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Swirling: An Examination of Time-To-Degree, Reasons, and Outcomes Associated with Multi-Institutional Transfers

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Swirling: An Examination of Time-to-Degree, Reasons, and Outcomes Associated with Multi-Institutional Transfers

by

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A dissertation submitted in partial fulfillment of the requirements for the degree of Doctor of Education
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Dedication

This dissertation is dedicated to my wonderful family who supported me throughout this entire process: to my husband, Darryl Brown, who provided an immeasurable amount of encouragement and was my primary supporter; to my kids, Ashyaa, Briona, and Darryl II, who left mommy alone and let her work; to my mother, Christine Walton, who called almost every day to ask if I was finished yet; and to my sister, Chalynda Preval, who lamented with me, took pity on me, and spent time with me when I needed a break, but made sure I resumed working in a timely manner. Without your love and support this process would have been extremely difficult, if not impossible. Finally, to everyone who was not mentioned by name, but was instrumental to my success, I would like to extend my heartfelt thanks!
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Abstract

Swirling is an emergent transfer pattern among college students. Swirlers are students who may have participated in a combination of reverse transfer, lateral transfer, or traditional transfer patterns. The available research on swirling has been predominately quantitative in nature. This study was designed to obtain qualitative data on multi-institutional transfers from a qualitative perspective.

A heuristic phenomenological approach grounded in the transformational learning theory method was used to obtain data. The data were obtained via an online blog-based interview. The interview revealed six themes in regards to why students swirl. This study also addressed time-to-degree and outcomes associated with students who swirl.
Chapter One:
Introduction

Statement of the Problem

Institutions of higher learning have constantly undergone some form of change such as adjustments in curriculum, shifts in funding, and transformations in student behavior. In the realm of changes in student behaviors, researchers have reviewed patterns of attendance to check for new trends. In 1991, Ottinger defined the traditional attendance pattern as a high school senior entering a four-year university in the fall immediately after high school graduation. According to Hearn (1992), the traditional college enrollment pattern in the United States has been eroding. Some consider the traditional college enrollment to be that of a native student. Native students enter college as first-time freshman at four-year institutions (Porter, 1999); where they remain enrolled until they receive their bachelor’s degrees without transferring to any other institutions.

However, many students were found to have participated in the transfer process. Sullivan (2005) found that approximately one-third of college seniors have transferred at some point in their academic
careers. Townsend (1999) wrote that student transfer could be considered a fact of life. The most commonly known pattern of transfer has been the traditional transfer. A traditional transfer student has typically attended a two-year institution then matriculated to a four-year institution to complete a bachelor’s degree program. Kozeracki (2001) noted that thousands of students transfer from community colleges to four-year institutions each year. Other researchers have concurred that the traditional transfer has become more common since community college serves as the main point of entry into higher education for many students (Cejda, 1999; Wellman, 2002). Subsequently, researchers have discovered an increase in more complex enrollment patterns in transfer student behavior (Corrigan, 2003).

The emergent new patterns are comprised of reverse transferring, lateral transferring, and swirling (Corrigan, 2003; de los Santos & Wright, 1990). A reverse transfer is defined as students attending four-year institutions, then transferring to two-year institution (Palmer, 2003). Lateral transferring is considered to have occurred when students transfer from two-year institutions to other two-year institutions, or from four-year institutions to other four-year
institutions (Palmer, 2003). However, participation in the lateral transfer process does not provide any upward or reverse mobility.

One of the most popular emergent trends is swirling. Swirling is defined as attending three or more institutions prior to completing a bachelor’s degree (de los Santos & Wright, 1990). Swirling emerged in the late 1980’s, but was not considered prevalent at that time. Adelman (1988) found evidence of swirling while reviewing students’ transcripts; and noted that dozens of students had attended three or four institutions prior to graduation. Today, swirling is considered a new phenomenon. Researchers have conducted studies in an effort to uncover the reasons for the increased occurrence of swirling and why swirling has become more attractive for some students than the traditional pattern of transfer (Welsh & Kjorlien, 2001; McCormick, 2003).

**Background of the Problem**

A review of the transfer patterns throughout the United States illustrated a shift from the traditional two-year to four-year transition (Phelan, 1999). The shift revealed several additional patterns of enrollment (Figure 1). Reverse transferring describes an emergent pattern where students attending four-year institutions transfer to two-year institutions instead of alternate four-year institutions.
(Townsend & Dever, 1999). In 1999, Townsend found that the community college was being used not only as a stepping stone on a student’s way to a four-year institution, but the community college had also become a point of re-entry for students coming from a four-year institution.

In addition to the traditional and reverse transfer, college students have also participated in lateral transfers. Lateral transfers occur when students move among institutions on the same level, neither participating in a vertical transfer nor a reverse transfer. It is considered a horizontal transfer to move from a two-year to another two-year, or from one four-year to another four-year.

The aforementioned transfer patterns have evolved into two additional patterns, swirling and dipping. Swirling, the process in which college students attend more than two post-secondary institutions, can consist of several combined transfer patterns (de los Santos & Wright, 1990). A student swirls when he/she engages in multiple instances of transfer: traditional, reverse or lateral transfers.

Dipping is defined as the process of a student staying continuously enrolled at one institution, while taking courses at another institution. For the purposes of this study, dippers will not be separated from their main category. For example, if the student was a
native student and a dipper, he/she will remain in the native student classification.

![Diagram of transfer patterns between 2-year and 4-year institutions]

**Figure 1. Emergent Transfer Patterns Between 2-year and 4-year Institutions.** An illustration of current transfer patterns: Traditional Transfers, Reverse Transfer, and Lateral Transfer. Swirling denotes participation in 2 or more transfer patterns.

The research available on transfer students is abundant. The research on swirling and dipping, although it is scant, has increased in recent years. An initial search for “transfer and articulation” revealed a variety of results over a spectrum of topics. In contrast, a search conducted for the term “dipping” yielded only two applicable results. Moreover, a search in the Educational Research Information Center (ERIC) database, between the summer and fall of 2009, using the keyword “swirling” returned several results. Only two of those results dealt with the phenomenon of swirling in higher education. Further, a search using the terms “reverse transfer” and “higher education” resulted in a wealth of research articles. The term “reverse transfer”
yielded more information because this area has been studied more intensely than swirling. Finally a search using a combination of “swirling” and “reverse transfer” uncovered four additional resources, but the results did not provide a significant increase in the amount of information available.

Due to the lack of research on the topic of swirling, the majority of the information obtained was on the transfer process, reverse transfer, and emergent trends in college attendance. Bach, Banks, Blanchard, Kinnick, Ricks, & Stoering (1999a) found approximately two out of five baccalaureate degree students returned to community college to improve skills, to accumulate credits for alternate employment training, to engage in vocational training, or pursue personal interest. Counting the Reverse Transfer Student (1985), an article compiled for ERIC Digests, researchers concluded that academic problems at a four-year institution contributed to students leaving their university to enroll in community college.

Transfer studies have been conducted using both quantitative and qualitative methods, but the overwhelming majority use quantitative data that are either pre-existing or obtained via survey by the researcher (Kozeracki, 2001). The most recent studies on the transfer process and swirling were quantitative in nature and based on
pre-existing institutional, High School & Beyond/Sophomore (HS&B/So) cohort, or National Education Longitudinal Study (NELS) data (Adelman, 2006; Goldrick-Rab & Pfeffer, 2009). In an effort to provide an overall picture of the swirling phenomenon, this study plans to utilize qualitative methods. The use of qualitative methods will add to the body of knowledge on swirling by collecting data in the voices of the subjects.

Indeed, the researcher expected to discover that swirlers have longer degree completion times in relation to native and traditional transfer students. According to McCormick (2003), students who attended two or more institutions experienced longer degree completion times. Students who transferred to new institutions may have experienced new or additional graduation requirements or lost course credit upon transfer (McCormick, 2003). The reason for this result, if in fact this is a result of this study, may not have a definitive explanation at all.

Extensive research was conducted on the subject of student transfer to uncover any possible trends. Due to the limited quantity of research, few studies reveal why students participate in multiple institution transfer. The majority of research on swirling, which attempts to provide reasons for student transfer, relies on historical
information such as transfer records, not qualitative information provided by the students themselves (Longanecker & Blanco, 2003; Zamani, 2001).

**Purpose of the Study**

Although scholars have identified swirling, there has not been extensive research conducted in the area. Nearly 60% of students who enrolled in undergraduate education attended more than one institution (Adelman, 2006). Because of the number of students who have actually participated in swirling, the phenomenon needs to be addressed and researched (de los Santos & Wright, 1990; Rab, 2004). Therefore, additional research is required to seek answers to several questions that may determine the reasons for swirling, and why it is increasingly prevalent.

Participation in swirling has increased. Therefore it seems useful to understand its origins and characteristics. This was especially true since accountability has been defined by the measure of graduation rates (McCormick, 2003). The increase in research pertaining to swirling over the last few years has illustrated the need for researchers to address the phenomenon of swirling in an effort to uncover trends within this emergent pattern of attendance (Kearney, Townsend,
Kearney, 1995; Bach, Banks, Kinnick, Ricks, Stoering, & Walleri, 2000; Yang, Brown, & Brown, 2008).

The purpose of this study was to collect descriptive data to ascertain why students swirl and whether the process of swirling extends time-to-degree completion. The information collected provided a description of the students who participated in the swirling process. The transcript evaluation and the interview allowed the researcher to provide a detailed description of the swirling population based on age, race, gender, and socioeconomic status.

Another purpose of this study was to expand the body of knowledge on swirling, not by replication, but through unique research. The researcher investigated swirling using information obtained from students who have actually participated in the swirling process. This study also attempted to identify any trends or outcomes associated with swirling that may require examination.

**Research Questions**

This qualitative study examined multiple institutional transfers from the swirling student’s perspective. The researcher uncovered several common characteristics or outcomes associated with swirling, utilizing the following questions:

1) Why do students swirl?
2) What is the relationship between swirling and time to degree completion?

3) What outcomes are associated with students who participated in multiple institutional transfer process?

**Significance of the Study**

This study sought to identify the reasons students participated in swirling. The information obtained revealed the reasons students engaged in swirling and the potential impact on colleges and universities in policy making. The results may assist institutions with increasing retention rates and encourage the creation of articulation agreements. Articulation agreements create an understanding between two institutions or between a group of institutions and the state pertaining to acceptable transfer credit from one institution to the other.

Articulation agreements simplify the transfer process and ease the transition from one institution to another for those students who participate in the growing trend. If institutions do not participate in articulation agreements, or have fewer agreements in place, transfer students may experience a smaller number of acceptable credit hours (Bach et al., 1999). Some states have articulation agreements that
create a common course numbering system, which allow students to transfer credits between institutions without difficulty.

**Definition of Terms**

**Florida Common Course Numbering System.** The Common Course Numbering System consists of courses that have the same academic content taught by faculty with comparable credentials. The courses share the same prefix and number and are considered equivalent courses (Statewide Postsecondary Articulation Manual, 2007).

**Cross-enrollment.** Cross enrollment is defined as concurrent attendance at two or more institutions of higher education (Adelman, 1999).

**Dipping.** Dipping describes the process of students remaining continuously enrolled at one institution, while taking courses at another institution (i.e., cross enrollment) (McCormick, 2003).

**Lateral transfer.** Lateral transfer students move between colleges or universities at the same degree track level (Boughan, 2002).

**Multi-institutional transfers.** Multi-institutional transfers are students who complete the transfer process and attend multiple institutions of higher education (Kearney et al, 1995).
Native student. A native student is one who remained enrolled in the same institution of higher education from his/her freshman year to graduation without transferring to any other institutions (Kearney, Townsend, & Kearney, 1995).

Reverse transfer. The reverse transfer process, the opposite of the traditional transfer, is transfer from a four-year institution to a two-year institution (Townsend & Dever, 1999).

Senior institution. A senior institution in higher education is one that offers bachelor’s degrees and encompasses all undergraduate levels of academics for four years, typically a four-year college or university (Boughan, 2002).

Swirling. Swirling is the process of students transferring to two or more institutions, thereby attending a minimum of three institutions of higher education, prior to completing their bachelor’s degree (de los Santos & Wright, 1990).

Temporary transfer. A temporary transfer student is a hybrid between a dipper and a transfer student. These students attend a state university other than their home institutions in the summer in an effort to meet a Florida requirement that they enroll in nine summer hours at a state university.
Traditional transfer. Traditional transfer is defined as making the transition from a community college to a four-year university in an effort to obtain a bachelor’s degree (Bers, 2001).

Transfer student. This term includes all of the various types of transfer students: traditional transfer, lateral transfer and reverse transfer student (Kearney, Townsend, & Kearney, 1995; LeBard, 1999; McCormick, 2003).

Transient student. Transient students are students who take courses at institutions other than their home institutions, not as degree-seeking students, but to transfer the credits earned back to their home institutions. These students are considered temporary transfers for this study (McCormick, 2003).

Institution of Study

Research was conducted at the University of South Florida, which was established in 1956 in Tampa, Florida. The University now includes campuses in Sarasota, Lakeland, and St. Petersburg. Like the University of South Florida System, the USF St. Petersburg campus is independently accredited by the Commission on Colleges of the Southern Association of Colleges and Schools, thereby creating the USF university system (USF System Facts 2009-10, 2009). The main campus of the University of South Florida (USF) is in Tampa, Florida.
Tampa is a major metropolitan area in the southeast region of the United States of America.

USF is the 9th largest university in the nation, and the third largest university in the state of Florida. The University is ranked second in total research dollars received among Florida’s 11 public universities. The Carnegie Commission on Higher Education classifies USF as a RU/VH: Research Universities (very high research activity), which signifies that the institution awards at least 20 doctoral degrees per year. USF offers a wide variety of baccalaureate programs and awards a minimum of 50 doctoral degrees in 15 or more disciplines.

According to the USF System Facts 2009-10 (2009), the University of South Florida has approximately 47,122 students. Of the 35,951 undergraduates, 4,926 students are transfer students who enrolled for the Fall 2009 semester. Approximately, 3,138 students transferred from one of Florida’s 29 public community colleges, with the majority of those students transferring from Hillsborough Community College. There were also 228 students who transferred from a Florida four-year institution. Less than 200 of the transfer students were from out-of-state institutions.

The high number of transfer students could be attributed to several factors. One factor is that USF is a transfer-friendly institution
with a high level of commitment to assisting transfer students. Therefore, the institution is open to accepting incoming transfer students. Another factor is that the state of Florida has several articulation agreements, with both public and private institutions, as well as a common course numbering system. The articulation agreements and common course number system facilitates transfer among institutions of higher education within the state of Florida.

Although the majority of the students who transfer are from within the state of Florida, the student body includes students who have traveled from all 50 states and 107 different countries. The USF student body is comprised of White (64%), Black (11%), Hispanic (13%), Asian (6%), American Indian and International (2%) students while the remaining students classified themselves Other. The gender breakdown for USF is 42% male and 58% female (USF System Facts 2009-10, 2009).

**Limitations of the Study**

There were two deliberate limitations of this study based on the selection of participants. To be selected for the interview, the participants had to be college seniors who had submitted a graduation application for the fall 2010 semester. The study group was further limited to participants in the swirling process. The selected students
participated in the swirling process by attending three or more institutions throughout their collegiate experience.

The researcher was aware that factors other than causal linkages may have influenced relationships. The researcher, aware of this tenet, took caution when interpreting the results, especially if a causal relationship was suspected. For example, if the results disclosed that swirlers possess longer degree completion times than native students, the researcher experienced difficulty in distinguishing any additional, external variables that may have potentially contributed to this finding (Tashakkori & Teddlie, 1998).

Age and memory recall may have been additional limitations of this study. Because the interviews occurred online via blog, the method of data collection may have discouraged participants over a certain age from volunteering. Traditional college-aged students were more likely to participate than students over the age of 30. The students who choose to participate may have encountered issues with memory recall. The questions regarding the transfer experiences of the participants compelled the students to recount historical information for a very specific time frame. As a result, the recalled data may not have been fresh and thereby posed a limitation for the study.
The remaining chapters provide additional information on swirling and transferring. Chapter Two addresses the literature associated with traditional transfer, transfer trends, possible consequences of swirling, characteristics of swirlers, possible reasons for swirling, and a review of the most current research on swirling. Chapter Three discusses the methodology, research design, and methods of data analysis.
Chapter Two:

Literature Review

Overview

In 1902, Joliet Junior College became the first two-year college in the United States (Cohen & Brawer, 1996). Junior colleges evolved into community colleges that were created to meet certain needs and therefore were charged to provide five major functions. The five functions of the community college are academic transfer, occupational education (vocational-technical), continuing education, remedial/developmental/compensatory/pre-collegiate education, and community services (Cohen & Brawer, 1996). The first of these functions, academic transfer; will be the basis of this study.

Transfer, as defined by Adelman (2005), is considered “a permanent change of venue, a migration that is formally recognized by system rules” (p. XV). Adelman (2005) also stated that nearly 60% of traditional-age undergraduates attend more than one institution. Perhaps students transfer because America has created one of the most transfer-friendly systems in the world (Sullivan, 2005). Berkner, He, Mason, & Wheeless (2007) found that over 40% of students who
enrolled in higher education in 2003 had transferred without earning degrees by 2006. Furthermore, Day (2005) testified to the US House of Representatives that 71% of community college entrants intended to earn a bachelor’s degree, which implied that the students were contemplating at least one transfer to complete their degree.

**Traditional Transfer**

Community colleges are charged with the responsibility of the transfer function. Transfer serves an important function because it allows community college to become a point of entry into higher education for students unable to attend four-year colleges as freshmen (Cohen, 2003). According to Cejda (1999), community college serves as the entry point to higher education for many students. Townsend (1999) found that student transfer is a fact of life, and Okun, Karoly, Martin, & Bensloff (2009) referred to the transfer process as a prevalent and important form of institutional departure. Students who enroll in two-year colleges have an opportunity to take both developmental and introductory-level courses, and articulate those courses to a four-year college (Hillman, Lum, & Hossler, 2008). As a result, four-year colleges and universities have become increasingly interested in the transfer process, as well as the type of transfers that
occurred between institutions of higher education (Kozeracki, 2001; Townsend & Dever, 1999).

