ethan indicated that he did not remember much about this decision-making process. He said: "I was thinking about it, but I just really love it here."

> **Interviewer**: You had a friend that transferred do you remember that? […]
>
> **Ethan**: Oh, yeah.
>
> **Interviewer**: Sort of funny. You don't keep up with him?
>
> **Ethan**: No.

Thus, what was initially a deliberative process in which he consulted with family and friends was later rewritten in his mind as something he had thought about once.

Like Ethan, Jessica, who also began at a university, was initially considering transfer. In her first term, she reported that classes were "really hard, a big difference from what high school was." She said:

> I studied in high school, but it was just a lot easier. Now I got a wake-up call from this first semester. I failed a class because I did study but I probably could have studied a lot more than what I did.

After a disappointing first semester, Jessica was not sure if she should continue at her initial institution. She explained:

> I was thinking about a technical college next year. I just really don't know what I want to do yet. Because the whole first semester didn't go well, but I've talked to a lot of people, and they said that it's happened to them before too—you just have to try and see what happens. But I think I am going to look into tech school. My parents don't want me to but I just want to do what's best for me. […] My parents have a major problem with me going to a tech school. Because my dad didn't graduate [high school], [and] my mom did but she didn't go on to [college]. They just want to see me do good. And they think that, if I go to a tech school, I'm not going to get a job.

Jessica was very close to her parents; she talked to her mom on the phone every day, and she'd chosen her initial institution because it was close enough to allow her to go home each weekend. She valued her parents' opinion, and they persuaded her to persist at her initial school.

The next semester, Jessica reported that she was studying more and performing better on exams. She said: "I am getting more used to it [college]. I was more homesick last semester. […] Now it's finally become a normal thing." She said that she was no longer thinking of transferring. When asked what changed her mind, Jessica explained:

I talked to my parents, and they told me how they felt. And now that I like school more and I don't really wanna leave here, I am probably better off just staying in the college instead of going to technical college.

As the final example in this section, we discuss the experience of a student who had a particularly drawn-out transfer decision-making process, and whose dynamic process would not have been uncovered if we had relied solely on retrospective interviews.

Before coming to university, Matt worked in a factory for seven months. He said: "I wanted a better job than working in a factory my whole life. So that's why I came to college." In his first semester, Matt took 18 credits and anticipated that he would be able to finish in four years. However, he viewed his financial situation as very precarious, saying:

> I've always had back-up money, money in my savings that I could fall back on if I needed it, and it's kind of depleted now that I'm in college. Expenses arise, and I just feel kind of financially insecure.

Matt said he thought every day "about every bad thing that could happen" and how he would cope financially. He also was unsure if his initial institution was the best fit for him because it lacked "name recognition," which he thought might harm him when he began applying for jobs.

The next semester, Matt began working about 40 hours per week. When asked if working improved his financial situation, Matt replied: "Not really, the bills…I don't know, they add up, and I wouldn't survive if I wasn't working as much." He described feeling "much more stress this year" than last year and said, "I'll definitely work during the rest of school, but I hope not this much." Given his work schedule, Matt was taking only nine credits during the regular semester, plus an interim class, and he said that, while he hoped to have only another 4 or 4.5 years until he graduated, this would depend on whether he was working full-time. During this

semester, Matt was still thinking about transferring and was considering another university with majors and minors that his current school didn't have.

The next semester, Matt started working even more, keeping one of his part-time jobs and adding a full-time job as a certified nursing assistant. When asked how long he thought it would take to graduate now, Matt laughed and said: "Never at the rate I'm going." He explained that, since he was only taking 12 credits a semester, making progress toward his degree "seems like it's taking forever." For Matt, however, college was still worth it. He said:

> When I came down here first, I did not enjoy school. I still don't. But I…worked in the factory for seven or eight months, and I wanted a job that I liked. I can't do a job I hate for the rest of my life.

