Personal Factors that Influence the Voluntary Withdrawal of Undergraduates with Disabilities

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Abstract

This qualitative study explored personal factors students with invisible disabilities (SWIDs) associate with their voluntary withdrawal from a mid-western state land grant university (LGU) after completing 60 or more college credits. In-depth, semi-structured interviews were used to gather data from the five participants, all former students with invisible disabilities. The data were coded and contrastive thematic analysis was conducted across all the cases. Nine common factors were identified within participants' descriptions of their college withdrawal experience. These factors included: disability characteristics, medical reasons, feelings of inadequacy, little sense of belonging, small college desire, self-advocacy, disclosure to faculty and staff, involvement in campus social life, and finances. The complex interconnectedness of a number of the factors is central to many of the participant's experiences, emphasizing the need for a multifaceted approach to retention strategies for SWIDs.

Keywords: Disabilities, college withdrawal, qualitative, retention

The United States Department of Education concluded there were more than 1,400,000 students with documented disabilities in postsecondary education (National Center for Education Statistics [NCES], 2006), representing an exponential increase since 1978. The increase can be primarily attributed to federal legislation: Section 504 of the Rehabilitation Act of 1973; the Americans with Disabilities Act (ADA) of 1990 and its 2008 Amendments: the Higher Education Act (HEA); and the post-9/11 Veterans Educational Assistance Act. Scant information exists regarding completion and non-completion rates for students with disabilities (SWDs) in postsecondary education (Wessel, Jones, Markle, & Westfall, 2009). Information that does exist, however, indicates that SWDs have higher non-completion rates than their nondisabled counterparts, depending on the nature and severity of the disability (Fox, Hatfield, & Collins, 2003; NCES, 2009; Webster, Clary, & Griffith, 2005). It follows that as access and enrollment of SWDs increase, attention should be given to factors associated with the non-completion of undergraduate SWDs. This study focuses on the individual factors that students with disabilities perceive as having influenced their voluntary withdrawal from college. The research question to be addressed in this paper is: "What do students with disabilities perceive as the personal factors that influenced their voluntary withdrawal from college after successfully completing 60 or more credit hours at a land grant university?" Sixty credits typically represent half of the academic requirements needed for a degree.

Literature Review

Although deFur, Getzel, and Trossi (1996) state that "the likelihood of earning a degree is decreased by the presence of a disability," (p. 232) other researchers found that retention rates for students with and without disabilities were basically the same, except for variations during years four and five (Wessel et al., 2009). Some SWDs, namely those with learning disabilities, may take longer to graduate as they take the lowest number of credits possible to maintain their status as a full-time student (Wessel et al., 2009), a finding supported by a 12-year longitudinal study at a large college in Quebec, Canada. Jorgensen et al. (2005) found that students with disabilities (*n*=653) realized similar grades and graduation outcomes as students without disabilities (*n*=41,357), but would typically take lighter course loads and one additional semester to graduate.

Characteristics and academically related issues that inform any discussion of students with disabilities enrolled in higher education include institutional factors, off-campus characteristics, the type and severity of a disability, access, availability to services and accommodations, grades, and graduation rates.

Retention and Persistence Issues for College Students with Disabilities

University and college administrators are interested in the retention and persistence of all students, including those with disabilities. Some scholars use the terms "persistence" and "retention" interchangeably. Others differentiate the constructs by using retention as an institutional measure and persistence as a student measure (Hagedorn, 2005). Retention refers to the ability of an institution to retain a student from admission through graduation, while persistence is defined as a student's ability to remain enrolled through to degree completion. The term "withdrawal" in this paper refers to SWDs who voluntarily discontinue enrollment, which reflects both a lack of retention and persistence.

The majority of related research focuses on the retention and persistence of students with disabilities during their first- to-second year of college (Baggot, 2005; Corcoran, 2010; Mamiseishvili & Koch, 2011). The focus stems from seminal research indicating that the largest number of students withdrew from college during their first year or before entry into the second year (Iffert, 1956; Pantages & Creedon, 1978; Tinto, 1993). However, examination of national data in the U.S. revealed that 44% of all withdrawals occur after the second year (Bowen, Chingos, & McPherson, 2009). This withdrawal pattern was supported by Stuart (2008) who reported that, over a 10-year period, an average of 350 students left the University of New Mexico annually after successfully completing 98 credits or more.

A distinction is rarely made in the literature between voluntary and involuntary withdrawal (often referred to as "academic dismissal"). College withdrawal is defined as a student's departure from an institution before completing all the requirements to obtain a degree. Such students can be categorized into two groups: voluntary and involuntary withdrawals. For the purposes of this study, students who decided to leave their institution were recognized as voluntary withdrawals, while students who were dismissed by the college were classified as involuntary withdrawals (Brunsden, Davies, Shevlin, & Bracken, 2000).