The traditional transfer involved students who transferred from the community college, with or without completing an associate’s degree, to a four-year college or university in an effort to complete their bachelor degree programs (Cejda, 1999). Bach et al. (2000) found considerable evidence that the traditional two-year to four-year transfer pattern is not as normative as in the past. Although this has remained a dominant pattern in transfer student behavior, over the last decade, several other trends in transfer patterns have emerged (LeBard, 1999). Some of these trends will be discussed in the subsequent section.

**Transfer Trends**

The emergence of non-traditional transfer patterns found in research date as far back as the 1970’s (Sima, Inman, & Stein, 2003). Although non-traditional patterns of attendance have been around for nearly 40 years, they have become more prevalent in recent years — thereby becoming the norm (Longanecker & Blanco, 2003). Maxwell, Hagendorn, Brocato, Moon, and Perrakis (2001) found that almost half of the students enrolled in a large urban area participated in alternate patterns of enrollment. The three non-traditional patterns, or alternate
trends to the traditional transfer, were reverse transfers, lateral transfers and swirling (Townsend & Dever, 1999). Palmer (2003) also found that student transfer took place in the same aforementioned forms. However, Maxwell et al. (2001) included simultaneous enrollment or dipping as an alternate pattern used by students in higher education.

**Reverse transfer.** While some students follow a traditional pattern of enrollment and go straight from a two-year to a four-year. One study found that reverse transfer student enrollment ranged from 3% to 65% of total student enrollment based on institutional estimates (Hillman, Lum, & Hossler, 2008). Reverse transfer was the term used to describe students who had attended a four-year college but had transferred to a two-year college instead of following the traditional method (Townsend & Dever, 1999). Reverse transfers have existed in some form since 1950, but increased in the 1990’s (Townsend & Dever, 1999; Phelan, 1999). Research conducted by the City Colleges of Chicago found that one-quarter of students enrolled in City Colleges of Chicago were transfer students. Of those students, 71% of them were reverse transfer students. Colagross and Holland (2001) discovered that 86% of reverse transfer students surveyed were white, while 62% were female, and the average age was 30.25.
Researchers have found several reasons for reverse transfer. In 1999, Hagendorn and Castro identified quite a few reasons students participated in reverse transfer, such as extra credit in the summer, emotional reasons, financial difficulty, and academic issues. They also found that four-year students took extra credits during the summer at community college to receive credits at a reduced rate and expedite graduation. The emotional reason encompassed immaturity, homesickness, and the irresponsible use of substances. Johnson (2006) also described emotions as a reason for reverse transfer. Students reported that they felt more comfortable at the community college than at the four-year institution and that they had fewer issues adjusting and less homesickness.

However, financial problems also represented a majority of reasons for reverse transfer since community colleges are often less expensive than four-year institutions. Tuition and fees at the community college level are usually lower than a four-year institution (Hagendorn & Castro, 1999; Johnson, 2006). Although financial issues may have been an important factor for some students, others required educational refresher training.

Johnson (2006) found that remediation was an important reason for reverse transfer. Some students required special courses or
reduced class sizes to be able to progress adequately. Townsend and Dever (1999) surmised that reverse transfer students attended a community college due to academic difficulty at a four-year institution and the effort gave the student a second opportunity at college. Yang, Brown, and Brown (2008) wrote that the inability of students to keep up with the academic pace at a four-year university contributed to reverse transfer.

This position is supported by information released by Florida Atlantic University’s Office of Institutional Effectiveness and Analysis (1999), which found that 70% of reverse transfer students left Florida Atlantic University with grade point averages below a 2.0. Academic reasons for reverse transferring were often intertwined with the emotional aspect of leaving, since students may have transferred prior to leaving in disgrace or defeat (Hagendorn & Castro, 1999). Bach et al. (1999a) further concluded that swirling may have also manifested in the form of reverse transferring, since few students actually participated in reverse transfer as a single incident; instead most of these students have had multiple transfers between institutions.

**Lateral transfer.** Lateral transfer refers to students who transferred from one 2-year institution to another 2-year institution or from one 4-year institution to another 4-year institution (Townsend &
Dever, 1999). Bahr (2009) found that lateral transfers were more prevalent among men, younger students and Caucasian students when compared to their counterparts. According to Bahr (2009), lateral transfer was remarkably common among community college students, but serial or multiple lateral transfers were not common. Serial transfers can be considered a form of swirling.

**Swirling.** Swirling is the term used to describe the process of transferring to two or more institutions. Townsend and Dever (1999) concluded that swirling was when students, subject to life events, “move from school to school like leaves twisting in the wind” (p.5). Kearney, et al. (1995) identified four possible pathways for swirling. Students participated in swirling by transferring (a) from a four-year to a two-year institution and then back to a four-year institution, (b) from a two-year college to a two-year college then to a four-year college, (c) from a four-year institution to a four-year institution to yet another four-year college, and (d) from a two-year college to a four year college and then to another four-year institution.

Multiple institutional transfers are not necessarily a new concept. Madonna (1976) created a student flow system, which allowed college administrators to calculate information on a framework of inputs and outputs from colleges or centers for a given student, which showed
that even in 1976 students were attending multiple institutions. In 1990, de Los Santos and Wright also discussed student attendance at multiple institutions. Townsend (1999) found that both policy makers and the general public have a limited awareness of swirlers.

Moreover, in recent years, multiple transfers and swirling has once again emerged as a trend with increasing popularity. Peter and Cataldi (2005) confirmed that 40% of students who entered higher education for the first time in 1995-96 had attended more than one institution by 2001, thereby demonstrating that attending more than one post secondary institution during the course of undergraduate enrollment was a common practice. According to Adelman (1999) the National Longitudinal Survey from 1972-1984 (NLS-72) data showed that 9.9% of the students attended two or more institutions whereas the High School & Beyond/Sophomore (HS & B/So 1982-1993) data showed 19.5% of the students attending two or more institutions. When Adelman revisited his study in 2006, he found that 35% of the students in the study attended two or more institutions.

McCormick’s (2003) research revealed that almost 50% of new college entrants in 1989-1990 who started at a four-year institution enrolled at two or more institutions within five years with 15% having attended at least three institutions. Similarly, Peter and Cataldi (2005)
found that 59% of college freshman from 1999-2000 had attended more than one institution, while 47% of them who started at a 4-year institution attended another institution with or without transferring. Cardenas (2007) confirmed that nearly half of the students at Portland State University had attended two or more institutions, while 17% had attended four or more. However, these multiple transfer trends may have been embarked upon by students without the contemplation of potential consequences.

**Possible Consequences**

Current transfer trends have often led to unanticipated consequences. Unfortunately, swirling and other transfer behaviors are negatively associated with degree completion. A student is less likely to graduate the more they engage in the transfer process (Pascarella, 1985). The delay in time to degree attainment may have been related to credit transferability.

**Swirling credit transferability.** The new transfer trends retain the same problems or consequences associated with the traditional transfer process. One of the problems associated with transfer, included in both the traditional process and new trends, is credit transferability (Bach, Banks, Kinnick, Ricks, Stoering, & Walleri, 1999b). Students who participate in the traditional transfer process
may have accumulated credits that are not transferable to their new institutions (Bach, Banks, Kinnick, Ricks, Stoering, & Walleri, 2000). They found that approximately 85% of the students who transferred had some credits that were not accepted. A transcript analysis conducted by the Oregon University System (2000) further illustrated that when students transferred from area community colleges to universities only 83% of their credits were accepted.

Credit acceptance is especially important for students who participate in the swirling phenomenon because they transferred to several institutions and may lose more credits than the traditional transfer students who transferred only once. In a study on attendance patterns by Bach et al. (1999b), students rendered some of their credits non-transferable based on two conclusions: complications arose in the transfer credit evaluation process for students who attended multiple institutions or if students remained enrolled in higher education for an extended period of time they may have experienced multiple changes in programs or majors.

Dipping. Another category similar to swirling is dipping. For the purposes of this study, dippers are native students, who remain continuously enrolled at one home institution, but take courses at a number of other institutions. Bach et al. (1999a) found that one-third
of the students in their study used the community college to supplement their university coursework. Courses taken at other institutions were taken for the sole purpose of transferring the credit hours back to students’ home institutions, which may not have had any consequences, such as credit loss, because they remained enrolled in the same program at the same institution (McCormick, 2003). In addition, many home institutions required students to complete paperwork for course approval prior to students enrolling in courses not taken at that institution, thereby ensuring that the credit hours would transfer and count towards their degrees. Peter and Cataldi (2005) confirmed that dipping has a positive relation to persistence and degree attainment.

**Time-to-Degree.** Discussion of credit evaluation led researchers to address the time to degree completion for students who participated in the swirling process. Research conducted by Bach et al. (1999b) supported the notion that swirlers actually did complete the bachelor degrees that they were seeking. Adelman (1999) reviewed graduation rates from research conducted on institutional patterns that can be used to further support this conclusion. Kearney and Townsend (1991) pointed out that multiple transfer students are persisters, meaning that swirlers consistently work toward degree completion.
On the other hand, according to Adelman (1999) 66% of traditional transfers earned bachelor’s degrees, while 52% of swirlers and dippers earned bachelor’s degrees. The persistence and degree completion of swirlers was attributed to those students often having to complete a minimum number of credits to graduate from the degree granting institution (Kearney, Townsend, Kearney; 1995). Peter and Cataldi (2005) explained that multiple institution attendance was negatively related to time to degree potentially due to credit transferability.

The research has yielded some disagreement about whether transfer and multiple transfer contributed to a delay in time to degree completion. Barton (1997) found that approximately half of the students who entered college in 1989 had attained a bachelor’s degree in six years regardless of their collegiate start at a two-year or four-year institution. Cohen (2003) also found that by graduation, the time to degree and grade point average of transfer students were approximately the same as native students.

Some research has determined that persistence is an important factor in degree completion. Gao, Hughes, O’Rear, and Fendley (2002) found that transfer students overall had a significantly higher graduation rate than native students in four-years. Laanan (2001)
further showed that the persistence rate of transfers was similar to the persistence rates of native students.

In terms of persistence, Gao et al. (2002) also discovered that at the six-year graduation period, native students had a higher graduation rate than the transfer student group overall. Similarly, McCormick (1999) found that those students who attended two or more institutions actually took longer to complete their degrees. In 2003, McCormick revisited this study and found similar results which showed native students, even those who dipped, graduated at higher rates than swirlers. Upon further investigation of their research, Bach et al. (1999b) also confirmed that some reverse and multiple transfer students complete baccalaureate degrees in six years, however many of these students took more than seven years to complete a B.A. or B.S. degree.

Townsend (2001) found that although some community college students in associate of arts degree programs with plans to attain a bachelor’s degree, graduated with that degree at the same rate as native students. Nevertheless, time to degree for swirlers was still longer than that of native students (Townsend, 2001). Bers et al. (2001) proposed that students who attended part-time or stopped out may have experienced a delay in time to degree. Peter and Cataldi
(2005) found that, given enough time, students who attended more than one institution may ultimately earn degrees. Additional research revealed that, although swirlers may take longer to attain a degree, due to stop out or part-time attendance, many swirlers earned their intended degrees and even continued on to graduate school (Cope & Hannah, 1975).

Rab (2004) also found that swirling did affect time to degree and that the swirling attendance path has a negative impact on degree completion. Rab (2004) further showed that the odds of completing a bachelor’s degree are significantly lower for swirlers than for native students. However, Rab (2004) did extend the notion that other factors could simultaneously cause swirling, decrease dropout, and impact time to degree completion.

**Institutional.** Trends of transfer have shifted from the normalcy of the traditional transfer — from community college to university — to the ability to attend as many institutions as they desired (Kearney, Townsend, & Kearney, 1995). As a result, many colleges and universities across the nation were being affected by a phenomenon that occurred in a small portion of the population for quite some time (Adelman, 1988). The phenomenon of swirling or multi-institutional transfer has caused many problems for community colleges and
universities alike. Schools had few choices when it came to transfer students including to: 1) not allow students with the intent to transfer admission into the school, 2) assist the student in the transfer process, or 3) attempt to prevent transfer by working to retain the student (Okun, et al, 2009).

According to the University of Wisconsin’s Committee on the Transfer Student Experience (2004), the institution was experiencing difficulty retaining transfer students. The Committee found that transfer students persisted and graduated at lower rates than native students. Post-secondary institutions were facing issues pertaining to accountability and financing, due to students’ mobile transfer patterns (McCormick, 2003). Since colleges and universities often use graduation rates and retention as indicators of institution performance, it is imperative to find more information on swirling (Gao et al., 2002). Higher education needs to obtain a better understanding of why students choose to participate in this pattern of behavior, thereby uncovering a need for additional research.

**Characteristics of Transfer Students**

**Ethnicity.** With the ultimate goal of transfer students to attain a bachelor’s degree in the context of swirlers experiencing possible consequences as a result of swirling, two questions remain: (a) who
swirls and (b) why do students swirl? According to some research, minority students were less likely to transfer than other students (Lee & Frank, 1990; Gao et al., 2002). Day (2005) stated that the transfer rate was approximately 20-25%, but the transfer rate of minorities were 10-20% lower than their white counterparts. This was supported by the examination of Kearney et al.’s (1995) examination of the ethnicity of swirlers, where it was found that 64% were White, followed by 14% who were African American, and 13% were Asian. Additional research indicated that Asian American students were more likely to swirl than other minorities, especially African Americans, who tended to prefer the traditional transfer process (LeBard, 1999). However, other research found that African American males were more likely to transfer than any other group (Pascarella, 1985).

Age. There was also conflicting information concerning which age group swirls the most. Kearney et al. (1995) who found that 57% of the 420 students who swirled fell in the 18-22 year old age range and 29% of the 420 swirlers were 23-28 years old. A finding slightly different from the aforementioned results showed that 36% of the 22-30 year old students participated in swirling (LeBard 1999).

Gender. The research of Kearney et al. (1995) also showed that 53% of the 420 students in their study who had participated in swirling
were men and 47% of the students were women. This study supported the research by Lee & Frank (1990) which also found that women were less likely to transfer than men. However, Bach et al. (1999a) argued that women were more mobile than men and that women also took longer to graduate than their male counterparts. Barton (1997) did not indicate who would be more likely to transfer, but the study did reveal that females were more likely to persist through graduation than males. Rab (2004) found that women were less likely to swirl than men. However, when Rab revisited this study in 2006 the result was that women were more likely to participate in transfer process than men. It was also shown that non-Black men from lower socioeconomic backgrounds were disproportionately more likely to swirl (Rab, 2004). This research brought race, gender, and socioeconomic factors to the forefront as realistic characteristics of swirlers.

**Socioeconomic status.** Goldrick-Rab and Pfeffer (2009) found several social background characteristics associated with socioeconomic status and transfer patterns. Two prevailing characteristics are parental education and family income. Parental education has an important impact since students whose parents attended college are thought to have more access to information and financial resources that allow them to travel the traditional pathway
through college. Social class and family background may affect college attendance through the introduction of opportunities for, as well as barriers to, college (Goldrick-Rab, 2006).

Students from lower socioeconomic status (SES) backgrounds were found to engage in traditional transfer and reverse transfer attendance patterns, primarily because lower SES students were more likely to enter higher education at the community college level and then transfer to a four-year institution (Goldrick-Rab, 2006). That study also found that of the students who started at a four-year institution, 5% were from a lower SES while 41% were from a high SES. Moreover, students whose parents had a bachelor’s degree, plus additional education, participated in reverse transfer less often than students whose parents did not complete high school, but participated in lateral four-year to four-year transfer more often (Goldrick-Rab & Pfeffer, 2009). Goldrick-Rab (2006) surmised that access to information was significant in shaping college attendance, yet financial resources may have more bearing on postsecondary pathways.

**Possible Reasons for Swirling**

Most studies that addressed swirling were conducted using transcript analysis or a national database analysis. Such studies did not actually contact the students to uncover why they swirled. There
were however, several studies that speculated on why students swirl. For example, Adelman (2003) stated that long distance moves were typically job related, while short distance moves were usually housing related.

Several other researchers also had theories about why students transferred among institutions of higher education. In 1975, Cope and Hannah used survey data collected by a registrar’s office to create four reasons why students transfer: 1) to reassess goals, 2) to cope with changes beyond the students control like family illness, 3) to follow a loved one and 4) to take time out to experience life. According to the researchers, those transfers reflected positive changes for the students. The other areas that were suggested by researchers were financial, academic, personal, and other reasons (Bowen & Bok, 1998; Cope & Hannah, 1975).

The research essentially divided the literature on the reasons for transfer, including swirling, into two categories forced and voluntary reasons. Research showed that students participated in the reverse transfer process for either of two reasons: forced participation or voluntary participation (Phelan, 1999; Townsend & Dever, 1999). Since some of these students who participated in reverse transfer
eventually transferred back to a four-year institution to obtain a bachelor’s degree, they eventually became swirlers.

Forced participation consists of many components. One possible reason is that the student experienced academic difficulty at his/her current institution; therefore the student who wished to continue his/her education was forced to transfer to another institution (Cope & Hannah, 1975; Hagedorn & Castro, 1999). Bach et al. (1999a) found that two out of five students experienced academic difficulty in a university setting. Townsend and Dever (1999) found that students who experienced academic difficulty at their four-year institutions improved their grades during their attendance at community college and had improved results in grades when they returned to a four-year institution.

Voluntary participation occurs when students leave on their own accord, not because they were in danger of being asked to leave. An example of voluntarily participation was when a student chose to leave his/her current institution for financial reasons (DesJardins et al., 2002; Whiteside & Mentz, 2003). Some students left in an effort to find more affordable tuition (Bailey, 2003 and Phelan, 1999). The need for affordable tuition explained the increase in reverse transfers, since
most students chose to attend community college for a reduction in tuition costs (Townsend & Wilson, 2009).