That semester, Matt said there was a 40 percent chance he would transfer, and he mentioned a nearby school with an Arabic program "that would look good with" his major.

The following semester, Matt transferred to an expensive private university, one that he had not previously mentioned considering. Despite his financial concerns, Matt thought he would earn a degree faster by transferring. He described his decision-making process as follows:

> **Matt**: [My new university] has a national security minor and I was just tired of [the old university].
>
> **Interviewer**: What was getting to you the most?
>
> **Matt**: I have no idea. I just wanted to transfer to a different school. […]
>
> **Interviewer**: So did you talk to anyone when you were deciding to leave [to figure] out what the process was going to be?
>
> **Matt**: No. I just woke up and decided to do it.
>
> **Interviewer**: Literally like out of the blue?

Matt: Yeah.

Interviewer: So what was in your mind when you sat up that day?

Matt: Um screw [the university]. I don't know. That was it.

Matt said his grades "increased a lot" because the "classes are really small and [the] teachers are really strict about missing class." When asked how he felt about the tuition at his new school, he said: "I knew it was expensive. I didn't realize it was that expensive but…it's a good college."

Unfortunately, Matt lacked the social capital—such as parents, advisors, or friends—who could explain to him the impact that working so many hours was potentially having on his financial aid package and who could help him make sense of his circumstances and options. Additionally, while Matt's retrospective description of his decision-making process suggests that he made the decision to transfer "impetuously," the longitudinal interviews reveal a disconnect between this description and the reality of Matt's college experience over time. Specifically, Matt had been talking about the possibility of transferring for several semesters so, while he may have quickly decided to transfer, the decision was years in the making.

Financial and Familial Resources Shaping the Transfer Decision-Making Process

Next we consider the context in which students' transfer decisions were made, paying particular attention to the social class-linked financial and familial processes shaping students' choices and examining how students used the information and networks to which they had access to make sense of their options.

In her first semester, Sophie, who began at the flagship university, said she would never transfer: "Transfer? No. Drop out? I think my parents would shoot me." However, she described a situation under which she might be forced to transfer, saying: "If anything, I would have to do a year at [a] college closer to home." During high school, Sophie took a course at a nearby

university; after earning the highest grade in the class, she was offered a full-tuition scholarship. Thus, in her first semester, Sophie viewed attending that university and living with her parents as a fallback option.

The next semester, Sophie started thinking about transfer more seriously. When asked to rate her financial stress on a 1-to-10 scale, Sophie said it was a "12," emphasizing that she actively tried not to think about all the loans and bills she had. Financial stress was one reason Sophie was thinking of transferring to a university closer to home:

Sophie: It's a lot closer to home. To be honest, closer to my boyfriend. But, obviously that's a long ways off yet. Nothing is for sure. It's just something that's been tossed around.

Interviewer: Is your boyfriend really driving that?

Sophie: No.

Interviewer: I mean, I'm not saying he's personally pressuring you, but is your decision based on being near him mostly?

Sophie: That has a lot to do with it. It's also a lot cheaper—housing there is cheaper; living there is cheaper; I mean, everything is cheaper….It's [a] hard decision because I have friends, I have a life here. So there's a lot of factors that are going to play into it. […] I've not made a decision yet.

The next semester, school and finances seemed to become even more challenging for Sophie. She said: "Being in school is just exhausting. Mentally and physically, it's just exhausting." However, she explained:

As far as I'm concerned, I don't have a choice [about continuing in school] because I am on a lot of loans to be here, and, if I don't finish, those loans become due immediately.

That's a lot of money that I don't have. […] And there's only one college graduate in my entire family on both sides, which is a lot of people. It's over a hundred people, and there's only one, so I'm going to make it two.

The one bright light during the semester occurred when Sophie's boyfriend began planning to move to the city where she was attending college. After her boyfriend moved and got a well-paid job the next semester, Sophie had an additional person on whom she could rely for help, though she continued to experience financial and academic challenges. As she progressed through college, Sophie worked nearly full-time to afford school and had to skip classes and cut back on sleep in order to complete homework. Yet, she was no longer considering transfer.