Characteristics of Undergraduate SWDs who Withdraw from College Prior to Graduation

Certain personal factors associated with college withdrawal are reportedly unique to SWDs. These factors include illness, medication concerns and side effects, and students' ability to manage their disability while navigating the academic environment (Adler, 1999; Greenbaum, Graham, & Scales, 1995; Hill, 1996; Janiga & Costenbader, 2002; Weiner & Weiner, 1997). Additional personal factors such as lack of social integration, dissatisfaction with course/faculty/institution, academic stressors, and financial problems are also associated with withdrawal of undergraduate SWDs (Barnard-Brak, Lechtenberger, & Williams, 2010; Blacklock, Benson, & Johnson, 2003; Getzel & Thoma, 2008; Lehman, Davies, & Laurin, 2000). Belch (2004-2005) suggested that self-determination, sense of purpose, and belonging are also associated with the retention of SWDs. For example, feelings of non-belonging may inhibit students from disclosing and requesting accommodations (Burgstahler & Doe, 2004; Getzel & McManus, 2005; Getzel & Thoma, 2008).

Factors associated with the voluntarily withdrawal of SWDs from college after successfully completing two or more years have not been studied extensively. While studies have focused on retention issues pertaining to SWDs, the views of the students are typically unavailable. This gap in the research is primarily due to the difficulty in locating students who left an institution prior to completion. To the researcher's knowledge, no research has been published that reports the views, perspectives, or lived experiences of SWDs who voluntarily withdraw from college after successfully completing 60 credits of coursework. The voices of the students themselves need to be included in research to best inform programs designed to facilitate their success.

Methods

This exploratory qualitative study offers a lens to explore this substantive area about which little is known (Corbin & Strauss, 2008) and "gives voice to people who have been historically silenced or marginalized" (Brantlinger, Jimenez, Klingner, Pugach, & Richardson, 2005, p. 199). To conduct this exploration, qualitative methods of data collection, primarily semi-structured interviews, were employed allowing the participants to tell their stories and thereby construct knowledge within the context under exploration. The

data presented are part of a larger research study that explored additional experiences (including systemic, family, and institutional factors) of undergraduate students who withdrew from college.

Recruitment

The research site was a land-grant university (LGU) in a midwestern U.S. state; the total number of SWDs at LGU was unknown. The data collected and reported on SWDs represented only those students who self-identified their disability, be it permanent or temporary, either to the university or the Resources for Disabled Students Office (RDS).

The RDS at LGU provided a list of students registered with the office; this list was used as the primary means to identify students who had documented disabilities and had disclosed their disability status. The target population was SWDs (having completed 60 credits or more) who voluntarily left the university without completing their undergraduate degree. Permission was sought from the director of RDS to contact SWDs (via email and or by any other preferred means) who had not enrolled for the last two years. In total, five participants were identified; each participant was a Student with an Invisible Disability (SWID).

Interview Process

At least one week before the scheduled interview, participants were sent a copy of the interview schedule either electronically or by mail as per their preference. Providing the questions in advance of the interview gave participants the opportunity to become familiar with the questions and to reflect on their planned responses. Interviews were conducted between August 2011 and December 2011. Two participants opted for face-to-face interviews, one chose interviewing via Skype, and the remaining two preferred telephone interviews. All participants granted permission to have their interviews audio-recorded. This provided the researcher an opportunity to revisit an interview and review it in its totality, then transcribe and check for accuracy by replaying and comparing transcripts with recordings. A semi-structured focused interview technique (Bogdan & Biklen, 2003) was utilized to systematically obtain first-hand data about participants' experiences as SWDs in higher education.

Participants

The intent of the study was to report the voices of students with a wide range of disabilities (SWDs); however, only five students, all with invisible disabilities (SWIDs) responded. This sample represents only a subgroup of the disability population. During the initial phase of the interview general demographics were collected: gender, race, age, and type of disability (see Table 1). The participants were given the following pseudonyms: Abby, Mali, Adrian, Beck, and Carter.

Qualitative Data Analysis: Thematic Analysis

Thematic analysis was used to analyze the interview data in order to identify common thematic elements across research participants and the events they reported (Riesman, 2004). To illuminate themes, both data-driven (inductive) analysis and theory-driven (deductive) analysis were used, with a greater degree of dependency on inductive analysis to illuminate factors from the raw information that SWIDs associate with leaving college pre-maturely (Boyatzis, 1998).

The inductive analysis phase involved four steps: partializing transcripts to focus on information salient to the study (Riesman, 2002); open coding to determine constraining factors; contrastive analysis and identifying themes; and revising and applying key themes across cases. Before the process of detailed analysis began, the two participants who selected to review their transcripts were sent a copy of their partial transcripts for member checking (Doyle, 2007). Member checking is an important aspect of qualitative inquiry used for increasing trustworthiness (Carlson, 2010). The participants were free to enhance, elaborate, or alter their transcript, which was done via telephone conversation with the researcher. Participants made negligible adjustments to their transcripts.

Transcripts were read and re-read so that narratives became clearer. Codes that closely reflected constructs from participants' points of view were constructed inductively from the raw material (Boyatzis, 1998), enhancing the reliability of the research. Summary sheets were created for each participant each time so as not to have multilevel analysis on the same summary sheet.