According to research conducted by Hagedorn & Castro (1999) students left due to emotional reasons like homesickness. Students also transferred due to course availability, dissatisfaction with the institution, and smaller classes in a close-knit atmosphere (Bailey, 2003; Cope & Hannah, 1975; and Hagedorn & Castro, 1999). Fenollar, Roman, and Cuestas (2007) found that academic performance decreased when class size increased. Cope & Hannah (1975) found that students who left voluntarily had higher grades than students who remained enrolled and persisted to graduation, thereby indicating that voluntary transfers were not related to grade point average like forced transfers. Perhaps some of these reasons found for reverse transfer will hold true for swirling and will provide a glimpse into why students swirl.

**Blog as a Research Tool**

The Internet has come a long way. “From it’s humble beginnings as a communication tool exclusively for university professors and scientists, the Internet has become a standard resource for college students, businesses, and anyone else who has access to a computer with a modem (Merriam, 2009, p. 15).” Rainie (2010) found that 76%
of the North American population utilizes the Internet. This percentage illustrates a 140% growth rate over the last nine years.

Networking sites like Facebook have also shown an increase in Internet usage. Four male students created Facebook in 2004 in a Harvard dorm room. Facebook now has over 400 million users who spend more than 500 billion minutes per month on Facebook (Facebook Press Page, 2010). Lohnes (2008) stated that Facebook was also found to hold more than 85% of the market share at 4-year universities.

College students insist that using the Internet is a necessity (Snorgrass, 2009). Rainie (2010) found that 74% of adults 18 years or older use the Internet, more specifically 93% of 18-29 year olds. According to Snorgrass (2009), “The 2002 PEW Internet and & American Life Project study revealed that 86% of the college-student population had frequented the Internet while only 59% of the general population had done so ....” (p. 61). Therefore, providing evidence that college students are more apt to use online services than other adult age groups.

The first website, created by Tim Berners-Lee in 1994, is also considered to be the first blog (Barlow, 2007; Bausch, Haughey, Hourihan, 2002). The site was considered the first web log because it
not only provided a means for people to get together and chat through email, it also served as a means for Berners-Lee to discuss new websites as they appeared and render his opinion about them (Douglas, Little, Smith, 2006). “Web log” was later combined by John Barger to “weblog” and further reduced to “we blog” then, just “blog” by Peter Merholz (Barlow, 2007).

Initially, blogs were used to list links that the author thought were amusing, interesting or informative (Rodzvilla, 2002). However, blogs evolved into utilities where people could discuss their personal issues, emotions, and political views, regardless of whether others may feel that the views are slanted or informative (Barlow, 2007). Bloggers, those who blog, post to a blog where the last or most recent posts remain at the top of the list, and a series of posts that lead to a discussion are considered a thread (Rodzvilla, 2002).

Although research on the use of blogs has increased in recent years, the focus of the research has been based mainly on blogs used for political views, journalistic information, marketing, and pedagogical applications (Schieder, 2008). In contrast, Kozinets (2002) conducted research on blogs as an ethnography, which created the term netnography: “Netnography, or ethnography on the Internet, is a new qualitative research term that adapts ethnography research
techniques to study the cultures and communities that are emerging through computer mediated communications” (p. 61). The new research method of netnography supports the use of internet blogs as a research tool since they were found to be far less time consuming and elaborate and allowed for studies to be conducted in a manner that was entirely unobtrusive (Kozinets, 2002).

Some might say that blogs can be an online diary. Suzuki (2004) suggested that online blogs were considered stronger than diaries since they were “non-invasive, non-threatening observation instrument, [and] easily maintained over a period of time...” (p. 6). Suzuki (2004) also stated that “the blog has the status of a valid research tool in its own right: the data-recording is systematic, disciplined, replicable, is open to scrutiny real-time, and offers insight...” (p. 6). The research conducted comparing online blogs to diaries as a research tool, found that the blog option was a valid research alternative to diaries since they may offer new and unique possibilities in qualitative research (Suzuki, 2004).

The use of blogging for interview data collection created a unique study. Blogging as a form of data collection for qualitative research allows researchers to connect to subjects and generate data for analysis (Chenail, 2008). He also observed that the “personal
nature of blogs can make them fruitful opportunities for qualitative researchers to study because they can afford investigators a public conduit to back stage thoughts and feelings of others” (p. 75). Strampel and Oliver (2008) found that the simplicity of blog use, the convenience of asynchronous posting anytime and anywhere, and the ability to share posts with others, are a few of the benefits to using blogs.

Additionally, Puri (2007) as cited in Garland (2009) noted many advantages to blogs. For example, blogs often contain profiles that add authenticity to the participant as opposed to random people participating, without sharing any information as with other Internet postings. Blogs have the ability to scan for consistency over time. This ability allows for fact checking and following consistent statements and themes of participants by means of several postings that can span years, depending on the length of the blog. The ability to study specific populations is also an advantage of using weblogs for research. Lastly, blogs appear to encourage an unusual level of honesty, which leads to longer posts that often provide detailed and vivid information.

Due to the flexibility of blogs, participants can continue the survey after graduation if necessary, unlike another online posting program like Blackboard. This particular type of access and flexibility
has advantages among typical college students aged 18-30, who according to researchers are the students most likely to participate in the transfer process (Kearney & al., 1995; LeBard, 1999).

According to Barlow (2007), the true impact of the blog remains to be seen, as blogs “may be even greater than a simple broadening of the debate within the public sphere” (p. 183). Nilsson (2003) further indicated that:

Discourse devices like the monologue and the dialogue come together to create extensive conversations that spread through the blogosphere with an effect not unlike an echo chamber. These threads of conversation use many of the linguistic features found in both oral and written forms of communication. The two major forms of communication have united to produce a variety that utilizes its digital environment as a means to converse and reflect. (p. 40)

Therefore, the use of blogs contributed an interesting and unique method of data collection to the body of knowledge and research in higher education.
Chapter Three:

Methods

Participants

Archival data was used to provide a descriptive analysis of the population for this study. The archival data provided by the Registrar’s Office was based on transcript evaluation and headcount data. The sampling population was limited to currently registered students who were in their last term of school in the fall of 2010 term. These students also applied for graduation in the fall of 2010 to be participants in this study.

The data were analyzed based on transfer status, time to degree and student demographics: age, gender, and race. The researcher used the U.S. Census definitions of race to allow for distinctions between White, Black, Hispanic, and Asian or Pacific Islander. The researcher believed this created the most appropriate view of race as a potential factor for swirling.

Participants for the study consisted of undergraduate students who participated in the swirling process. The swirlers were selected because they had a unique life experience associated with the
phenomenon of swirling (Auerbach & Silverstein, 2003). The selected students also applied for graduation in the fall of 2010.

The study attempted to commence with 50 participants and conclude with no fewer than 20 participants. The initial target of 50 participants was unattainable although preliminary data revealed that the population of swirlers who graduated from USF exceeded 2000 students for the 2008-2009 academic year. Therefore the researcher was unable to maintain a minimum of 20 students. However, 19 students elected to participate. The 19 students provide sufficient and comprehensive insight into the swirling process through trends and individual accounts of their swirling experiences. The dissertation director approved the use of 19 participants due to the intensity of the interaction, which generated 66 pages of single-spaced text and allowed the study to demonstrate theoretical saturation through repetition.

**Instrument**

An interview provided an opportunity for a one-on-one discussion between the researcher and the participant. The discussion allowed the researcher to ask for clarification to vague or unclear answers, which created a powerful method of data collection (Tashakkori & Teddlie, 1998). Therefore, an interview comprised of
both semi-structured and unstructured questions were the instrument in this study.

The semi-structured interview was composed of two types of questions: experience and behavior and background/demographic questions. Experience and behavior questions were included to address the participants experience with swirling. While background/demographic questions were included to provide information on the socioeconomic status and background of the participants. Follow-up questions to the semi-structured questions were considered unstructured interview questions since they varied due to participant responses and were not pre-planned.

The study provided a series of blog-based interview questions on a blog created by the researcher. The researcher created a website, www.swirling2010.com, to host the WordPress.org blog. The WordPress.org blog along with the Adminimize plug-in allowed the researcher, who also acted as the moderator, to restrict the visibility of the comments from other participants. The moderator corresponded with each of the participants to ask follow-up questions, which created threads in the blog posts. However, each participant was anonymous, and the individual blog responses remained invisible to other participants.
The interview was comprised of a series of blog-based questions using a combination of all three qualitative interview techniques: narrowly focused, in-between, and broadly focused. Broadly focused interview questions were used to investigate. Narrowly focused questions were included for clarification, while in-between questions were included for theory elaboration (Rubin & Rubin, 2005). The selected participants responded to the interview questions via an online blog.

Interviews can be administered in a variety of different ways: face-to-face, on the phone, in an email, or via online blog. According to Garland (2009), online research only substitutes the instrument for gathering data with the online blog interview versus interviewing participants at, for example, a coffee shop. Conducting interviews online has both advantages and disadvantages. The disadvantage of online research is that the responses will “lack inflection, body language, and the many nuances that often communicate more vividly than words” (Merriam, 2009, p. 158). Online interviews also limit the ability of the researcher to assess responses through gestures, mannerisms, or feedback (Tashakkori & Teddlie, 1998). However, for this study the advantages outweighed the disadvantages.
Advantages to online data collection include widening the scope of research by offering an electronic extension of familiar research techniques, like email interviews and the asynchronous nature, which allows for reflection time that would be less available in a face-to-face session (Merriam, 2009). Blog-based interviews do not have the same major drawbacks of traditional interviews since they are not as time-consuming and expensive (Tashakkori & Teddlie, 1998).

The participants posted to the blog in response to proposed open-ended questions. Depending on the responses to the questions, the posts became threads, or strings of responses. Therefore, weblogs became “simultaneous self-reflecting journal entries and open-ended invitations for conversations” (Nilsson, 2003, p. 2). The blog-based interview questions are located in Appendix A.

**Research Questions**

The researcher addressed three single component research questions.

1) Why do students swirl?

2) What is the relationship between swirling and time to degree completion?

3) What outcomes are associated with students who participated in multiple institutional transfer process?
Data Collection Procedures

The Registrar’s Office ran an inquiry on transfer students. This inquiry isolated swirlers and the dates they attended their first institutions, which allowed the researcher to calculate time-to-degree. The inquiry on transfer students also included separate data on dippers and identified temporary transfers.

Temporary transfer students were removed from the study. The state of Florida requires students at public four-year university to earn at least nine hours of summer credits at a public four-year institution. Students are not necessarily required to take these hours at their home institutions. Therefore, some students may have attend four-year institutions near their permanent addresses, instead of attending their home institutions. These students showed as transfers but, for the purpose of this study, were not considered true transfers. Therefore, these students were considered temporary transfer students and did not count in the swirler or the dipper category. They were removed prior to reviewing the data on swirlers, dippers and native students.

The students in the swirling portion received an invitation to participate in a research blog. Upon acceptance, these students received two consent forms. One form enabled the student to
participate the interview, while the other form allowed the researcher the ability to obtain a copy of the participant's transcript for transcript evaluation. Upon completion of the consent form, a formal invitation to join the online blog, created for research at WordPress.org, was issued. The asynchronous WordPress.org blog was continuously available through the website created to host the blog, www.swirling2010.com, and only accessible to participants. According to Strampel & Oliver (2008) students will share information unhindered in a comfortable, non-public environment. The blog had the ability to accommodate an unlimited number of students. However, the study commenced with 19 participants.

The participants were selected after the fall 2010 graduation application deadline had passed. At that time the researcher requested the Registrar’s office run a report to identify the students who applied for graduation and participated in the swirling process. Once the list of swirlers was retrieved, the Registrar’s office sent them an email about the study to ask if they would like to participate. The students who express an interest emailed the researcher. From that group of students, 19 students were selected to participate in the interview portion of the study.
The swirlers who participate in the online interview blogged about their swirling experience in response to posted blog questions, including consequences or benefits to swirling. The blog-based interview included two descriptive questions that allowed the researcher to obtain descriptive data about employment and family circumstances of swirlers in order to truly describe the context of swirling. To maintain the integrity of the data until the end and prevent data loss at any point in the research, the blog data was backed up on the www.swirling2010.com back-up server, on the hard drive of the researchers computer, and on a Ceelox Vault biometric encrypted thumb drive.

Participants in the blog group were not exposed to any harmful procedures. Nor were they knowingly discriminated against in any manner. Participation did not hinder or enhance any of the student’s current courses nor interfered with the student’s ability to participate in graduation. Additionally, all other rules of ethics provided by the Institutional Review Board were followed, without deviation, unless otherwise noted and approved by the Board.

Research Design

The research design selected for this study encompassed a complementary selection of methods and theories to obtain the best
overall compilation of information and insight. This qualitative study used interviews to gain a better understanding of why students swirl. The basis of the qualitative research was grounded in the transformational learning theory. This permitted the researcher to interpret data from the participants to check for changes in frames of reference and differing points of view.

In addition to transformational learning, the study also employed a heuristic phenomenological approach. The use of this approach allowed the researcher to use her knowledge to analyze the data obtained based on her expertise with the transfer and admissions processes. Finally, the population of participants were described using descriptive statistics received from the Registrar’s Office. The use of descriptive statistics provided insight into which students participated in swirling based on ethnicity, age, gender, and socioeconomic status.

The purpose of this research was to gain insight into why students participate in the transfer process multiple times. Quantitative research using historical data may replicate information that already exists in the body of transfer research, but using qualitative research methods enabled the researcher to review information uniquely obtained directly from the swirlers who participated in the study. Participants had the opportunity to
contribute their insight and experiences about the transfer process, why they chose to transfer, and what they learned from the transfer experience.

Learning from experiences by assigning them meaning and questioning future assumptions or using acquired experiences as a guide to future action is considered transformational learning (Mezirow, 2000; Cranton, 2006). According to Mezirow (2000), human beings have an urgent need to understand experiences so the experiences can be integrated into what is already known to avoid chaos. In an effort to understand the data provided by swirlers about their experiences, this research was grounded in transformational learning.

The transformational learning theory is based on frames of reference. A frame of reference is divided into two dimensions: habit of mind and point of view. The habit of mind dimension acts as a filter for interpreting the meaning of experiences through predispositions, while the point of view dimension consists of a cluster of meaning schemes, which include schemes on value and sense of self. These schemes ultimately determine what humans see and how individuals interpret what they see.
In addition to establishing frames of reference and points of view, discourse is an important part of transformational learning. Discourse involves dialoguing with others to gain a better understanding of an experience (Mezirow, 2000). More importantly, reflective discourse is the primary form necessary for transformational learning to take place since it also includes emotional, social and cognitive components in the dialogue (Mezirow, 2000).

Swirlers may have experienced emotional and social changes to their frame of reference or point of view as they transferred among institutions. Each transfer experience may or may not have altered their frame of reference. Students already have a frame of reference about higher education. The reference could come from their initial institution or from adopting someone else’s point of view. However, something in their frame of reference may have changed which caused them to participate in the transfer process.

The swirler’s perspective on the transfer process can affect how they view the quality of the new institution and their willingness to socialize in the new environment. The student’s ability to maintain a similar level of academic performance and his/her overall assessment of the new institution in comparison to the previous institution could
also depend on the student’s transfer experience and change in frame of reference.

To explain the findings, a phenomenological approach was selected for this study. This approach was selected because this design is often used to understand the experience of human beings (Creswell, 1998). Heuristic phenomenology supports the notion that the personal experiences and insight of the researcher is important. Patton (2002) specified that the researcher “must have personal experience with and intense interest in the phenomenon under study….It is the combination of personal experience and intensity that yields an understanding of the essence of the phenomenon.” (p. 107). The researcher for this study has an extensive background in transcript evaluation and the withdrawal process and transfer processes at multiple institutions.

The researcher has been employed as an admission representative, academic advisor and transfer articulator. As an admissions representative the researcher was responsible for assisting students with enrollment into higher education. When students enroll in college, academic advisors are available to guide them as they progress through school towards graduation. If an incoming student transfers credit to their new institution, then their advisor will review that information with them. However, a transfer articulator provided
the initial evaluation of the previous institution’s transcript for credit transferability. The researcher’s current position in higher education provides an opportunity to monitor student participation in the withdrawal process and evaluate reasons for withdrawal. Given the researcher’s background, she maintained a professional and ethical perspective throughout the duration of the study, since it was the goal of the researcher to strengthen the knowledge in higher education by seeking answers from swirlers to provide insights to the complex phenomenon of swirling.

In order to enrich the study with descriptive information, archival data pertaining to overall attendance in higher education, from the initial entry to graduation, were retrieved from the Office of the Registrar. These data on graduation were used to compare three independent groups, swirlers, dippers, and native students, using the dependent variable of time to degree. Swirlers, dippers, and native students were compared by length of time to degree to ascertain which group experienced the longest degree completion time. The Registrar’s office provided the data on time to degree for each of the identified groups. The researcher continued the research by interviewing a limited group of swirlers.
The researcher used a purposeful sampling method, more specifically criterion sampling, to select the participants (Miles & Huberman, 1994). Criterion sampling was used for quality assurance purposes when all of the cases or participants selected for the sample has met some criterion (Miles & Huberman, 1994). The criteria for selection were that the participant must be a registered student at the University of South Florida who had applied for graduation for the fall semester of 2010 and must have participated in the swirling process. Students are the best source of information about the reasons they left previous institutions, why they chose their current institutions and were more likely to describe, with accuracy, the outcomes of their decisions.

Once selected, the students were invited to join an online blog. The blog consisted of interview questions posted for the participant’s response. The blog questions continued until they have been exhausted. Although it was not necessary, the students could have continued to blog about their swirling transfer experience after the conclusion of one semester and into the next. Since the blog was asynchronous, participants were allowed to answer the posted questions at any time (Douglass, Little, & Smith, 2006). The blog questions were posted for two days, after the two days, two additional
questions were posted until the questions were exhausted. The questions were available for reply and follow-up responses for at least two weeks after the first set of questions posted. Depending on the responses from the blog, the researcher asked follow-up questions to ascertain in-depth information on that particular experience (Rubin & Rubin, 2005). The follow-up questions, as needed, created a thread for the blog. To protect the confidentiality of the participants the blog remained private, by invitation-only, and the responses were not visible to anyone other than the researcher.