Unlike Sophie, Jay was initially much more certain that he would eventually transfer. In his first semester at a technical college, Jay said he was "definitely" going to transfer to a university so that he could study musicology. He explained: "Studying music pretty much is my niche in life. I know for a fact I want to be a teacher, a music teacher." However, in the same interview, Jay also said that, at the end of high school, he had "no idea" what he wanted to do:

> I figured if I took a few years at [a technical college], I would have somewhat [more] of an idea of what I could do after high school. And it's been helping, it's been getting me more focused.

Jay was thinking of transferring to the flagship institution or to another school with a "phenomenal" music department. His cousin was married to a musician, who had recommended several schools that would align well with Jay's interests.

Then, during his second semester, Jay decided not to transfer. He explained:

Jay: I switched programs. I'm going from liberal arts transfer to a veterinary technician.

Interviewer: Why did you make that decision?

Jay: I'm not quite sure. I don't think I was happy going to a technical college for liberal arts, and I thought I'd get into a veterinary technician program because it seemed like something a little [more] satisfying for me, something better to work with.

Interviewer: Now last time we spoke you were interested in musicology, and you were thinking that was the direction you were going to go. So it sounds like you shifted from that.

Jay: Yeah. I still perform and I still do a lot of musical stuff, but I just don't think [I'm] going into it as far as a form of education. Looking at the job market, I've talked to a few musicians, and they said that there really isn't any money in it. There's no form of real career out of doing musicology. So, I thought I'd go into something more practical.

Jay had begun volunteering on a farm and said: "It was really fun getting to take care of the animals, and I just thought it would be something I'd be interested in." Thus, he decided to switch to a veterinary technician certification program.

When asked what his parents thought of the switch, Jay said:

They're actually kind of glad. My parents were trying to get me into a trade, so becoming a vet tech is more appealing to them than a musician. They were happy that I wanted to be musician, but [now] they're happier that I'm going for vet tech because it's easier to find work I guess.

Financial concerns—including the desire to find stable or "practical" work—coupled with familial persuasion ultimately led Jay to decide that transferring no longer made sense. For other students, transfer ultimately seemed more reasonable given their financial and familial resources. For example, Nathan needed to live at home while attending college since neither he

nor his family had the financial resources to support him living independently. Therefore, each time his family moved, Nathan moved too.

First, he transferred from one two-year college to another after his family moved. Nathan emphasized that he was very satisfied with this second institution, saying:

I like the classes. Pretty much every class that I've taken has been pretty interesting. […] And I guess, after a while, I get attached to the professor and to the people that are in the class.

But, after just one term, Nathan began the transfer process again because his family was moving to California for work. When asked what he thought of the move, Nathan said: "On [the] one hand, it's kind of exciting when you think about what might be there, but then I was getting used to all the pressures and classmates here, so I don't know." Later, he elaborated:

It's kind of sad leaving all the people that I knew here. […] I'll probably miss all the guys from programming. And just moving to a different school and a completely different side of the country sounds daunting too—a lot of things that I won't be used to.

Ultimately, Nathan's family moved to California, but they were unable to find stable employment, so they returned to Wisconsin where Nathan transferred for a third time, re-enrolling at the technical college he had left.

For Mai, it was not a family move but a family crisis that made transfer seem necessary. Mai was born in Thailand, and, as she explained:

In my culture, we believe in family and helping out each other…. For example, [if] something crops up and it requires financial assistance, if I don't have it [money or another form of financial assistance], my sister will have it. [If] my sister doesn't have it, my brother will have it.

Mai was very grateful for her family's support, but she described having "a lot of obstacles" to succeeding in school. One obstacle was money: four of her siblings were also in college and, during her first semester, Mai gave money to one sister who needed a laptop, another sister who needed money for school, and an ex-boyfriend who lost his job and could not afford to pay some bills. Another obstacle was academics. At the start of college, Mai was surprised by the grading scale, saying:

> My first semester I didn't do so well. I thought that the grading scale was if you are in class and you participate and you do your assignments and stuff, you'll have a decent grade. But…it doesn't matter if you come to class or not. If you do well on your exams and your final, then you'll get a good grade based on your exam and finals. And even though I was there every day, I did the work, I read, I have test anxiety, so I kind of bombed my tests and I didn't receive the grade I thought I would receive.

Mai explained that she was very motivated to do well because getting a good education was a way to make her parents proud; secure a good job; and be able to provide for herself, her younger siblings, and her parents. Yet, doing so was a constant source of stress. In a subsequent semester, Mai offered the following analogy: "Every time I look up, there's like a knife just dangling [above me], and, if I do something wrong, I could totally destroy everything I have going for me." To Mai, these "knives" were grades and financial problems, and she emphasized how upset she felt that she was not able to help herself or her family as much as she wanted. She said: "Because, if I'm not able to help my siblings when they need financial help, am I really a good sibling to them?"

During her sixth semester, both of Mai's parents lost their jobs, so Mai decided to transfer to a for-profit university with a campus near her home. In explaining why she decided to

transfer even though it would take an extra year to graduate since only two-thirds of her credits transferred, Mai said:

> I was thinking…I can stay one year [at the university] and I guess my parents will suffer through one year or I could come back home and be able to help them but also continue my education even though it pushed me to one more year. I know that the little things I do back at home will help them out a lot. So I kind of…weigh my options and weigh the benefits. So, when I did that, my best choice is for home.

Mai and her family had little economic flexibility and were intimately dependent on one another, so, when this economic crisis occurred, transfer seemed necessary.

Discussion

This in-depth examination of how Pell Grant recipients at public higher education institutions in Wisconsin make decisions about their educational pathways is valuable given that prior research has shown that low-income and minority students have higher rates of negative educational outcomes (Goldrick-Rab & Pfeffer, 2009; Ishitani, 2006; Milesi, 2010). Understanding when and why students begin to consider transfer and the process through which they decide whether or not to transfer is important both to illuminate the contours of stratification in America and to help higher education administrators and policymakers intervene to support students in making wise choices about their academic pathways.

Our analysis explores the extent to which students follow through on their transfer intentions, as well as what differentiates students who transfer, consider transfer but ultimately persist, and never consider transfer. We found that many more students consider transferring than actually transfer. Whereas quantitative research on college transfer has frequently used "intention to transfer" as an explanatory variable (Johnson, Starobin, Laanan, & Russell, 2012;

Oseguera & Rhee, 2009), this paper's results suggest that future studies need to take into account not only a student's professed intentions but also how strongly the student holds those intentions.

In terms of differences between students who transfer, consider transferring but decide to persist at their initial institution, and never consider transfer, we found that, on average, students who transferred were the most objectively disadvantaged. Compared to both of the other groups of students, transfer students had fewer financial resources, lower ACT scores, and were more likely to be first-generation college students. In contrast, while students who considered transferring but decided to persist at their initial institution also faced objective economic and academic challenges, they were particularly likely to report subjective difficulties. For example, compared to students who never considered transfer, students who considered transferring were more likely to say that they were having more trouble affording college than expected, their grades were lower than expected, and they were not as happy in college as expected.

Of course, whether transfer is a good or bad outcome depends on the type of transfer and the counterfactual (e.g., as other research points out, reverse transfer may be a *good* outcome compared to dropping out but a negative outcome compared to persisting at a four-year institution). Since it is often unclear whether transfer is a good or bad outcome in particular cases, it is important for students to follow a thoughtful *process* in deciding to transfer (and for researchers to understand students' thought process). To aid in this goal, we examined how the transfer decision-making process evolves over time for a group of 25 students. We found that the majority of students made the decision to transfer or not transfer gradually by talking it over with friends and family. In some cases, even students who appeared to make the decision to transfer "impetuously" had been considering it for a long time. For example, while Matt told the interviewer that he made the decision to transfer "out of the blue," he had discussed the

possibility for several semesters. Thus, our results tend to contradict Hermanowicz's finding that, when students decide to transfer, they are "high on quick decision-making and short on reasoning" (2007, p. 35).