The data set included online interview responses, field notes, and transcript analysis. All of these data were reviewed to compile the final research information. However, as a set, they provided credibility to the study through reliability and internal and external validity.

The interview responses obtained from the participants were triangulated to maintain internal validity. “Triangulation using multiple sources of data means comparing and cross-checking data collected through observations at different times or in different places, or interview data collected with different perspectives…” (Merriam, 2009, p. 216). Individual participant responses were considered only one participant’s experience, compared to the researcher’s experiences,
and reviewed in the context of previous research on the transfer process.

External validity, in relation to qualitative studies, encompasses the richness of the data. Rich, thick data typically refers to the participants, the setting of the study, and a detailed description of the findings, using quotes from the participants, documents, and field notes (Merriam, 2009). The online interview created a situation where it was difficult to provide field notes that describe the setting outside of an online website and blog site. Nevertheless, including descriptions of how long the blog posts are, the need for follow-up questions, and the period of time between posts can be used to enhance the richness of the online data. For example, the need for follow-up questions could illustrate the reluctance of a participant to initially share information. The other two components of external validity - participant interviews and documents in the form of academic transcripts - were used and analyzed without variation from the traditional interview to maintain external validity.

Reliability is usually based on the ability for study replication. Unfortunately, qualitative research does not always lend itself to obtaining the same results when replicated, but that notion “does not discredit the results of any particular study” since there can be
“numerous interpretations endeavored to make sure that the findings of this research were consistent with the data presented, and in doing this the study will be considered dependable (Merriam, 2009).

The participants responded to the research questions regularly, until the questions are exhausted. In an effort to ensure an adequate engagement of the data, the researcher employed the constant comparative method. The constant comparative method “involves comparing one segment of data with another to determine similarities and differences” to identify patterns in the data (Merriam, 2009; Tashakkori & Teddlie, 1998). The researcher analyzed the data daily and logged into the blog twice a day, afternoon and evening, to check for and review new postings. After thoroughly reviewing each post, a decision was made whether or not to respond to the participant with a follow-up question for clarification. When responses were received from different participants to the same question, the constant comparative method was employed.

After all of the blog-based interview questions had been answered, the data will be organized using a Computer Assisted Qualitative Data Analysis Software (CAQDAS). CAQDAS was selected because of its many advantages. The advantages included an organized filing system for data analysis, enhanced rigor due to a close
examination of the data as encouraged by the software, the ability for mapping, and the ability to support large data sets (Merriam, 2009). Atlas TI software was selected to arrange the online interview data. The Atlas TI software organized the data for trends and repetition. After several rounds of coding, themes became apparent and important if they reoccurred or received a lot of responses or if a majority of the participants said it was significant (Auerbach & Silverstein, 2003).

The researcher also engaged an external reviewer to review the data independently and check for themes and trends. The independently reviewed data was compared to the researcher’s results to ensure that all of the themes and pertinent data were captured.

When the themes and data were reported, the researcher used verbatim quotes from the participants including grammatical and spelling errors.

The collected data were not subjected to a member check as the researcher was not summarizing or transcribing recorded data. Member checks are used in qualitative research in an attempt to verify findings by allowing the respondent or participant to corroborate the information obtained by the researcher (Schwandt, 1997). The data obtained in this study were typed by the participant and submitted in
the participant’s own voice and writing style, thus not requiring member check.

Although the data for all participants were considered during the Atlas TI and code checker review, a transcript analysis also transpired for the participants who complete the interview in its entirety. The transcripts for the participants were reviewed. The transcript analysis revealed the types of institutions attended by the swirlers as well as their transfer patterns: reverse transfers, lateral transfers, traditional transfers, or combinations thereof. Information obtained from the transcripts along with the results of the blog-based interview provided a unique insight into the participants transfer experience as well as their intentions and expectations when they enrolled in each college.

**Summary**

There is some research available on multi-institutional transfer patterns based on archival data and longitudinal cohort studies. However, there is little qualitative research available that can shed some light on why students swirl and any outcomes associated with swirling. Additional research was necessary in order to truly understand the phenomenon of swirling. More specifically, a qualitative style of research was employed, to discover the reasons students participated in the swirling process.
The remaining chapters provide additional information on swirling and transferring. Chapter Four presents a detailed account of the research conducted and discloses all findings observed by the researcher. The final chapter, Chapter Five, provides a discussion of the research and a conclusion, as well as any potential policy or institutional implications associated with the finding and conclusions.
Chapter Four:
Research Findings

Overview

The purpose of this phenomenological study was to ascertain the reasons why students participate in the swirling process, to investigate whether swirling extends time-to-degree completion and to discover any other outcomes associated with multiple institutional transfers. The researcher employed qualitative methods to obtain data from students who actually participated in the swirling process. Interviewing these students allowed the researcher to examine multiple institutional transfers from the swirling student’s perspective in reference to the three research questions:

1) Why do students swirl?
2) What is the relationship between swirling and time to degree completion?
3) What outcomes are associated with students who participated in multiple institutional transfer process?

The interview was designed to obtain data pertaining to the research questions through a series of structured and semi-structured
questions. The interview data were subjected to a comparative analysis twice a day. Comparing and cross-checking data utilizing multiple sources is known as triangulation (Denzin & Lincoln, 1994). Triangulation of the data assisted with maintaining internal validity (Merriam, 2009). Therefore, the researcher also triangulated the data in reference to the individual response, the researchers knowledge of the data, and the most research available. The interview data were organized with Atlas TI software to reveal themes in the data.

Additionally, the data obtained from the interviews were reviewed in reference to the transformational learning theory to determine changes in the participant’s frame of reference and points of view. Lastly, these interviews were accompanied by archival transcript data provided by the Registrar’s Office. The transcripts analysis confirmed the data collected in the interview and contributed to the external validity of the study.

**Online Blog**

Blogs as online data collection have several advantages. These advantages include widening the scope of research by offering and electronic extension of familiar research techniques, like online surveys and email interviews (Merriam, 2009). Blog-based interviews also do
not accrue the expense and time-consuming transcription process of traditional interviews (Tashakkori & Teddlie, 1998).

However, blog based research required forethought and planning. Two major concerns were addressed prior to the creation of the blog in order to provide the best blogging or interview experience. The first concern was where to locate the blog. The researcher created a webpage, hosted by popular web-based company, to host the blog. The second concern was how to privatize the blog. The blog was difficult to locate on the Internet since it was delisted from search engines. Extra precautions were taken to prevent blog availability to any one other than the invited participants.

The researcher created a webpage, www.swirling2010.com, to host the online blog using WordPress.org software. The WordPress.org blog was then fortified with Adminimize, WP Private Messages, and Private! WordPress Access Control Manager, to secure the identity of the participants. The extra precautions required the participants to login to the blog and to their individual blog page to maintain participant and response anonymity. Unique individual pseudonyms (Swirler 1, Swirler 2, etc.) and passwords were created by the researcher and emailed to the each participant upon creation of his or her personal profile.
Two interview questions were posted to the blog every two days until the questions were exhausted. The blog remained open for two weeks to allow the participants an opportunity to complete the interview at their leisure. The extended time allowed the participants an opportunity to reflect on their responses, which is an advantage of online versus face-to-face interviews (Merriam, 2009). During this two-week window, the participants had unlimited access to their blog page; the asynchronicity of the blog allowed the participants access 24 hours a day, seven days a week (Douglass et al., 2006). The researcher also had an opportunity to read the blog responses and reply with any additional questions necessary to clarify vague or unclear answers, thereby making the interaction a true blog-based interview and a powerful data collection method (Tashakkori & Teddlie, 1998; Rubin & Rubin, 2005). However, access to the blog was limited to participants in the research study to maintain anonymity.

**Participants**

The Registrar’s Office identified 1242 swirlers. However, only 510 swirling students met the criteria set forth by the researcher. The students must have attended at least two prior institutions and applied for graduation, in pursuit of their first bachelor’s degree, in the fall of 2010. The selected students were sent a Participation Letter (Appendix
B) via email to inform them about the upcoming research opportunity. The first email yielded 34 respondent emails from swirlers interested in participating in the study. However, only 12 students completed the necessary Informed Consent (Appendix C) and Transcript Request (Appendix D) forms required for participation. The interview for the 12 participants began as stated in the Participant Letter. Yet, in an attempt to increase the number of participants, the researcher contacted the Registrar’s Office to have the Participation Letter dispatched in another email to the target population. The second email yielded an additional 19 interested students. Yet, only seven of those students completed the informed consent and transcript request forms by the interview commencement deadline.

A total of 19 swirlers completed the documentation necessary to participate in the study. Of those participants, three students did not complete the interview process leaving a net of 16 participants who completed the blog. The goal was to have a minimum of 20 participants complete the study, however for phenomenological studies a sample size of six participants can be sufficient as long as the data reaches theoretical saturation (Denzin & Lincoln, 1994). The researcher was aware that a large number of participants was not necessary to increase the credibility of the study, as the purpose of the
interview was to obtain different points of view, then compile the interviews to provide a complete picture (Rubin & Rubin, 2005). Thus, the number of participants in this research study was sufficient since the number of participants provided 66 pages of typed single-spaced data, which was enough data to reach theoretical saturation. The dissertation director approved the eventual size of the study population.

The population of participants was somewhat reflective of the overall swirler population. The total population of swirlers, identified by the Registrar’s Office, was comprised of 61% female (n=310) and 39% male (n=200). In reference to race, the population contained 67% White, 16.2% Unknown; 11.1% Black or African American, 5.3% Asian or Pacific Islander, and less than 1% American Indian/Alaskan Native. A review of age demographics found that swirlers’ aged 19-29 dominated the population with 67%, while 20% were 30-39 years old; 11% were 40-49 years old; and 2% were 50-59 years old.

Due to partial completion of the study by three (3) participants, the availability of data was dependent upon when the participant withdrew from the study. Based on the self-reported data, the participants were 63% female (n=12), while 37% were male (n=7). The participants were comprised of 68% White, 16% Hispanic and
16% Unknown. There were no participants who reported Black as their ethnicity. The age range of the participants was similar to the overall swirler population as 61% were 19-29 years old, 17% were 30-39 years old, 17% were 40-49 years old, and 5% were 50-59 years old. The transcript analysis verified the age of the participants during the interview period. The profile of the participants’ demographics was similar to the demographics of the overall swirler population.

**Interview Analysis**

The interview analysis began with a constant comparative analysis. The researcher logged into the blog twice a day, in the morning and the evening to review the postings created by the participants. The data for each question were reviewed independently and in comparison with the other responses to the same question to determine similarities, differences and patterns in the data (Merriam, 2009). The constant comparative method ensured external validity through adequate engagement with the data.

Using the constant comparative method allowed the researcher to review each response daily and ask follow-up questions to make sure similar information was being shared. For example, the first interview question asked the participants to describe themselves and their families. The question required a descriptive response, but was
vague enough for the participant to have multiple interpretations. Consequently, the researcher had to follow-up with a specific question to inquire about their ethnicity, age and other demographic related information for 53% of the participants.

The participants who completed the interview did so in a variety of ways. Many participants logged in every other day when new questions were posted and provided a response to those questions. Others waited until all of the questions were posted to log in and provide responses. The majority of the participants employed a hybrid of the two aforementioned schedules.

Participant responses were engaging and forthcoming. The interview questions seemed appropriate as the response indicated. One participant tended to second-guess her posts. She would often end her posting with “Hope this helps... if I didn’t answer what you needed, please let me know and I’ll be happy to readdress the issue.” Or “Does this cover what you need to know?” One participant experience a language barrier that required clarification of the interview questions, but once the clarified questions were posted, her response was immediate.

Only one participant admitted to difficulty navigating the blog. Initially, she emailed the researcher to express her concerns about
accessing the blog. The researcher replied with step-by-step instructions on accessing the blog along with a second notification of her login and password. As the blog neared close, the participant emailed the researcher in reference to another failed attempt. The email also stated she would not make another attempt at completing the interview because access the blog was too difficult.

Two other participants did not complete the blog-based interview. Similar to the participant described previously, one participant failed to answer any questions contained on the blog. Apparently she underestimated the difficulty of her final few courses. She withdrew from the study to focus on successfully completing her classes.

The final participant who did not complete the interview actually began the interview. He immediately logged in and provided responses to the first two questions. After posting those two responses, he did not return to the blog to answer the balance of the questions. A reminder email was sent to all participants prior to the blog closing. Unfortunately, he did not revisit the interview.

Regardless of the different methods employed for responding to questions and the perceived language barrier, each student answered the questions in a manner consistent with the researcher’s
expectations and thereby required fewer follow-up questions. Nevertheless, the ability to ask follow-up questions and allow the participants to ask questions of the researcher created an opportunity that would be afforded in a standard email or in-person survey. The ability to have a conversation online was an advantage of the blog.

The interview was comprised of a series of structured questions designed to collect detailed information from the participants. Two descriptive questions allowed the researcher access to descriptive data about the employment and familial circumstances of the participants before the rest of the interview. Socioeconomic Status (SES) was inferred based on the participants need to work while enrolled in higher education, background information, and current living conditions. Participants who came from a family of means, were not required work while they were enrolled in college, or received assistance from their parents, were coded Upper SES. Middle SES was assigned to participants who stated they worked while in school, shared details about their family life that implied money was not a serious issue, but necessary. Participants who noted employment was a major factor while they were enrolled in school or described a family life dependent upon employment were coded Lower SES.
For example, Swirler 4 was coded as Upper SES based on his response to questions number 1, which included over 20 years of vacationing out of state and a history of accountants in his immediate family.

I am the middle child between two sisters. I am from a typical southern family and I grew up in Northeast Tennessee. I moved to the Tampa Bay area in August 2009 with my entire family. We vacationed here every year, for 20+ years, and finally decided that it was time to just pick up and move here. I am from a family of Accountants and that had a major impact in my choosing the Accounting degree for myself. My father, older sister and her husband all have Accounting degrees. Accounting is also prevalent in my extended family as well.

While Swirler 5 was coded as Middle SES because he does not work while he is in school and he has plenty of free time to enjoy life with his wife and kids.

I am 30 years old I have 2 kids. One boy and one girl and are [sic] eleven years. One is adopted. I have a beautiful wife and we have [sic] married since January 1, 2000. We have been together since the summer of 1998. We enjoy doing things together like biking, walking, camping or just all hanging out watching a movie. Every Thursday we have family time together to ensure we have our bonding time separate from our dinner conversation. I decided to leave my job (asked to get laid off) and return to school. Since I am an Army veteran I have the Mongomery [sic] GI Bill that pretty much pays me enough to cover my cost of living (as long as I am enrolled full time) and the Florida Prepaid College Plan that covers most of my tuition (about 80%) I really haven’t needed to work.
Swirler 8 was assigned the code of Lower SES because employment was imperative while he was in enrolled at USF and his response implied he had a unique living experience.

Employment during my college career in Virginia was never a big issue. I worked, but didn’t depend on work as I lived with my parents. However, moving to Florida was an individual endeavor and I attempted to fully establish myself here in Tampa. Though I moved here without a job lined up, I was able to secure one at a restaurant I had prior experience with in Virginia within a week of moving here. Relying on loans to pay for my classes and work to pay for my living expenses, life in Florida has been far from comfortable. My focus has been on my grades and not my living conditions. Upon completing school I aspire to move into a safe and clean community far from campus.

These code assignments represent each of the SES options available to the researcher for coding purposes. Utilizing these codes 53% of the participants were coded Middle SES, while 23.5% of the participants were identified as Upper SES. Lower SES was assigned to 23.5% of the participants as well.

The next three questions addressed contributing and influential factors associated with the participants first, second, and third (if necessary) transfers. The final question asked the participants to reflect on their college experiences and discuss the positive and negative aspects of each college they attended. Each participant was forthcoming with his or her responses to the questions requiring a minimal amount of follow-up by the researcher.
The constant comparative method allowed the researcher to code the data and compare the data within and between categories, which constituted the first and second iteration of coding (Anfara, Brown, & Mangione, 2002). The results of the constant comparative analysis provided the foundation for the final emergent themes.

After the comparative analysis, the researcher triangulated the interview data based on the participant’s response, compared the data to the researcher’s knowledge on transfer/articulation, and reviewed the data in the context of previous research on the transfer process. The data triangulation assisted with the coding process, by providing corroboration to previous research and generating additional themes.

Atlas Ti software was selected to assemble the online interview data; it was employed as an organized filing system for data analysis. One advantage of using Atlas Ti was the simplicity of transferring the online interview data into the Hermeneutic Unit file. Other advantages included enhanced rigor through close examination of the data as encourage by the software, the software’s ability to support large data sets and the ability of mapping (Merriam, 2009). The 66-page interview data file was copied into Atlas Ti, via drag and drop, and then coded over several rounds of coding to reveal themes and important trends.
The researcher also engaged an external reviewer to examine the data independently and check for themes and trends. The external reviewer has a bachelor’s degree in marketing and master’s degree in business management. He has spent several years dedicated to studying the behavior of people and has completed four doctorate-level courses in higher education. The researcher provided the external reviewer with the transcript of each participant’s interview. The data included only the participant’s synonyms and all references to names or participant identities were struck from the interview transcripts. The external reviewer analyzed the data and met with the researcher to compare themes and trends. The researcher and the external reviewer decided upon six prevalent themes for why students swirl, conferred on the status of the relationship between swirling and time-to-degree completion and decided on what outcomes were associated with students who participated in the multiple institutional transfer process.

**Why Do Students Swirl? - Prevalent Themes**

An analysis of the interview responses using the comparative analysis, triangulation, an external reviewer, and Atlas Ti software revealed six themes. Data from the third, fourth, and fifth interview questions (Appendix A) were designed to provide answers to the first research question: Why do students swirl? Participant responses were
often coded with multiple reasons for participation in the transfer process. Each individual codes was assigned to one of the six prevalent themes. The six prevailing themes are:

   a. Search for Perspective
   b. Moved/Relocated
   c. Academic Issues
   d. Completion
   e. Financial Difficulty
   f. Health Concerns

**Search for perspective.** The theme entitled search for perspective is comprised of several components. The four sub-codes assigned to this theme are self-discovery, reassessment of goals, intention to transfer, and institutional dissatisfaction. Although each of the sub-codes was different they all share the underlying theme of the participants search for perspective or perceived satisfaction.