Our results, however, are consistent with Deil-Amen and Goldrick-Rab's (2009) study showing that the information to which low-income students have access is structured by their high school, college, and familial networks. These results and argument also are consistent with broader sociological theories stressing that students' access to information varies by social class and that what makes sense depends on one's social position. Sociologists have repeatedly found that middle-class students and parents feel more comfortable interacting with educational institutions and are more likely to have social networks that include the information and expertise needed to navigate schooling successfully (Horvat et al., 2003; Lareau, 1989, 2011). We identified few students in our interview sample (of which 88 percent were first-generation college students) with access to broader networks of college-educated adults. Only a handful of students seemed comfortable seeking out or interacting with college staff, such as academic counselors, transfer advisors, or financial aid staff. Partly as a result of this, many of these students lacked information that might have made their college experience easier (e.g., not seeming to know or understand how working more hours can affect financial aid or how transferring schools might delay time-to-degree).

In addition, low-income students' educational pathways are intimately tied to their families' resources. Life events (e.g., illness, job loss, family moves) made college transfer seem either unavoidable or impossible to some low-income students in our sample. This is consistent with social psychological research suggesting that individuals tend to confront problems one at a time, prioritizing the decision at hand rather than long-term consequences that may arise as a

result (Kahneman, 2003). A focus on the decision at hand is no doubt even more important and common when students and their families lack economic security and cannot afford to focus on long-term consequences. In such circumstances, events that could be weathered more easily by more advantaged students can substantially alter the course of college students' trajectory.

Overall, these findings have several implications. First, they suggest the presence of a previously unstudied or understudied population: students who almost transfer. To our knowledge, no prior studies have investigated the decision-making processes of students who consider transferring but decide not to do so. Understanding these students' experiences could help colleges and universities better understand how to support some students in completing desired transfers and help other students avoid transfers that do not further their academic and occupational goals.

The students who changed their mind about whether or not to transfer also forcefully illustrate the fact that surveys or interviews that gather students' perspectives at only one point in time miss a great deal of the deliberative process that students go through as they decide how to structure their academic paths. By calling attention to the temporal nature of this process, we both make a methodological suggestion to future researchers and, for policymakers and educators, we highlight the fact that college staff have multiple chances to intervene in shaping students' transfer decision-making.

Our works also highlights the importance of friends' and families' advice to college students while simultaneously calling attention to the fact that students rarely consulted with college staff. Expanding the circle from which students seek input likely would help students make better-informed decisions about whether to transfer. The sources with whom students consulted sometimes lacked potentially important information, like the relative cost of, or time-

to-degree at, different colleges. While many low-income students may not know how to seek out institutional support, and some campuses may not be equipped to provide it, class stratification arises in part because of a mismatch between what students need from their colleges and what colleges actually offer (Armstrong & Hamilton, 2013). Thus, one issue this study raises is how to get low-income students to take advantage of the informational and advisory resources (i.e., the social capital) that exist on campuses, as well as how to make these resources more available and accessible.

Finally, there does appear to be a rather "thin line" separating low-income students who persist at their initial college, transfer, or stopout altogether (Deil-Amen & Goldrick-Rab, 2009, p. 21). Students' negotiation of this line matters because whether or not they transfer, and the type of transfer they make, affects their likelihood of degree completion, time to degree, and economic earning power. Thus, policymakers and higher education administrators need to better understand the process through which students negotiate this line in order to more effectively intervene to help students make wise decisions.

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Table 1. Comparison of Full and Focal Samples

	Full Sample		Focal Sample		P-value
	Mean	SD	Mean	SD	
Age (in years)	20.0	(5.0)	18.5	(0.8)	**0.03**
Parent(s)' adjusted gross income (in dollars)	23,220	(19,435)	25,942	(19,305)	0.33
Expected Family Contribution (in dollars)	1,314	(1,918)	1,726	(2,453)	0.13
	Percent		Percent		
Began at four-year institution	50	-	72	-	**0.00**
Female	59	-	52	-	0.34
Minority	28	-	60	-	**0.00**
First-generation	81	-	88	-	0.23
Classes more difficult than expected	43	-	48	-	0.44
Grades lower than expected	38	-	50	-	**0.09**
More problems affording college than expected	39	-	58	-	**0.01**
Not as happy in college as expected	27	-	22	-	0.47
Fewer friends in college than expected	28	-	24	-	0.52
Better chance of finishing college than most	47	-	61	-	**0.04**
Just as smart as peers	68	-	69	-	0.86
Family encourages student to stay in college	92	-	92	-	1.00
Obligated to support family financially	39	-	48	-	0.20
Sought academic guidance	70	-	82	-	**0.07**
Sought tutoring	23	-	34	-	**0.06**
Sought financial aid information	59	-	69	-	0.18
Lives at home with family	34	-	26	-	0.27
Lives in on-campus dorm	40	-	58	-	**0.01**
Lives in off-campus apartment	23	-	14	-	0.15

Notes: Bold indicates statistically significant at p<0.10. SD denotes standard deviation.

Figure 1. Self-Reported Transfer Intentions of Students Who Began at Four-Year Institutions

		Not at all likely	Slightly likely	Somewhat to extremely likely
Fall '08	Transfer to a four-year college	○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ● ● ●	○ ○ ○ ○	○ ○ ○ ○ ○ ○ ○ ○ ○ ● ●
	Transfer to a two-year college	○ ● ●		○ ●
Fall '09	Transfer to a four-year college	○ ● ● ● ●	○ ○ ○ ○ ●	○ ○ ○
	Transfer to a two-year college	○ ● ● ●	○ ○ ○ ○	

○ Student who did not complete this type of transfer

● Student who completed this type of transfer

Figure 2. Self-Reported Transfer Intentions of Students Who Began at Two-Year Institutions

		Not at all likely	Slightly likely	Somewhat to extremely likely
Fall '08	Transfer to a four-year college	○ ○ ○	○ ○ ○	○ ○ ○ ○ ○ ● ●
	Transfer to a two-year college	○ ○ ○ ○ ○ ○ ○ ●	○ ○ ● ●	○ ●
Fall '09	Transfer to a four-year college	○	○ ○ ●	○ ○ ○ ○ ○ ○ ●
	Transfer to a two-year college	○ ○ ●	○ ○ ●	○ ○ ● ●