Five participants sought self-discovery. One participant chose to transfer to pursue a life-long goal. Swirler 8 stated, “The first transfer I made was to a small Bible college in Franklin Springs, Georgia. The reason for this transfer was to take a chance on something I’ve always wanted to do: lead worship.” Swirler 18 also moved due to fulfilling a
life-long goal, “I knew that I was meant to live in Florida and always dreamed of going to college in Florida.”

Two others participants just needed change in their lives and wanted to experience something new. Swirler 19 wanted to experience a new environment, “I really wanted to get out of Florida.” So, the decision to leave was based on a search for change. In contrast, Swirler 17 implied his reason for leaving was more self-preserving,

My first transfer came about because I was in the midst of a major life transition. At the time i [sic] was living in south florida [sic] (Cooper City) and i [sic] was making some bad decisions. Trying to help me get my life in order, my older brother offered for me to come live with him in St. Petersburg and I did.

Dissatisfaction with their institution was the most frequent assignment of for this code. Dissatisfaction manifested itself in a variety of ways. One participant was dissatisfied with the advising at the institution. Swirler 6 regretted attending a college due to the advising,

Looking back I realize what a mistake that was because I had nearly enough credits to achieve an AA yet my advisors never seemed to guide me in the right direction. I found myself taking classes I did not need.

While another participant, Swirler 3, was upset with both the admission and academic departments at her school and those feelings resulted in her transfer,
I didn’t like having to take a college placement test after I was already considered a junior... this should be for those transferring as lower level students or initial enrollees only. I had clearly taken well above the classes they were telling me I [sic] needed to take (for example, told me I needed to take trigonometry when I’d completed 2 semesters of calculus).

Swirler 18 also stated dissatisfaction with academics, “I enrolled at Tidewater Community College where I took an eight week Microeconomics class online in which I basically taught myself the material.” Overall dissatisfaction with the institution justified one participant’s reason for transfer, while another participant transferred due to the school’s reputation,

I went to that college because I felt I had to do something with my life, so it was a last minute decision and it only lasted about a month before I withdrew. I did not like the college and it felt like I was still wasting my time. BCC was also known as a “reject” college amongst the community, so that probably did not help either.

Multiple attendance patterns were associated with this theme. Some participants with this code engaged in reverse transfer, while others transferred to similar institutions through lateral transfers or elevated to a four-year institution from a 2-year institution as a traditional transfer. One participant, Swirler 14, attended a 2-year institution solely with the intent to transfer, not complete a degree program; “From the minute I stepped onto campus, my intent was to
earn good academic standing and transfer to USF; my goal, after all, was a Bachelor’s degree, not an Associate’s.”

With 9 out of 16 of the participants’ transfers coded search for perspective, it emerged as an important theme for college transfer. Participants had several reasons for transferring, but the overall category illustrated the students were in search of something more fulfilling. In some cases the search included self-discovery, while also including multiple forms of satisfaction: satisfaction with self, institutional satisfaction, and academic satisfaction.

**Moved/Relocated.** Two sub-codes were embedded within the Moved/Relocated theme. The two sub-codes were military orders, which caused forced relocation, and voluntary relocation. Military orders dominated the move/relocated theme. One participant married a person in the Military therefore, relocated to a different state. The participant relocated on two additional occasions due to spouse’s orders.

The first time that I had transferred colleges was after I had married my husband. He’s in the Marine Corps and after we married in May of 2005, the Marine Corps gave him orders to Quantico, VA. I honestly could not bear having him live 900 miles away. Therefore I withdrew myself from USF. After settling in to our new home in Virginia, I enrolled at a local community college to continue my education.... In 2007, we had received orders to Okinawa, Japan. After the time, I was about to transfer to George Mason University in hopes to finish my undergraduate education. But as people are all too familiar with the military
lifestyle, we got orders and had to pick up and go. Upon arriving in Okinawa, I enrolled in a distance learning program through Troy University. After coming back to the United States and luckily had been given orders to MacDill in Tampa, FL, I transferred back to USF.

Two students withdrew from college to join the Air Force. Swirler 6 decided to join the Air Force in lieu of furthering her education. “After two years of typical “college life” (living on campus in a dorm, joining a sorority and being away from home), I decided to leave school and join the Air Force.” The other participant, Swirler 15, chose to postpone completing his degree by joining the Air Force Reserves.

I got hired as a Boom Operator in the 314 Air Refueling Squadron at Beale Air Force Base on the KC-135 in 2005 and trained on active duty orders for the entire year of 2006. During this period I did not attend any college courses due to the intensity of the military technical training that I was involved in.

Swirler 15 enrolled at USF due to a relocation to MacDill as part of his military obligation.

The other code included in this theme is voluntary relocation. Voluntary relocation included moving because the participant’s family or friends moved, randomly moving to another area, and electing to move for employment. One participant relocated to the United States from Argentina; while another participant just “relocated from Omaha, Nebraska to Tampa with two little girls.” One participant, Swirler 8 “was asked to move to Florida to assist in a church plant” therefore, he

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relocated to be with his church family. Two other participants moved to be with their friends. Swirler 19 moved out of state to attend college with a friend, but after one term she moved back to Tampa due to the cold weather. Swirler 3 moved to Florida with a boyfriend, who is now her husband. In lieu of staying with family, one student moved away for employment. Swirler 13 stated he “decided to move out of state to take full-time employment. There was a lot of opportunity in retail without a college degree, and I was well on my way up the ladder already.”

The moved/relocated theme encompassed various reasons for participant mobility in the transfer process. The two categories for coding were forced relocation and voluntary relocation. Forced relocation was reserved for participants who moved due to orders from the military. However, voluntary relocation was assigned to participants who willing relocated for a variety of reasons. Overall, Moved/Relocated accounted for 10 out of 16 participants’ reasons transfer.

**Academic issues.** The researcher discovered 7 out of 16 participants described transfers related to academic issues. There were four codes noted within the Academic Issues theme. The four sub-
codes included remediation, academic failure, difficult coursework, and major availability.

One student was a reverse transfer. She began her education at a four-year college in Argentina. Due to the difference in the education systems between the United States and Argentina and the language barrier apparent in her writing, she completed several remediation courses at a local two-year college. Although other participants displayed remedial courses on their transcripts, the enrollment in the remediation courses was not associated with a transfer.

Three participants transferred due to academic failure. Research found that academic failure is normally classified as a forced transfer, since the participant is typically forced to transfer to another school in order to complete his/her education (Cope & Hannah, 1975; Hagendorn & Castro, 1999). Swirler 14 was enrolled in New College of Florida for approximately two and a half years prior to leaving. The academic failure not only created a forced reverse transfer, but also a stop out.

My first two years were very successful... I was asked to leave NCF in May 2008, and I did not return to school until January 2009... Since I had been asked to leave NCF, I was not eligible to apply to University of South Florida. I applied to Manatee Community College to get back into good academic standing at an institution so I could apply to USF.
Two additional participants were academically unsuccessful. Both experienced academic failure at multiple institutions. Swirler 11 accrued poor grades at the two-year institution he first attended, but decided he needed a change. However, upon his transfer to a four-year institution he confessed to participating in a reverse transfer due to grades.

I felt as though transferring to a new state and a new school would be a change of scenery, and hopefully improve my grades.... I transferred from ABAC back to SFCC after attending ABAC for one academic year. My grades had still continued to be poor...

Swirler 6 entered higher education at a four-year institution but was forced to experience both a lateral and a reverse transfer due to academic failure. At first she was successful in school,

My first semester I took 5 classes and did well. My second semester I pledged a sorority and my grades plunged. My third semester showed an improvement (thanks to a threat from dad) and my interest fell by my fourth semester.

She withdrew from school for a while, but when she enrolled at her second four-year institution she was force to withdraw again due to academic failure. Swirler 6 experienced a difficult situation which caused her to be unsuccessful,
After my second daughter was born I enrolled full time at the University of Nebraska at Omaha. During my first semester there I was served divorce papers 3 weeks before the semester was over. Unfortunately my grades suffered again in a different way.

She relocated to Tampa and enrolled in Hillsborough Community College (HCC). Unfortunately, her poor grades continued, “I wish I could say that I excelled while working full time, taking classes full time and raising two children full time – unfortunately that was not the case and I was placed on academic probation.” During her enrollment at HCC, she was eventually successful in improving her grade point average, which facilitated her traditional transfer to USF.

The final two sub-codes found in the academic issues theme are difficult coursework and major availability. One participant confessed to having difficulty with his/her coursework, while another participant revealed she had to transfer because she was not admitted into her major. Swirler 10 shared several reasons for her transfers, but

The final reason was the course work was really hard, they were on trimesters there and taking calculus one through three all within a year was very difficult for me, my gpa was falling and I wanted to go to a school where I knew I could succeed. Although she was coded academic issues due to course difficulty because she did not specifically state she was failing. She only admitted to her grade point average falling or decreasing.
Similarly, Swirler 9 did not admit to having poor grades, but she participated in the reverse transfer process due to major acceptability. Swirler 9 shared the following, “My first transfer was after my second year of undergrad. I wasn’t accepted into the program I wanted, so I moved home to reconsider my options. I enrolled at a local school for a few semesters...” Therefore, according to Swirler 9, she was forced to transfer from a four-year institution to a local two-year institution. She ultimately returned to a four-year institution where she completed her bachelor’s degree.

**Completion.** The majority, 60%, of the participants who attended a third institution transferred due to completion. Overall, 9 out or 16 participants specified completion as a reason for transfer. Not all participants attended standard two-year institutions; some participants completed training at a technical school or in the military. Swirler 15 acknowledged his Air Force Reserve training credit. He stated that upon completion, “The training that I earned through the air force [sic] were credited to the Community College of the Air Force (CCAF). I realized that these credits could be transferred to the college I was enrolled in at the time.”

The completion of an associate’s degrees at a two-year school also received a code within the completion theme. The transfers
grouped into this code resulted in a traditional transfer. Participants
who completed associate degrees or certification at a technical school
transferred to USF, a four-year institution, to obtain their bachelor’s
degree.

**Financial difficulty.** Financial difficulty is considered a
voluntary transfer since the students left their institution on their own
accord, not because they were in danger of being asked to leave
(DeJardins et al., 2002). Loss of parental support, loss of financial aid,
limited expenses or college being too expensive, and employment
comprised the four sub-codes of the financial difficulty theme.

Bailey (2003) and Phelan (1999) suggested students transferred
in an effort to locate more affordable tuition as recounted by many
participants. Swirler 10 stated the high cost of tuition was a major
reason to withdraw from school, “the tuition was $40,000 a year and I
did no like having to continuausly [sic] take out loans.” While Swirler
12 also reported the price of tuition as the reason for at least one
transfer,

The first factor that contributed to my withdrawal was the cost. I
started receiving calls half way into my first semester that I
owed on loans already and after hearing the amount it cost each
semester ($16,000 including scholarships) I decided it was out of
my league.
she also had difficulty retaining her scholarships, but maintained a unique perspective:

Unfortunately, I went to a private out-of-state university with no transferable scholarships and New Jersey did not offer any opportunities like Florida’s Bright Futures. The best decision I ever made was to move to FL because FL colleges are much cheaper than colleges in the north. When I hear people complaining about how expensive tuition is for USF, I laugh... if they only knew.

Both Swirlers 9 and 13 lost scholarships as well. Like Swirler 12, Swirler 9 lost scholarships because she transferred out of state. The loss of the scholarships forced her to increase her loan obligation. However, the loss of a two-year scholarship motivated Swirler 13 to move out of state. There was a 17-year span between this student’s two-year institution enrollment and his next enrollment at a two-year school in his new state, which counted as a lateral transfer, due to a lack of financial aid. He noted,

First, my two-year full scholarship to community college was up, and I decided to move out of state to take full-time employment. There was a lot of opportunity in retail without a college degree, and I was well on my way up the ladder already. I had five years in with the company when I decided to quit college and take the Florida opportunity. I was 21 years old-who wouldn’t? I did check out community colleges in FL within the first few years, but I made too much as a single person to get financial aid, yet I did not earn enough to afford tuition, fees, and books. I was not interested in taking on student loans at the time... After being away from school for 17 years, I began attending community college part-time while I worked full-time in the grocery store.
Employment can influence education in many ways. Some students leave school to work, while others take advantage of employment benefits to return to school. One participant continuously withdrew from school to alternate between working and education,

Two incomes were often necessary for our family, but I found working, going to school, and raising a young child to be extremely stressful. For this reason, I would work for a while and then go back to school for a while. Until my daughter started kindergarten last year it was very difficult to attend school and finish.

Employment was also a factor for other participants. Swirler 5 decided to leave school completely to work,

I first started school in 2004 after I got out of the Army. At the time I had a really good job that was paying great. After I signed up for classes I got tasked to run the business for a month while the owners took a vacation. I only had 2 temp employees that had no clue what they were doing. So the majority of the workload fell on me. I began working 18 hour days and getting very accustomed to a big paycheck. Needless to say I fell behind in 3 out of my 4 classes and ended up dropping the 3. I did finish the 4th class with an “A”. After the semester was over I decided that I didn’t need to go to school to make money or be successful [sic] so I didn’t go back.

Yet, after a few years of working full-time, he re-entered higher education by enrolling into a technical program, which re-ignited his passion for education. While Swirler 5 withdrew from school to work, Swirler 6 maintained her employment at USF in order to remain in school without experiencing financial difficulty. “One of my employment benefits includes two classes each semester – so
presently my employment is a factor. If I were unemployed I would have to pay for my own schooling.” Therefore, employment shaped her institutional selection, thereby becoming a reason for her transfer. Swirler 6 also experienced a loss of parental support early in her educational attendance. When her parents refused to fund her education, she withdrew and joined the Air Force to gain financial independence.

In my earlier years employment was not a factor for my enrollment in college. My parents completely funded my first two years of college which was at California University of Pennsylvania. I was enrolled full time and lived on campus in a dorm... My first withdrawal from school was after my sophomore year. I was 20 years old and more interested in moving forward with life rather than furthering my education. Also my father refused to pay for my college until I brought my grades up. I joined the Air Force instead of focusing more on my academics.

Financial difficulty encompassed four sub-codes: loss of parental support, loss of scholarship, educational expenses, and employment. Although the sub-codes vary, each code represented an instance where the participant experienced financial hardship or was trying to avoid financial hardship. Financial issues influenced 8 out of the 16 participants’ decision to withdraw or enroll in an institution of higher education.

**Health concerns.** The health concerns theme includes student health, the health of loved ones, homesickness, and substance abuse.
Health concerns accounted for the reason 6 of 16 of the participants’ transferred. Several participants noted homesickness as a reason for transfer. Swirler 19, revealed she transferred out of state for a change and to move with a friend. Although she was looking forward to the new experience and was excited to move out of state, she discovered it was not the ideal situation. Instead of becoming the utopia she thought it would be, a few unforeseen issues arose, “we both learned quickly that winter up north is cold and we missed Florida way too much, so we both ended up coming back within a year and resuming our education at MCC.”

In addition to homesickness, stress and responsibility caused one student to experience health issues. Swirler 14 found a negative way to cope with the additional responsibility that accompanied moving away to college,

I had what I thought was a “good reputation.” However, I ended up taking on too much responsibility; at one point, I held two jobs and was taking four classes, the equivalent of five or more classes at normal universities. I certainly was not working to live, but I wanted to grow up quickly and to have adult responsibilities I thought I could handle. To manage the stress, to run away from responsibility, or to rebel against a future I felt was out of my control, I became involved with drugs. Drugs were easily obtained at NCF, but instead of smoking pot, a popular drug at the school but also the drug that had gotten my brother jailed, I chose the opposite psychotropic route: uppers. Cocaine was my drug of choice, and the effects were violently apparent in every facet of my life.
Her academic performance continued to decline until she was asked to leave the institution. Her use of a substance to cope resulted in a forced reverse transfer.

Swirler 18 also experienced a reverse transfer, but her reverse transfer was due to a personal decline in health as well as a decline in her father’s health. During a winter break from her four-year institution she was injured and unable to return. She stated,

The reason for my transfer was due to a severe injury to my pelvis while running over winter break in Virginia (my home state) as a result of over training coupled with inadequate nutrition. This injury occurred the day before I was scheduled to return to Montana after winter break in January of 2009. I could not go back to school in Montana because I could not walk for several weeks after my injury...

After she was injured, her father became ill as was soon diagnosed with cardiovascular disease and placed on the heart transplant list. Therefore, she remained home for a period time and enrolled in a local two-year institution.

Additionally, Swirler 12 also participated in reverse transfer to support an ill family member. While attending an out of state four-year institution she received news that drew her home,

I received a call from my father that my mother tried to hurt herself and she was in the hospital. I drove two hours back home immediately to find out that it was a failed attempt at suicide. After this event, I would come home every weekend from school and I just decided that I did not want to be away
from home anymore so that I could keep an eye on her and help out with my baby sister.

Upon returning to her mother’s house, she enrolled in a two-year institution, consequently resulting in a reverse transfer.

Reverse transfer is not always the resulting transfer for health issues. Swirler1 experienced a lateral transfer due to health issues. She relocated to Okinawa, Japan where she enrolled in a four-year institution, but prior to completion, she became ill. She recalled,

Unfortunately, I became extremely ill while living there and was ultimately [sic] medically evacuated back to the US. About 5 months later, the Marine Corps allowed my husband to fly back home to be with me. After a few months in transition, the military moved us back home to MacDill AFB in Tampa, FL.

The military orders allowed her to relocate to Tampa, where she enrolled in another four-year institution. Therefore, her health issues resulted in a lateral transfer.