○ Student who did not complete this type of transfer

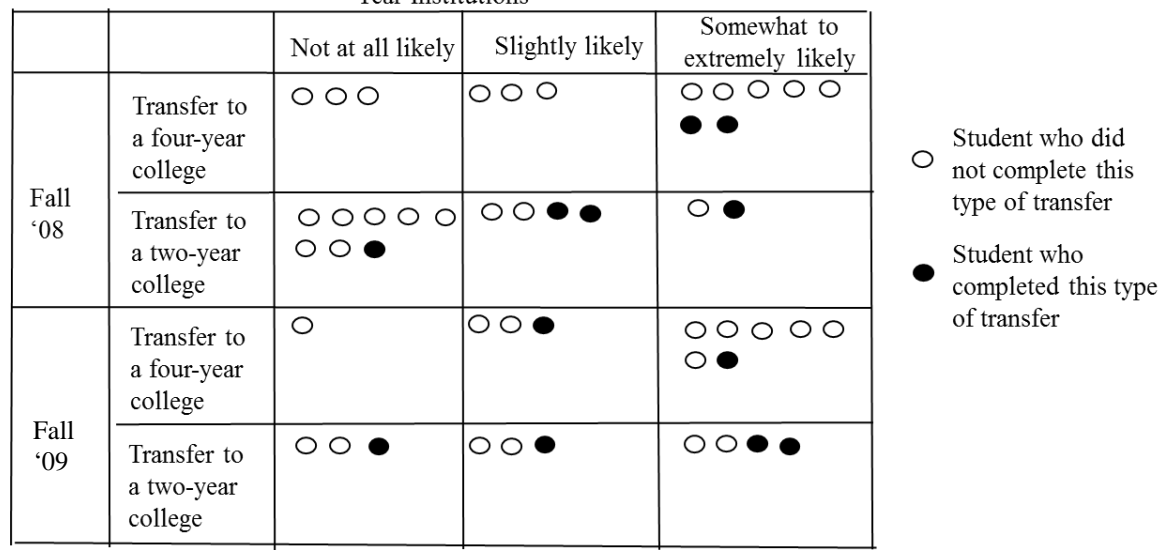● Student who completed this type of transfer

Table 2. Comparison of Transfer Students and Students Who Considered Transferring but Did Not Transfer

		Transfer Students (N=645)	Students Who Considered but Didn't Transfer (N=1,101)
Background Characteristics	Began at four-year institution (%)	50	50
	Began at flagship institution (%)	1*	3*
	Female (%)	66†	61†
	Minority (%)	30	30
	First-generation (%)	81	83
	Age (in years)	19.4*	20.0*
Finances	Parent(s)' adjusted gross income (in dollars)	23,968	23,065
	Expected Family Contribution (in dollars)	1,298	1,229
	Total grant amount offered (in dollars)	5,164*	4,516*
	Total loan amount offered (in dollars)	3,482	3,185
	Worked since starting college (%)	65	62
	Hours worked per week during first semester	11.0	10.8
	Sought financial aid information (%)	60	63
	More problems affording college than expected (%)	38	38
	Obligated to support family financially (%)	38	41
Academics	Expect to earn a bachelor's degree or higher (%)	91	89
	Self-reported GPA in spring 2009	2.8*	3.0*
	ACT score	20.4*	21.0*
	Sought academic guidance (%)	68	71
	Sought tutoring (%)	25	21
	Classes more difficult than expected (%)	42	42
	Grades lower than expected (%)	42†	37†
Satisfaction and Confidence	Not as happy in college as expected (%)	31	27
	Fewer friends in college than expected (%)	33*	28*
	Better chance of finishing college than most (%)	47	48
	Just as smart as peers (%)	69	67
Housing	Lives at home with family (%)	37	35
	Lives in on-campus dorm (%)	37	35
	Lives in off-campus apartment (%)	22	24
Family Support	Family encourages student to stay in college (%)	93	92
	Family expects student to do well in college (%)	93	93
Other	Sought transfer information (%)	31*	17*

Notes: P-values are significant at the following levels: ✝p<0.10, *p<0.05. All items except "began at four-year institution" and "began at flagship institution" have missing responses. The sample for this table is restricted to students who responded to at least one survey.

Table 3. Comparison of Students in the Interview Sample Who (1) Did Not Consider Transfer vs. Considered Transfer and (2) Considered Transfer and Actually Transferred vs. Considered Transfer but Did Not Transfer

		Comparison 1		Comparison 2	
		Never Considered Transfer (N=22)	Considered Transfer (N=25)	Considered and Transferred (N=14)	Considered but Did Not Transfer (N=11)
Background Characteristics	Began at four-year institution (%)	86	72	64	82
	Began at flagship institution (%)	36*	12*	7	18
	Female (%)	59	48	50	45
	Minority (%)	55	68	64	73
	First-generation (%)	82	92	100†	82†
	Age (in years)	18.2†	18.6†	18.6	18.6
Finances	Parent(s)' adjusted gross income (in dollars)	34,049*	20,085*	14,435†	27,276†
	Expected Family Contribution (in dollars)	2,715*	956*	551	1,480
	Total grant amount offered (in dollars)	4,961	6,523	5,500	7,453
	Total loan amount offered (in dollars)	6,060*	3,924*	3,970	3,881
	Worked since starting college (%)	50	48	64†	27†
	Hours worked per week during first semester	6.5	9.0	8.6	9.6
	Sought financial aid information (%)	73	61	54	70
	More problems affording college than expected (%)	64	52	36†	73†
	Obligated to support family financially (%)	64	40	14*	73*
Academics	Expect to earn a bachelor's degree or higher (%)	100†	88†	86	91
	Self-reported GPA in spring 2009	3.1†	2.7†	2.7	2.7
	ACT score	22.2*	19.3*	19.0	19.6
	Sought academic guidance (%)	91	80	86	73
	Sought tutoring (%)	27	40	29	55
	Classes more difficult than expected (%)	36	56	43	73

	Grades lower than expected (%)	41	56	71†	36†
Satisfaction and Confidence	Not as happy in college as expected (%)	9*	38*	36	36
	Fewer friends in college than expected (%)	27	24	29	18
	Better chance of finishing college than most (%)	50	67	85*	45*
	Just as smart as peers (%)	73	63	62	64
Housing	Lives at home with family (%)	23	28	21	36
	Lives in on-campus dorm (%)	73	52	43	64
	Lives in off-campus apartment (%)	0*	20*	36*	0*
Family Support	Family encourages student to stay in college (%)	91	92	86	100
	Family expects student to do well in college (%)	91	96	93	100
Other	Sought transfer information (%)	10†	32†	29	36

Notes: P-values are significant at the following levels: †p<0.10, *p<0.05. The following items have one or more missing responses: total grant amount offered, total loan amount offered, hours worked during first semester, sought financial aid information, self-reported GPA, ACT score, better chance of finishing college than most, just as smart as peers, and sought transfer information. Three students who stopped out of college after their first or second semester (without discussing considering transfer by that point in time) are omitted from this table.

Notes

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[1] Multi-institutional attendance (or co-enrollment) and transfer are sometimes conflated, yet the latter is a specific, formal process and is what we focus on here.

[2] There are a handful of studies that examine repeated instances of transfer and distinguish students transferring multiple times from those who transfer just once (for example, see Bach et al., 2000; Bahr, 2009a, 2012; Hossler et al., 2012).

[3] One exception is Laanan, Starobin, and Eggleston's (2010) study of "transfer student capital," including students' relationships with academic counselors and community college faculty.

[4] The interviewers included the second author of this paper, the study's primary investigator. To select the interview sample, the research team first identified students who were enrolled at one of the targeted institutions and who agreed to an interview (via written consent on a survey sent to the larger quantitative sample). Then, the team constructed "cells" based on students' race and gender. From within these cells, 80 students were randomly selected to receive an invitation for an interview; the research team was able to contact 73 of those students and interviewed 50.

[5] This information is unavailable for students enrolled in institutions that are not part of the UW or WTCS.

[6] Although definitions of first-generation status vary, our definition matches that of some other research (Goldrick-Rab & Pfeffer, 2009) and was chosen to be consistent with the UW System's definition (2012).

[7] Expected Family Contribution is an estimate of the amount the government expects parents and/or students to contribute to the student's postsecondary education.

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[8] In fall 2008, of the students who began at four-year institutions, two did not respond to the question asking how likely they were to transfer to another four-year institution, while one did not respond to the question asking how likely he or she was to transfer to a two-year institution.

[9] One student who began at a two-year institution did not respond to this question.

[10] For this analysis, we restrict the sample to students who responded to at least one survey, and we include in the second group all students who reported that they were at least "slightly likely" to transfer on any of the three surveys that asked this question.

[11] All names are pseudonyms that students chose for themselves.