Health concerns consisted of several inter-related sub-codes: student health, the health of loved ones, homesickness, and substance abuse. However, in some cases, participants were assigned several sub-codes. For example, Swirler 18 stated her health as well as her father’s decline in health as the reason she withdrew from her four-year institution and enrolled in a local two-year institution. Therefore, her response was coded as student health and the health of a loved one.
Theme overview. The number of participants represented in the themes equal more than the overall 16 participants when all themes are totaled, because several responses required multiple code assignments. The multiple codes were rarely within the same themes; typically multiple codes from multiple themes were assigned to one participant’s reason for transfer. Swirler 10 illustrated this notion with her response to question 3:

One, was due to the fact that I was unhappy at the school I was at, it was an all engineering college and did not feel like it offered the college experience. The male to female ratio was 4 men for every one female, and I hated being the only female in my classes. Also, the tuition was $40,000 a year and I did no like having to continuously [sic] take out loans. I also decided to change my major from mechanical engineering to chemical engineering. My family was also in Lithia, Florida which is close to USF, my family got orders to move two months prior to me entering college, so I missed my family and wanted to move back with them. The final reason was the course work was really hard, they were on trimesters there and taking calculus one through three all within a year was very difficult for me, my gpa was falling and I wanted to go to a school where I knew I could succeed.

The response was coded search for perspective due to the participants dissatisfaction with her institution and her reassessment of her goal with a major change; financial difficulty based on the overall cost of the institution being a factor for transfer; moved/relocated due to her voluntary move to be with her family; health concerns due to her homesickness and need to relocate to be with them; and finally,
academic issues due to the difficulty of the coursework and her decline in grade point average. Therefore, an evaluation of this one response reveals that it received at least one code from five of the six themes. Hence, the themes can be coded in conjunction with other themes or stand alone.

Incidentally, the six themes were disparately distributed among the three questions. Themes prevalent within one question were often not significant in response to other questions. For example, financial difficulty contributed to 24% of first institutional transfers, but was not identified as a reason for transfer from a second or third institution. Likewise, moved/relocated was the primary reason for transfer from a second institution, though it was only 19% of the reported reasons for leaving the first institution and not considered a reason for participation in a third institutional transfer.

The data revealed the primary reasons participants transferred from their first institution were financial difficulty and academic issues. While academic issues remained a reason for transfer from second institutions, financial difficulty was no longer considered a factor. None of the participants cited financial difficulty as a reason for transfer from their second institution. The principal reason for transfer from a second institution was due to a move or relocation. Closely followed by
academic issues and search for perspective. The major reason for transfer from a third institution was completion.

Overall, the dominant reason participants stated for engaging in the transfer process was to move or relocate, as noted by 63% of the participants. Search for perspective and completion each accounted for the reason 56% of the participants’ transferred. Participants attributed financial difficulty and academic issues to the reasons for transfer at 50% and 44% respectively. Health concerns were cited as a reason for transfer by 38% of the participants. As previously noted, participant responses may have been coded in more than one theme therefore the distribution of percentages for all themes combined exceeded 100%.

**Transcript Analysis**

The Registrar’s Office provided transcripts to the researcher for the transcript analysis. During the transcript analysis, the researcher employed Collegesource.org to review profile information on unfamiliar institutions. The college profile was used to ascertain the institution type, 2-year or 4-year. The researcher analyzed 17 transcripts; one participant had a records hold that would not allow the Registrar’s office to release transcripts and one of the participants who withdrew from the study refused to release his transcript when contacted by the Registrar’s Office. The remaining transcripts provided an abundance of
information. For example, 13 of the 17 transcripts reviewed showed a period of non-enrollment in higher education for at least one term, but some periods were as long as eight years. Non-enrollment periods would have contributed to a delayed time-to degree for the participants, but credit transferability could have also contributed to delayed graduation. One participant enrolled in several remediation courses at a two-year college and 20 of those classes did not transfer to USF. A number of participants failed classes and had low grade point averages, but one participant failed quite a few terms thereby causing those credits to remain non-transferable. The transcript analysis for one of the participants, who did not complete the study, revealed that she was unable to transfer 45 courses of previous collegiate work towards her degree at USF because they were technical courses. On average participants who began at a two-year college transferred 74 credits, while participants who began at a four-year institution transferred an average of 81 credits. Overall, the participants transferred an average of 77 credit hours.

According to the transcripts, 59% of the participants began their educations at a local two-year college, whereas 41% began their educations at a four-year institution. Only 10% of the participants who started a two-year college graduated within four years. The remainder
took an average of 10 years to finish with a range of 6 to 25 years to complete. In contrast, 29% of participants who started their academic career at a four-year institution graduated in four years. However, similar to the two-year college entrants, the balance of the participants graduated in an average of 10 years, with a slightly larger range of 6 to 28 years to complete.

Based on transcript data, 71% of the participants attended two previous institutions and 29% attended at least three institutions prior to USF. Since swirling is comprised of multiple attendance or enrollment patterns, reverse transfer, lateral transfer, and traditional transfer patterns were discovered in the data. Although 89% of the participants enrolled in at least one two-year college throughout their journey in higher education, only 65% experienced a reverse transfer. While 53% of participants engaged in lateral transfers, the traditional transfer pattern dominated with a total of 21 instances. This pattern was noted in instances because, although 94% of the participants experienced a traditional transfer, 18% of the participants experienced at least two traditional transfers.

A snapshot of the 65% of participants who participated in the reverse transfer pattern revealed a population that was 82% White and 18% Hispanic. Females dominated this transfer pattern at 82%
female to 18% male. Socioeconomic status was equally distributed between upper SES (36.4%) and lower SES (36.4%) with middle SES (27.2%) comprising the balance. The reverse transfer pattern was the first transfer pattern for 64%, while for the remaining 36% it was the second transfer pattern.

Lateral transfer accounted for 53% of the swirling participants transfer patterns. The participants who engaged in lateral transfers were predominantly White and female, at 67% and 56% respectively; whereas, 22% were Hispanic and 44% were male. The majority, 56%, of the participants began at a two-year institution and the remaining 44% initially enrolled at a four-year institution. The middle SES dominated the lateral transfer pattern with 75%, the balance was divided equally between upper SES and lower SES at 12.5%. The transcript analysis confirmed the data from the interview analysis on transfer patterns.

Finally, a review of the participant’s transcripts confirmed the self-reported interview data on institutions attended. The transcript review also noted each participant’s successful degree completion. The 17 transcripts identified 17 bachelor’s degrees awarded by USF. The awarded bachelor’s degrees were somewhat varied. The breakdown for awarded degrees was as follows: three Social Work degrees; two
degrees for Interdisciplinary Social Science, English, and Criminology; and one degree in International Business, Communication, Finance, Chemical Engineering, Accounting, Sociology, Biology, and Women Studies. The majority of the participants, 10 out of 17, were enrolled as full-time students during their last term, while 7 out of 17 were enrolled as part-time students.

What is the Relationship Between Swirling and Time-to-Degree Completion?

Degree completion and persistence in higher education among students who participated in the swirling process is an important component of the swirling experience. Several researchers established that swirlers persist to degree completion (Bach et al., 1999; Adelman, 1999; Kearney & Townsend, 1991). The purpose of this research data was to attain the time-to-degree of swirlers in relation to native students and dippers. The comparison of these data allowed the researcher to note the impact of multiple institutional transfers on degree completion.

The Registrar’s Office generated raw data on time-to-degree based on student who applied for graduation in the fall of 2010. The data contained the date each student initially entered higher
education. The researcher used the data from the Registrar’s Office to tabulate time-to-degree for swirlers, dippers, and native students.

Native students attended USF as their only institution of higher education. Students in this category did not complete any dual-enrollment or cross-enrollment courses. These USF only students accounted for 6.3% of the graduating population and completed their degree within an average of 4.5 years.

Similarly, dippers completed their degree programs within an average of 4.9 years. Dippers attended USF as their first institution. However, after the student enrolled at USF, they “dipped” into other institutions for a few course. During the time the students dipped they may or may not have been enrolled at USF, but they did not break their continuous enrollment at USF or engage in a complete transfer to another institution. Once the course at the other institution has concluded the course is transferred back to the student’s home institution. According to Bach et al. (1999A), approximately one-third of the students in their study enrolled in a two-year institution to supplement their coursework at a four-year institution. However, due to the restricted, well-defined definition of dippers, only 3.3% of the students who applied for graduation were classified as dippers.
The data on swirlers revealed that swirlers graduate within an average of 10.21 years. Swirlers participated in the transfer process on at least two occasions. Students in the swirler category have attended a variety of institutions and may have experienced multiple attendance patterns. Attendance patterns include traditional transfer, lateral transfers, reverse transfers and combinations of these patterns. Swirlers comprised 41.2% of the fall 2010 graduation applicants. Swirlers represented in the fall applicants for graduation at USF were consistent with Peter and Cataldi’s (2005) findings that 40% of the students in higher education attended more than one institution.

The remaining 49.2% of the applicants were attributed to transfer students who experienced only one transfer. These students attended a singular institution prior to enrollment at USF. The nature of their transfer is unknown, but could be associated with a traditional or lateral transfer. Students who transferred college credit from dual enrollment were also placed in this category because USF was not their first institution of higher education. On average they completed within 7.32 years.

The data generated by the Registrar’s Office found that swirlers experienced a delay in time-to-degree. The findings are supported by previous research on transfer students (Barton, 1997; Gao et al, 2002;
McCormick, 1999; Rab, 2004). The transcript analysis of the participants also supported the outcome of delayed time to degree. The transcript analysis revealed the participants took an average of 10 years to complete regardless of whether they initially enrolled in a two-year or four-year institution, which was consistent with the calculated time to degree for the swirler population.

**What Outcomes Are Associated With Students Who Participated in the Multiple Institutional Transfer Process?**

The final question of the interview required the participants to reflect on their entire college experience and note the positive and negative aspects of their experience. The responses provided information on outcomes associated with swirling as well as perspective on transformational learning. Transformation learning occurred when the participants assigned meaning to their experiences and either questioned their perspective or adjusted their future actions based on their past experience (Meizrow, 2000; Cranton, 2006).

The request for participants to reflect on their previous experience allowed the researcher and the participant an opportunity to gain insight into why they participated in the swirling process. The participants were able to summarize what they learned from the experiences. Questions two through five challenged the participants to
recall events that resulted in transfer and report on their frame of reference at that time. The sixth question asked the participants to construct a current frame of reference or point of view based on a historical recount of the information. This reflective discourse, dialogue to gain a better understanding of their experience, is the primary form through which transformational learning takes place (Mezirow, 2000).

In contrast to the responses for questions two through five, the responses to question six were mostly positive. Many participants attempted to provide at least one positive aspect of their previous institution even if they were dissatisfied with the institution.

Swirler 3 attended her second institution for only one semester due to dissatisfaction, but noted, “The good things were the small class sizes and getting more one-on-one time with teachers as well as being a short commute to home....” Swirler 10 classified her transfer to USF as a positive experience. She recalled,

The most positive thing that occurred [sic] was that I got to enjoy college after transferring [sic] to USF. My first college had few activities for people to become a part of, but since moving to USF I was able to join a sorority where people actually did activities such as philanthropies and volunteer work. At my previous school it was all about studying. I feel like at USF I was able to make friends that will last a life time [sic], while at my last school I only made friends so that I could pass that specific class.
In some cases, while the participants’ responses were overwhelmingly negative, they managed to include positive aspects.

However, some participants refused to prove any positive information on certain institutions. For example, Swirler 7 enjoyed her enrollment at HCC, but found USF to be less enjoyable,

I love HCC because students have more close relationship with professors. I think professors at HCC can fairly grade students because the classes are smaller. In contrast, study at USF was more difficult. It was not only for the amount of content to study, but also because neither the writing center nor the Bizcom center was not of help. At HCC, I found that I could find help in any class I took, but at USF it was more difficult and sometimes impossible. Another disgusting thing of studying at USF was the fact that students have to pay to get a parking permit. The parking lot is in terrible condition and you never find and sport [sic] to park. I was really surprised of how bad USF works; it is more expensive than HCC, and it offer less services.

She did not report any positive aspects of USF. Swirler 16 concurred with Swirler 7. She likened her experience with the blog to her overall experience at USF. She stated, “The web site is difficult to get into and navigate and this is pretty much my impression of this university. Unorganized and insensitive to students, especially older returning students [sic].” Likewise she did not volunteer any positive information about USF. A review of the transcripts for Swirler 7 and Swirler 16 revealed a massive loss of credit as a result of transfer, which could have contributed to their negative impression of USF.
A number of participants demonstrated a change in their frame of reference and point of view based on their reflection. The two previously mentioned participants, Swirler 7 and Swirler 16, did not enjoy their transfer experience to USF and perhaps that manifested itself in an overall negative impression of the institution, which allowed other less than satisfactory interactions to compound their negative impression. The reverse was recounted by Swirler 5, “When I transfered [sic] to USF the process was seemless [sic]. I encountered few problems and the ones I did have were quickly resolved. The people seemed happy to help.” Swirler 19 experienced a negative reverse transfer experience when she transferred credits from a four-year out of state institution to a local two-year institution. She did not characterize the two-year institution as positive or negative, but confided that she had a pleasant transfer experience to USF from the two-year college. As she continued, she spoke highly of the advisors at USF and rated her enrollment at USF positive overall.

Half of the participants stated they had learned positive lessons from their transfer experiences, regardless of whether their experiences were positive or negative. One participant discussed the social aspects of college as a positive experience. Another participant
not only enjoyed the social aspects of school, he also enjoyed the
academic challenges. As Swirler 15 recalled his experience he stated,

When I look back at all that I have been through and analyze the
good and bad, I realize that most of it was good. I enjoyed
meeting the interesting people in my classes and soaking up all
of the information possible from the most interesting teachers. I
enjoyed the life lessons and the experiences that each college
offered. I enjoyed the interesting classes such as World Religion,
as well as the classes that I initially thought to be very dull to be
incredibly interesting. I enjoyed the insurmountable epiphanies
that I had when it took a little longer to grasp some concepts or
equations.

Swirler 14 found the most positive aspect of her college experience
was related to personal growth. In her words,

When I entered New College, I thought I was super intelligent,
the bee’s knees even. After attending the school for two years–
during which time I found out almost everyone had higher GPAs
and test scores than me–I was humbled... Another facet of my
personal growth involves, of course, wisdom gained from
personal successes and challenges. I’ve always made it a point
to be successful, but I savor and strive for this success more
now that I experienced a time of extreme failure and
disappointment. The highs feel higher, but the lows don’t feel
quite as bad–after all, I know exactly how much I’ve rebuilt
myself.

Her positive point of view was a completely different response from
the earlier questions, where she responded she was stressed out and
depressed, which resulted in her being forced out of school due to
academic failure and taking almost a year off to recover. The
adjustment in point of view also changed her frame of reference in
relation to her college experience. Based on her new revelations, she believes she had an enlightening experience with a few negative moments instead of a negative experience with a few enlightening moments.

Several other students provided a similar response. Swirler 17 encountered a few issues just prior to graduation. Instead of being upset, he decided,

> these things that happened gave me a better understanding of the world that adults have to live in and deal with in that they involved bad administration and bookkeeping. They were very frustrating to deal with but taught me how to handle myself when faced with unfair circumstances that I have no control over. Is there more to learn in these areas? Sure, but at least I got a start on it before actually starting a new life in the workforce.

He stated that the most positive aspect of college experience was also his most negative. He managed to transfer the negative issues, into a positive lesson of learning, which adjusted his frame of reference from negative to positive. The researcher inquired about the negative issues he spoke of and his account of the events were not very positive, but his reflection of the events more positive.

One participant, Swirler 18, experienced an awakening, which served to change her frame of reference about life and provide a more positive point of view on her transfer process. Swirler 13 experienced a 17-year stop out from education to work. When he had an opportunity
to return, he enrolled in another a two-year institution. Just as he was about to transfer to a four-year institution, he was laid off from work. Swirler 13 experienced a 23-year time to degree. Yet, when he reflects on his college experience, he believed,

The most positive experience for me has been gaining a new awakening to myself and the world. I feel much more grounded in who I am and where I fit into this crazy world... I really feel prepared for the next step in my life, which is a luxury we don’t often get.

Swirler 13 managed to maintain a positive outlook about college with an extended delay in degree completion. Swirler 6 also experienced an extensive stop out. She embarked upon multiple enrollments, with five stop outs, usually due to academic failure. She took 28 years to obtain her bachelor’s degree. Nonetheless, she persisted with a positive attitude, even in the face of failure. Based on her reflection,

College life has changed for me as my focus has changed from being more socially accepted by peers to focusing on the real reason of being there – to further my education. Sadly I will not be graduating with Honors due to my earlier years – but at least I know that I am fully capable. My mother always said “you are smart – you just need to apply yourself.” Ironically that is what I say to my children now.

Swirler 6 found college to have a positive effect on her perspective. She learned to focus on her education and although she could have regrets, she recalled a more positive attribute - inner strength.
The transcript analysis asserted that 82% of the participants experienced a delay in time-to-degree. However, when asked none of the participants stated time-to-degree or delayed graduation as an outcome. If the participant did not completely address outcomes associated with transferring, the researcher posted a follow-up question to inquire about their graduation time frame. Many participants denied or defended their delay in graduation and did not believe it was outside of their expected time frame. One participant revealed he did not have a set time frame to complete his degree. His plan was to follow his expectations. The researcher contends the reason the participants believe they completed within their time frame, even though the average completion time was 10 years, is due to a change in frame of reference.

When the participants initially enrolled in higher education, they were aware the standard timeframe to complete a bachelor’s degree was four years. This was their primary frame of reference due to societal expectations. Unfortunately, their lives began to change and they found themselves dealing with transfer after transfer. Perhaps they experienced difficulty with transfer credits, multiple majors, or academic failure, which rendered certain courses unacceptable at their new institution. Each of these issue associated with transfer potentially
forced the participant to accept of a delay in time-to-degree.

Therefore, the participant continued to adjust his/her frame of
reference and anticipated graduation date accordingly. Swirler 17
illustrated this conclusion, with one of his responses,

i [sic] did complete my degree in the expected timeframe but as
far as my entire college career, i [sic] feel it went way beyond
my expected timeframe. However [sic], in retrospect i [sic] know
that many students take a longer time to finish. its [sic] different
for everyone.

Consequently, participants believed they were graduating within their
realistic, adjusted time frame. Due to the setbacks, their frame of
reference was more likely to focus on completion, not necessarily
completion within a given timeframe.

One problem associated with transfer was credit transferability
(Bach et al., 1999). During the interview there was mention of credit
transferability, but the majority of the participants were not
particularly upset about the loss of credit. Credit transferability was an
issue encountered by 53% of the participants. Two participants who
transferred credit from out of state mentioned an issue with
transferring credit due to general educational differences and credit
adjustments from quarter to semester credit hours. However, the
severity of credit transferability varied by participant.
Swirler 7 was unable to transfer 20 courses. Her response in reference to the inability to retain credit for her previous work, was contained in one statement, “I was not satisfied with the transfer of those credit that were not considered toward the degree I was pursuing because it caused that I exceeded the 180 credits allowed for financial aid.” While Swirler 7 was not satisfied with her credits issues due to a major financial aid issue; Swirler 8 stated “I never had any sizable trouble transferring credits between institutions. Some have been lost as they don’t transfer or fit a program. But on the whole, I have faced very little issues.” Since Swirler 8’s issues were not as severe as Swirler 7’s, he dismissed credit transferability as an issue. The few participants upset with the number of credits accepted at USF revealed credit transferability issues, while others did not mention credit transferability until the researcher asked, because they did not deem it important. Several other participants’ credit transferability issues were discovered during the transcript review because they did not mention it during the interview.

Summary

The research found swirlers to be an interesting group of students. The sampled population of swirlers selected as participants, was similar to the overall population of swirlers based on data
provided by the Registrar’s Office. White females dominated the population of swirlers, while 19-29 was the prevalent age.

The selected students participated in a private, blog-based interview. The data produced by the interview were subjected to data triangulation. Data triangulation is a component of internal validity. A triangulation of the data provided an opportunity for the researcher to crosscheck the interview data in the context of individual responses, the knowledge of the researcher, and available research on transfer patterns. The data were congruent with the research findings and the researcher’s previous experience.

Additionally, the data obtained from the interview were analyzed with the constant comparative method and transcript analysis. The constant comparative method allowed the researcher to review the individual response data and compare the data among responses. The constant comparative method was one component of external validity.

Transcript analysis also represented a key factor in external validity. The transcript analysis summarized and confirmed the data provided by the participants. The analysis also revealed the multiple enrollment patterns among swirlers.

Swirlers who participated in an intricately designed, blog-based interview described many reasons for participating in a swirling
enrollment pattern. The participants provided detailed information on reverse transfer, lateral transfer, and traditional transfer patterns. The information on transfer patterns and reasons for transfer were reviewed by an external reviewer. After the external reviewer coded the data, a meeting was established with the researcher to solidify six themes associated with swirling: search for perspective, moved/relocated, academic issues, completion, financial difficulty, and health concerns.

Outcomes and insight in the form of transformational learning were also discovered. Credit transferability and time-to-degree were valid issues for swirling students as with transfer students. However, many participants did not recognize their delayed time-to-degree due to changes in frames of reference. The experience of transferring from one institution to another adjusted the participant’s frame of reference in relation to time-to-degree and thereby created an atmosphere where an extended degree completion time was acceptable.

Furthermore, the participants were found to be positive overall. Although many of them experienced negative outcomes associated with swirling, they were more focused on the positive aspect of completion. As the participants reflected back over their collegiate
experience, each of them identified positive aspects and shared overwhelmingly positive responses.

Chapter Five, the final chapter, will address four essential areas: a discussion of the research, a conclusion, along with potential policy implications and recommendations for future research. The discussion will provide an overview of the findings from the researcher’s perspective. Then, the conclusion will include recommendations for potential policy implications and future research.
Chapter Five: Discussion

The traditional college enrollment pattern was to simply enroll in a four-year institution upon graduation from high school (Ottinger, 1991). Over time, the traditional college enrollment pattern changed to include a transfer pattern. Student transfer usually meant a student was transferring from a two-year institution to a four-year institution in pursuit of a bachelor’s degree. This traditional transfer pattern became more common as community college became a main point of entry into higher education (Cejeda, 1999; Wellman, 2002).

Today, the mention of transfer calls for additional clarification on the type of transfer since additional, more complex transfer patterns have emerged. Lateral transfer, reverse transfer, and swirling have become increasingly prevalent. Although swirling initially occurred in the 1970’s and resurfaced in the 1980’s, the swirling enrollment pattern is considered a new phenomenon due to increased participation (Sima et al., 2003; Madonna, 1976; de los Santos & Wright, 1990; McCormick, 2003).
Increased participation in the swirling transfer pattern created a renewed interest in studying the phenomenon. However, the research conducted was limited to quantitative interpretations of historical data. The data postulated potential reasons for swirling, dominant transfer patterns among swirlers, and trends associated with swirling.

The purpose of this research was to utilize a qualitative research method to investigate the phenomenon of swirling. The study was designed to explore the enrollment patterns of graduating seniors at a four-year institution to uncover the reason students swirled, characteristics of swirlers, and outcomes associated with swirling. The use of qualitative research methods allowed the researcher to expand the body of knowledge on swirling, not by replication, but through unique research.

The researcher employed a complementary selection of methods for this study. A heuristic phenomenological approach grounded in transformational learning theory enhanced with descriptive data was selected to provide insight on the swirling phenomenon. The interview data obtained from the participants enabled the researcher to compare and contrast prior research on swirlers and transfer students.
Overview

Swirlers are a unique population of students. Therefore, to study a group of student who participated in the phenomenon, a phenomenological approach was implemented. An interview comprised of six questions was administered via an online blog. The blog-based interview employed a private asynchronous WordPress.org blog hosted on www.swirling2010.com.

The Registrar’s Office provided initial access to the research participants. Of the 19 students who elected to participate, 16 students completed the study. One of the participants who withdrew partially completed the interview providing a response to two questions for analysis purposes. The transcripts of 17 of the 19 participants were also analyzed for time-to-degree.

Data obtained from the interview were analyzed through various methods, which included a constant comparative analysis and data triangulation. After an evaluation of the data, the researcher met with an external reviewer to collaborate on concise and consistent themes associated with swirling. The interview data produced six prevalent themes and an interpretation of changes in the participant’s frame of reference.
The Registrar’s Office also provided historical data that allowed the researcher to calculate time to degree for students who applied for fall 2010 graduation. The data provided the initial date of entry into higher education for each of the students who applied for graduation for the fall semester of 2010. The applicants were separated based on their student type: swirler, native, dipper, and transfer students.

All data were reviewed in reference to the three research questions.

1) Why do students swirl?
2) What is the relationship between swirling and time to degree completion?
3) What outcomes are associated with students who participated in multiple institutional transfer process?

Data obtained from the blog-based interview questions and transcript analysis provided information on each of the research questions. However, additional data necessary to answer the second question were provided by the Registrar’s Office and tabulated by the researcher.

**Conclusion**

An analysis of the interview data revealed the demographics and characteristics of the participant population. The comparative analysis
and data triangulation, along with the researcher’s experience and previous research, identified both congruencies and discrepancies. The characteristics of the participants encompassed ethnicity, age, gender, and socioeconomic status (SES).

**Ethnicity.** The researcher used the U.S. Census definition of ethnicity, which allowed for the most consistent definition of Black, White, Hispanic, Asian or Pacific Islander. The data on ethnicity was self-disclosed by the participants. The researcher found that 68% of the participants were reportedly White, while Hispanics accounted for 16% of the population. None of the participants reported being of any other ethnicity and were classified as other.

These findings were consistent with the majority of the research, which stated minorities, are less likely to participate in the swirling process (Lee & Frank, 1990; LeBard, 1999; Gao et al., 2002). Kearney et al, (1995) also contended that white students participated in swirling more often than their minority counterparts. In contrast, LeBard (1999) suggested Asian American students were the second ethnicity most likely to swirl. The research subjects did not represent the same demographic distribution as LeBard’s (1999) findings since the Hispanic participants were the second largest group of swirlers. However, due to the limited number of participants and the
undisclosed ethnicity of three participants, the demographic
distribution is partially unknown.

**Age.** Age appeared to be a factor among participants. The data
confirmed the majority of the participants, 61% were 19-29 years old.
The remaining 39% fell within the 30-49 and 50-59 age range at 34%
and 5% respectively. These findings were consistent with previous
research on the age of swirlers. Both studies conducted by LeBard
(1999) and Kearney et al. (1995) concluded that younger students,
under the age of 30, were more likely to participate in the swirling
enrollment pattern.

**Gender.** Interview data that revealed 63% of the participants
were female, while males accounted for 37% of the population.
Although the data was similar to the overall population of swirlers,
with 61% of the population female and 39% male, the findings were in
direct contrast to the majority of previous research, which surmised
that men swirled more often than women (Lee & Frank, 1990; Kearney
et al. 1995; Rab 2004). Conversely, the research findings supported a
study revisited by Goldrick-Rab (2006). The revisited study discovered
that women were more likely to participate in the swirling enrollment
pattern (Goldrick-Rab, 2006). Perhaps the shift in gender was due to
persistence. LeBard (1999) argued that females were more likely to persist through graduation than males.

**Socioeconomic status.** Socioeconomic status (SES) was inferred based on the participant’s responses to the first two interview question. The responses reported information on the participant’s family life, childhood, extracurricular activities, and employment status. The employment status for each participant varied throughout his or her academic career.

Full-time employment during their first enrollment in college was not required for many participants if they lived at home with their parents. Meanwhile, other participants moved away for college and employment became an important factor for survival. Participants recounted several different employment needs at different periods in their life. The ability of the participant’s parents to supplement their college expenses (i.e. tuition, housing costs) was taken into consideration as the participants were divided among the three SES levels. The SES of the participants may have fluctuated during their academic career, but their SES was described based on the most current information submitted at the time of the study.

Participants from a lower SES comprised 23.5% of the study; 53% of the participants were found to be from a middle SES, and
23.5% of the participants were coded upper SES. Socioeconomic status alone is not an indicator of swirling. Instead, Goldrick-Rab (2006) suggests SES is a factor for predicting transfer patterns among swirlers.

Students from lower SES backgrounds were predicted to participate in traditional and reverse transfers, due to community college being their entry point into higher education (Goldrick-Rab, 2006). The data obtained in this study do not support this conclusion. The data revealed 34.4% participation in reverse transfer for both upper and lower SES. An enhanced review of the data, in relation to initial institution, further showed all of the upper SES participants who participated in reverse transfer began at a four-year institution; in direct contrast to their lower SES counterparts where 50% of the participants initially attended a 2-year institution.

When analyzed based on initial entry into education, the data revealed that 75% of lower SES participants experienced a two-year institution as their entry point into higher education. Conversely, 60% of upper SES entered higher education at a four-year institution. The middle SES was nearly equally split between a two-year and four-year entry point, 43% and 57% respectively. The current research findings were consistent with previous research, which found that students
from upper SES background we disproportionately more likely to enter higher education at a four-year institution than students from lower SES backgrounds.

**Characteristics of blog participants.** The unique use of a blog as a research tool for this research study warrants an evaluation of the participants as it pertains to typical bloggers. The age demographics of the participants were congruent with the research on Internet usage. Rainey (2010) determined that Internet use was especially prevalent among 18-29 year olds, since 93% of that population use the Internet. Research by Snorgrass (2009) found that 86% of college students frequented the Internet, while the Internet has only been frequented by 59% of the general population. That implies that college-aged students are more likely to use online services than any other adult age group.

The data obtained from this research substantiated previous research on Internet usage. An evaluation of the data received from 18 participants found an unequal distribution in age among participants, because 61% of the participants were in the 19-29 category and 39% of the participants were in the 30 and over category.
The two female students who withdrew prior to answering any of the blog-based interview questions were not traditional aged college students. One participant was 45 and the other was 55. Both participants experienced difficulty accessing the blog thereby forcing the researcher to send them extended step-by-step directions on how to access their personal blog page. Email responses disclosed the frustration each woman experienced as they attempted to access the blog. Neither participant was able to successfully engage in the interview process.

One participant attempted to login to the blog, but after experiencing difficulty; she blamed her inability to complete on coursework and time constraints. The second participant was unable to login to the blog even after the researcher sent her several detailed emails on how to login. Instead, she proclaimed the site to be poorly organized and difficult to navigate. She further contended that her experience with the blog site was consistent with her overall perspective of USF. In her opinion, the University was unorganized and insensitive to the needs of older returning students.

The demographic data supplied by the participants provided a rare opportunity to obtain direct data versus historical data. An overview of the data found the data consistent with the majority of
research on transfer students applied to swirling students. Gender
distribution contradicted older research, but the most current research
on swirling is consistent with the data obtained in this study.

**Themes.** Data obtained from the interview were, triangulated,
comparatively analyzed, coded, and organized using Atlas Ti software.
The data underwent several iterations of coding and evaluation prior to
the emergence of six prevalent themes for reasons for swirling: search
for perspective, academic issues, moved/relocated, health concerns,
financial difficulty, and completion.

The search for perspective theme included self–discovery,
reassessment of goals, intention transfer, and institutional
dissatisfaction. Although many participants noted dissatisfaction with
their institution, few of them left primarily due to dissatisfaction. Cope
& Hannah (1975) reported that students took time out to experience
life and to reassess their goals. Approximately 56% of the participants
attributed their transfer to institutional dissatisfaction, self-discovery,
goal reassessment, and intentional transfer.

One participant admitted she attended a community college only
to increase her grade point average to USF minimum standards. While
the researcher was employed in the Office of Admissions at USF,
academically dismissed students were encouraged to attend a local
two-year institution to obtain a 2.0 minimum grade point average if their goal was to enroll at USF, re-enroll at USF, or attend another public four-year state institution. According to Accent on Learning: Undergraduate Catalog of the University of South Florida (2010-2011),

A student who attends another college or university during academic dismissal will be classified as a transfer student and readmission will be based on the total record accumulated from all colleges and universities attended.... For those with 30 to 59 hours, USF will require a 3.00 transfer GPA, again based on data related to transfer student success in the classroom. For other transfers with 60+ hours (including Florida College System transfers without an A.A. or A.S. degree), USF St. Petersburg, USF Sarasota/Manatee and USF Polytechnic will continue to consider applicants with a 2.00 transfer GPA, while USF Tampa now will require a 2.75 transfer GPA. As these changes in transfer criteria are implemented, USF will continue to assist transfer students in their efforts to identify the best academic fit within the USF system (p. 15 & 53).

A student who left a four-year institution, attended a two-year institution to raise his/her grade point average then returned to another four-year institution would have participated in a reverse transfer and traditional transfer pattern and would be considered a swirler. Townsend & Dever (1999) found student who experienced academic difficulty at a four-year institution, improved their grades while they attended community college and enjoyed improved results when they returned to a four-year institution.
Academic issues were considered forced participation, since the student was forced to leave the institution and enroll in a different institution due to grades (Cope & Hannah, 1975; Hagendorn & Castro, 1999). Poor academic performance contributed to 44% of the participants transfer overall. Additionally, academic difficulty accounted for 27% of reverse transfers and 11% of lateral transfers. Bach et al. (1999A) contended that swirling manifested in the form of reverse transferring since few students actually participated in reverse transfer as a single incident as their initial intent was to obtain a four-year degree. This was evident by the participant described above.

The majority of the research found on academics as a reason for transfer was associated with reverse transfers. Incidentally, the primary reason the participants engaged in the reverse transfer enrollment pattern was due to a move or relocation. Approximately 63% of participants reported moving or relocating as the reason for transferring to a new institution. According to Adelman (2003b), 42.5 million people moved in 1995-96, while in 1999-2000 43.4 Million people moved. In some cases participant moves were voluntary, but many were involuntary.

Participants who voluntarily moved, moved to be with their friends, family, or other loved ones. On the other hand, involuntary
moves included the response to military orders to relocate. The research on transfer did not address student movement in terms of student relocation. Instead Cope & Hannah (1975) noted movement patterns among students who followed a loved one or homesickness. Homesickness can lead to depression and other health related issues therefore it was classified as a health concern.

The health concerns theme entails student health, health of family members, homesickness, depression, and drug use. Health concerns were reported as a reason for swirling among 38% of the participants. These participants experienced issues with personal illness, parental health, as well as personal and family related drug abuse. Similarly, Johnson (2006) suggested emotions like immaturity, homesickness, and the irresponsible use of substances, as a reason for transfer. Thus, the research supported previous findings.

Financial difficulty characterized 50% of the participant’s reasons for swirling. According to researchers, financial issues were the reason for the majority of reverse transfers. Townsend & Wilson (2009) postulated students chose to attend two-year college for a reduction in tuition costs.

Interestingly, financial difficulty was not prevalent among reverse transfers in this study, yet the theme dominated the lateral
transfer enrollment pattern. The researcher found that in some cases, participants stopped out of school to work and, although the participants may not have re-entered at the same institution, they re-entered on the same two-year or four-year level. Since withdrawing from school for financial reasons was a voluntary decision in lieu of being asked to leave by the institution, financial difficulty was considered voluntary participation (DeJardins et al. 2002; Whiteside & Mentz, 2003). Cope & Hannah (1975) also concluded that students who left voluntarily experienced higher grades than students who remained enrolled indicating voluntary transfers were not related to grades like forced transfers.

Completion was found to be the primary reason participants engaged in the traditional transfer enrollment pattern. However, in some cases, the traditional enrollment pattern was not necessarily traditional. Several participants completed certificate programs at non-traditional proprietary institution or received credits for a completed military training program. Participants assigned this code due to matriculation from their third institution, enrolled in USF after graduation. Completion accounted for 56% of transfers associated with swirling.
Transformational learning. The majority of participants experienced a change in frame of reference based on their enrollment patterns. Participants were instructed to reflect on their entire academic careers and discuss the positive and negative aspects. The reflections were overwhelmingly positive, which was in direct contrast with the many of the responses to why the students participated in the transfer process.

Participants noted their change in point of view with comments about learning from past experiences. They often provided negative accounts of the events, yet a positive reflection illustrated a change in reference. Even when participants experienced credit transferability issues, they still provided a somewhat positive reflection.

Although many participants experienced credit transferability issues, few participants admitted a delay in time-to-degree. Several confirmed they had exceeded their expected time frame for graduation by a semester, but the participants who experienced an extended delay in time-to-degree did not recognize the delay. The participants adjusted their frame of reference with each transfer and therefore adjusted their expectation on time-to-degree.

The data obtained by interviewing USF students who applied for graduation in the fall of 2010 were overwhelmingly insightful. The
majority of the data confirmed previous research findings, while contradicting others. The data also revealed additional reasons for why students participated in swirling enrollment patterns. Voluntary relocation, forced relocation, and the search for perspective uncharacteristically dominated the reasons students swirled, while the majority of the research focused on financial, social, and academic issues.

**Implications and Recommendations for Future Research**

In 2005, Adelman surmised that nearly 60% of traditional aged college students attended more than one institution. Likewise, Berkner et al. (2007) noted over 40% of students enrolled in higher education in 2003 experienced at least one transfer. Based on the data obtained from the Registrar’s Office, 90% of the students who applied for graduation attended at least one institution prior to enrolling at USF. The combination of transfer students and swirler students took an average of 8.8 years to complete their degrees compared to the 4.6 years it took for USF, native and dippers, to complete.

The data are consistent with the research that found swirlers experience longer time-to-degree completion times than single transfer, dipper, and native students. A review of the participant’s transcripts concluded the delay was due to stop outs and credit

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transferability issues associated with multiple transfers. Many participants were unable to transfer their entire academic catalog of courses. The students who experienced the most issues associated with institutional transfers were students who transferred into Florida from an out of state institution.

Florida has a distinctive educational system. The State of Florida has implemented four policies to facilitate transfer among universities and colleges in the state. Florida has a statewide articulation policy, statewide common course numbering system, and a FACTS system.

The statewide articulation policy provides regulations on student transfer for community colleges in the 2+2, traditional transfer pattern, and the agreement with Independent Colleges and Universities of Florida (ICUF). The 2+2 articulation agreement allows students to obtain an AA or AS degree from a public community college and gain automatic admission to a state university. The student is not guaranteed entrance into the major of his/her choice, but admission to the university is guaranteed (Florida Department of Education, 2010). This is an ideal situation for students who are seeking a bachelor’s degree, but who may not have been able to meet the university’s minimum standards.
According to the Florida Department of Education (n.d) to further ease bachelor’s degree attainment, community colleges in Florida are converting to state colleges. Community colleges are becoming state institutions to offer bachelor’s degrees in critical shortage area like education and nursing. The new institutions will now offer Bachelor of Science (BS) and Bachelor of Applied Science (BAS) degrees. For students who seek a bachelor’s degree in an area of critical need, attendance at a state college may allow them to experience the convenience of location, the low-tuition costs, and smaller college environment of a community college. The conversion of community colleges to state colleges should also reduce transfer for students enrolled in bachelors program, since the need to transfer after completing the associate degree has been eliminated.

The State also has an agreement with ICUF. The Independent Colleges and Universities of Florida is a consortium of private schools that established an articulation agreement with the State of Florida for credit transferability to facilitate transfer for students who transfer among private colleges and state institutions (Articulation Agreement, 2006). Private institutions can be prestigious, but also tend to be costly. The participants in this study who attended private schools transferred due to the financial burden. Although the participants
experienced a reduction in their financial obligations, they also experienced an issue with credit transferability. In some cases, the courses transferred credit-wise, but the courses did not meet Florida’s educational requirements (i.e. Gordon Rule, Exit Requirements) thereby forcing the student to retake the class to meet the State’s requirements.

In 1970’s, the State of Florida created a statewide course numbering system. The system provides a list of courses that are transferable among state institutions because all of the state and ICUF institutions courses are assigned the same designation, and the course content remains consistent with each course (Florida Department of Education, 2010). For example, Freshman English is coded ENC 1101 and bears the same course content at all state and ICUF institutions. Therefore, ENC 1101 is acceptable at all institutions as a freshman English course. Several non-traditional proprietary institutions like Everest University and Keiser University have also adopted the common course numbering system. The National Center for Public Policy and Higher Education noted the general education block of common courses obtained at an institution of higher education is transferrable to almost any institution of education in Florida, since the
majority of the ICUF institutions voluntarily agreed to accept the transfer credit (Wellman, 2002).

Florida also offers an online system to assist students with transfer. Students can map out credit transferability and degree completion requirements with Florida Academic Counseling and Tracking for Students (FACTS). The FACTS program is a tool provided by the state for students to review credit transferability prior to transferring to the next institution. The students login to the system, follow a few basic steps, and are able to view the placement of transfer credits in the degree program of their choice while also viewing the balance of the requirements necessary to complete the degree.

The unique educational system in Florida creates an environment that facilitates transfer among institutions within Florida. The ease in which students can transfer may promote transfer. Therefore, the researcher recommends a review of transfer and swirler students in states that do not offer similar opportunities to transfer among institutions, perhaps in a state with a reduced number of articulation agreements.

Although the Florida system clearly assists students within the state, out of state transfers may experience difficulty. The participants
who attempted to transfer credit to a Florida school experience difficulty with course placement. As previously mentioned, the credits were acceptable for general institutional credit, but did not meet Florida standards in certain areas. For example, one participant who completed a College Algebra course at an out-of-state institution experienced a credit transferability issue. The credits were accepted, but the math class was determined to be unacceptable in reference to meeting the State’s math requirement. Consequently, the student had to retake the College Algebra course. Therefore, the math class was acceptable, but not in a manner beneficial to the student.

The researcher suggests a creating a national database similar to Florida’s common course numbering system. Creating a national database of transferable courses will enable the students who enroll in higher education, with the intent to transfer, to take certain courses with guaranteed acceptability at their next institution. The creation of this system could be as simple as compiling a series of articulation agreements created by individual states in one location. Day (2005) indicated that although the transfer policies across the nation require improvements, 80% of the states have established articulation agreements. Additionally, 23 states with State Boards of Higher Education have common general education core curricula, and some
accompany common course numbering systems (Day, 2005). Therefore, the foundation for a nationwide common course numbering system is available.

The system will enable students to transfer within the system of higher education without regard to location. A FACTS-style database could host the common course numbering system. The system would allow students to import their current courses and analyze the potential outcomes associated with transferring to a different institution.

Since retention and graduation rates are commonly used to measure institutional accountability and success, many institutions rely on high retention and graduation rates for funding (Codey, Cade, & King, 1998). Students who enroll in institutions and then leave those institutions typically reduce the retention and graduation rates. Therefore, the researcher also recommends researching student intentions upon college enrollment. In one case in this study, a participant enrolled in a two-year institution to improve her grade point average then advance to a 4-year institution. The participant’s intention was to stop in, complete a semester of courses, then move on to bachelor’s degree attainment. Perhaps, when a student discloses his/her intent to transfer in the beginning of the enrollment process,
the institution would be eligible to receive an accountability waiver. If the student transfers prior to degree completion, the institution would be able to invoke the accountability waiver. The accountability waiver would remove the requirement for the institution to be accountable for retaining the student until graduation and remove the student from the graduation rate calculation. Yet, if the student decides to remain, the institution would not have to utilize the waiver.

The availability of the accountability waiver would allow institutions to openly assist students with transfer instead of focusing on the loss of the student as it pertains to accountability and graduation rates. Sullivan (2005) found planned transfers easier for students, since they can create a curriculum of courses that would compliment the requirements for degree completion at the institution where they plan to obtain their academic credentials. Accurate and appropriate advising for students who intend to transfer would increase successful credit transferability.

The researcher agrees with Sturtz (2006), “If we are to embrace this new multiple-institution paradigm of student attendance, we must alter the way we count, track, and measure student access, progress, and success (p. 157).” Additional research on the swirling phenomenon is required to obtain a clear understanding of the factors
associated with multiple institutional transfers. The new research may enable policy changes and the creation of new systems necessary to ensure unilateral success for all college students regardless of enrollment pattern.

**Summary**

Enrollment patterns have evolved over time. Attending a single four-year institution after high school graduation has become the less traditional pathway through higher education. Students who enrolled in community college, then decided to pursue a bachelor’s degree participate in a traditional transfer.

Since the traditional transfer, several enrollment patterns have emerged: reverse transfer, lateral transfer and swirling. Swirling is comprised of several enrollment pathways and has become a popular transfer pattern. Sturtz (2005) maintains that swirling “is not a leakage in the pipeline to educational attainment. It promotes access because it provides many points of entry as well as educational options to students (p. 158).”

Swirling is an option many students have elected to embrace. Swirling students may have an opportunity to move to new states, enroll in a new college, and experience life in different ways. This research found that the search for perspective, relocation, and
academic issues were the most common reasons student’s swirled. Additional reasons for student swirl were financial difficulty, health concerns, and graduation/completion.

However, the outcomes associated with swirling are not always positive. If swirlers do not have a viable plan, they may find themselves transferring fewer credits or duplicating previous coursework in order to complete the desired degree. Often issues with credit transferability can lead to a delay in time-to-degree as illustrated by the participants in this study as well as the time to degree calculations for the graduate applicants. The delay in time-to-degree was prevalent regardless of the higher education point of entry. The average degree completion time for two-year entrants was equivalent to the degree completion time for four-year entrants.

Despite any negative outcomes, students continue to participate in swirling at an increased rate. Institutions can assist student with the transfer process to facilitate transfer and provide assistance with calculating credit transferability in advance. Due to the nature of student mobility, the swirling enrollment pattern appears to be here to stay. Since the student’s goal is to graduate and the institutions goal is to provide the pathway to graduation, students and institutions should
work together to create the optimal, most beneficial process for both entities.
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*College credit mobility: Can transfer of credit policies be improved?*  
*Hearings before the Committee on Education and the Workforce Subcommittee on 21st century competitiveness. 109th Cong.* (2005)(testimony of Jerome H. Sullivan)

*College credit mobility: Can transfer of credit policies be improved?*  

*Community, Technical, and Junior College Journal, 60*(6), 32-34.


Appendices
Appendix A:

Blog-Based Interview Questions

1. Please describe yourself and your family.
2. Was employment a factor while you were enrolled in college?
3. What factors contributed to your first transfer or withdrawal from school?
4. What factors influenced your transfer from your second institution?
5. What factors influenced your transfer from your third institution?
6. Reflecting on your college experience, from your first college to now, please describe the most positive and negative aspects?
Appendix B:

Participation Letter

Good Day Fellow Student,

Congratulations on your upcoming for graduation!

My name is Alytrice Brown and I would like to celebrate your milestone with an opportunity to tell your story by participating in an exciting research project! You have acquired a wealth of knowledge throughout your journey to your bachelor’s degree. Your perseverance through college is interesting and impressive. Therefore, I would like for you to share some of your experiences with me.

I am conducting a blog-based interview and I would like for you to share your knowledge and information about your experiences transferring among institutions of higher education. Your participation in this groundbreaking research, titled Swirling: An Examination of Time-to-Degree, Reasons, and Outcomes Associated with Multi-Institutional Transfers (IRB# (Pro00000844)), would be a wonderful opportunity to potentially influence policy. It may also make a difference for other students who will follow the path you have blazed.

Only 50 students will be selected for participation in this exciting new research opportunity. As an incentive, at the conclusion of the survey, each participant who completes the survey will be entered into a drawing to win one of six $50.00 Best Buy gift cards.

If you are interested in participating, please contact me within two weeks of receiving this letter at alr@mail.usf.edu. I hope you choose to become one of the limited participants to share your story. Thank you for your consideration!

Sincerely,

Alytrice Brown
Appendix C:

Informed Consent

INFORMED CONSENT TO PARTICIPATE IN RESEARCH

Information to Consider Before Taking Part in this Research Study

IRB Study # ____________

Researchers at the University of South Florida (USF) study many topics. To do this, we need the help of people who agree to take part in a research study. This form tells you about this research study. We are asking you to take part in a research study that is called:

Swirling: An Examination of Time to Degree, Reasons, and Outcomes Associated With Multi-institutional Transfers

The person who is in charge of this research study is Alytrice Robinson Brown. This person is called the Principal Investigator. However, other research staff may be involved and can act on behalf of the person in charge.

The research will be an online blog-based interview, which will take place over a two-week period of time in the Summer or Fall of 2010.

PURPOSE OF THE STUDY

The purpose of this study is to

• Obtain information on swirling from individuals who actually participated in the swirling phenomenon.

STUDY PROCEDURES

If you take part in this study, you will be asked to

Provide:
Appendix C (Continued)

• 1) A detailed description and explanation of the transfer process and any outcomes associated with swirling;
• 2) A detailed description of yourself and your family; and
• 3) A transcript release form for a detailed transcript analysis at the end of the interview.

ALTERNATIVES

You have the alternative to choose not to participate in this research study.

BENEFITS

We don’t know if you will get any benefits by taking part in this study. However, each participant who completes the interview process will be entered into a drawing to win one of six $50.00 gift cards to Best Buy.

RISKS OR DISCOMFORT

This research is considered to be minimal risk. That means that the risks associated with this study are the same as what you face every day. There are no known additional risks to those who take part in this study.

COMPENSATION

We will not pay you for the time you volunteer while being in this study.

CONFIDENTIALITY

We must keep your study records as confidential as possible.

• Blog comments will only be viewable by the researcher.
• Researcher will assign each participant a pseudonym when reporting information obtained from the blog.

However, certain people may need to see your study records. By law, anyone who looks at your records must keep them completely confidential. The only people who will be allowed to see these records are:

• The research team, including the Principal Investigator, study coordinator, research nurses, and all other research staff.
Appendix C (Continued)

• Certain government and university people who need to know more about the study. For example, individuals who provide oversight on this study may need to look at your records. This is done to make sure that we are doing the study in the right way. They also need to make sure that we are protecting your rights and your safety. These include:
  o The University of South Florida Institutional Review Board (IRB) and the staff that work for the IRB. Other individuals who work for USF that provide other kinds of oversight may also need to look at your records.
  o The Department of Health and Human Services (DHHS).

We may publish what we learn from this study. If we do, we will not let anyone know your name. We will not publish anything else that would let people know who you are.

Voluntary Participation / Withdrawal

You should only take part in this study if you want to volunteer. You should not feel that there is any pressure to take part in the study, to please the investigator or the research staff. You are free to participate in this research or withdraw at any time. There will be no penalty or loss of benefits you are entitled to receive if you stop taking part in this study. Your decision to participate or not to participate will not affect your student status.

Questions, Concerns, or Complaints

If you have any questions, concerns or complaints about this study, call Alytrice Robinson Brown at (813) 774-0014.

If you have questions about your rights as a participant in this study, general questions, or have complaints, concerns or issues you want to discuss with someone outside the research, call the Division of Research Integrity and Compliance of the University of South Florida at (813) 974-9343.

If you experience an unanticipated problem related to the research call Alytrice Robinson Brown at (813) 774-0014.
Appendix C (Continued)

CONSENT TO TAKE PART IN THIS RESEARCH STUDY

It is up to you to decide whether you want to take part in this study. If you want to take part, please sign the form by typing your name below, if the following statements are true.

I freely give my consent to take part in this study. I understand that typing my name on the lines below I will create an electronic signature indicating that I am agreeing to take part in this research study. I have received a copy of this form in an email that I can save for future reference.

__________________________________________________________
Signature of Person Taking Part in Study                                     Date

__________________________________________________________
Printed Name of Person Taking Part in Study

STATEMENT OF PERSON OBTAINING INFORMED CONSENT

I have carefully explained to the person taking part in the study what he or she can expect.

I hereby certify that when this person electronically signs this form, to the best of my knowledge, he or she understands:

• What the study is about.
• What procedures/interventions/investigational drugs or devices will be used.
• What the potential benefits might be.
• What the known risks might be.

__________________________________________________________
Signature of Person Obtaining Informed Consent                                     Date

Alytrice Robinson Brown
Printed Name of Person Obtaining Informed Consent
Appendix D:

Transcript Request Form

Office of University Registrar
University of South Florida
4202 E Fowler Ave
Tampa, FL 33620
(813)974-2000

Permission to Release Education Record Information

Requested By (Student):

Release To (Recipient):

Brown Alytrice

Last Name First Name

University Of South Florida

Organization/School

Pick-Up

Address

Tampa, FL

City, State, Zip

Education record information to be released:

Academic Transcripts

Purpose of Release:

The purpose of this release is to provide transcripts to the researcher for review as it pertains to time to degree and descriptive analysis.

By typing my name in the box below, as an electronic signature, I give permission for _The University of South Florida_ to release the specified information to the recipient listed above.

STUDENT SIGNATURE

OFFICE USE ONLY

Action taken:  □ Completed  □ Filed  □ Held  □ Other:

DATE  BY WHOM

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Appendix E:

Participant Email

Good Day Participant,

Thank you for your decision to participate in the Swirling: An Examination of Time-to-Degree, Reasons, and Outcomes Associated with Multi-Institutional Transfers study (IRB# (Pro00000844))!

As a reminder, the research will be conducted as a blog-based interview where I will post a series of questions. You are expected to share your knowledge and information about your experiences transferring among institutions of higher education. Dependent upon your reply to the questions and the response time, the completion of the research may vary. However, it is not expected to extend beyond two weeks from the posting of the initial set of questions.

As an incentive, at the conclusion of the survey, each participant who completes the survey will be entered into a drawing to win one of six $50.00 Best Buy gift cards.

If you have any questions prior to or during participation, please contact me via phone (813) 774-0014 or by email at alr@mail.usf.edu. I look forward to your participation in this study and thank you for choosing sharing your story!

Sincerely,

Alytrice Brown
About the Author

Alytrice Robinson Brown entered higher education at the University of South Florida’s Tampa Campus, where she earned a Bachelor’s of Arts in Psychology. She furthered her education by attending the Sorrell College of Business at Troy State University for a Master’s of Science in Business Management, emphasis in Human Resources Management.

Brown has been employed in higher education since 1991. She currently works in private proprietary education, however her previous work experience includes public state and public proprietary institutions as well. Her research was inspired by a noticeable commonality among the aforementioned three sectors of higher education – student retention.