Following the iterative process of inductive open coding to identify constructs from the participants' experiences, contrastive analysis was conducted to illuminate patterns and themes within and across participants' experiences. Contrastive analysis of each participant's summary sheet, involving the discovery

Table 1

Summary of Participant Demographics

Characteristics	Total Participants (*N*=5)
Gender	
Female (Abby & Mali)	2
Male (Adrian, Beck, & Carter)	3
Race	
White	4
Asian-American	1
Disability Diagnosis	
Single	2
Dual	1
Multiple	2
Disability Type	
Learning disability/ies (4 congenital & 1 acquired due to brain injury)	5
Psychiatric illness/es	2
Enrollment Category	
Traditional (1st enrolled under age 25)	4
Nontraditional (1st enrolled over age 25)	1
Degree Completion at Other Institution	2

and creation of preliminary themes emanating within and among the samples, was conducted (Boyatzis, 1998). The process created subcategories and then indexed information into the categories, revealing a data linking process of encoding the raw information (Mason, 1996). As the preliminary themes were compared across samples, a distinct effort not to begin the interpretation process was made to prevent an early imposition of the researcher's interpretation of the data (Boyatzis, 1998). Further examination of the raw information determined the presence or absence of each of the preliminary themes.

In the final step, themes were revised as necessary, with the remaining themes recognized as salient or key themes. Excerpts and quotations made by participants were used to illustrate and substantiate the findings. The deductive data analysis phase involved examining each participant's case summary for personal factors or individual characteristics that contributed to withdrawal. The personal factors that SWDs reported to have influenced their decision to withdraw from college are reported.

Findings

Participants identified personal factors or individual characteristics that influenced their decision to withdraw from the institution. A total of nine individual/personal factors were identified by one or more participant: disability characteristics, medical reasons, feelings of inadequacy, limited sense of belonging, small college desire, self-advocacy, disclosure to faculty and staff, involvement in campus social life, and finances (see Table 2).

To provide a detailed contextualization of the participants' experiences, only the responses of the three

Table 2

Personal Factors Contributing to Participants' Withdrawal

Personal Factors	Participants				
	Abby	Adrian	Beck	Carter	Mali
Disability Characteristics	✓	✓	✓	✓	✓
Medical Reasons	✓			✓	✓
Feelings of Adequacy	✓	✓	✓	✓	✓
Sense of Belonging	✓	✓			
Small College Desire	✓	✓			
Self-Advocacy	✓	✓			✓
Disclosure to Faculty & Staff	✓	✓			✓
Involvement in Campus Social Life	✓	✓			
Finances	✓	✓	✓	✓	✓

factors identified by all five participants are highlighted in the report of findings: characteristics of the disability, feelings of inadequacy, and finances.

Disability Characteristics

Disability characteristics address challenges encountered and adjustments made by the SWID participants in order to navigate the university environment. Abby is a 23-year old White female who was enrolled at the university for almost three and a half years. She decided to leave prematurely to attend a smaller college in her home town. She thought a smaller college would be more conducive to her personal goals and needs. Within three semesters of attending the smaller college, she completed her undergraduate degree. Subsequently, Abby gained full time employment and was admitted to graduate school for the 2012 fall semester.

Abby spoke of efforts to adapt to her learning disability (Not Otherwise Specified-NOS), which was diagnosed when she was 9-years old. She explained, "I read and write more slowly than my peers and I am allowed double the allotted time to complete tests, as well as I go to separate room for testing." In college, Abby chose only to disclose that she had a learning disability because she needed academic accommodations. She decided not to reveal that she had other invisible disabilities, namely generalized anxiety disorder and bipolar disorder, as she wanted to adopt a new persona and "be recognized for my strengths rather than my limitations." She said, "I always detested the stares, whispers, and questions from my peers as I was pulled away from classes to take quizzes and tests … I hated to be regarded as a 'special student' as I was often ridiculed." Abby felt that she did not need academic accommodations to cope with a generalized anxiety and bipolar disorder. But she noted:

Darn was I wrong! It probably would have helped if I received some form of accommodation with my psychiatric disability … Maybe, flexibility with class attendance, I don't know. Anything that would prevent the stares when I showed up late for

my early morning classes sometimes. Any form of accommodation to let my professors know that I did not take my classes for granted.

Efforts to compensate for some of the difficulties she encountered as a result of having multiple disabilities compromised her health.

Adrian is a 25-year old White male who transferred to the university during his third year of university enrollment, having completed the first two years of his undergraduate degree at separate small colleges. Shortly after enrollment at the university his worst fears were realized; a large campus environment and its dynamics were not conducive to his learning needs. Immediately following that insight, Adrian began discussions with the small college he was first enrolled in to initiate re-enrollment procedures. Adrian completed only one semester at LGU where he took five courses.

Adrian recognized that he had two learning disabilities, visual perceptual disability and dyslexia, when he was six years old. Like Abby, he required an Individual Educational Plan (IEP) throughout elementary and high school. The primary challenges he experienced, which were associated with his disabilities, included transferring information from the board to a notebook; trying to listen to an instructor talk and take notes at the same time, which he says was a confusing process; and copying accurately, which took him much longer than his peers. He struggles to recognize, organize, and interpret images that he has viewed. This challenge of transferring information also impeded the time within which he could complete an exam and required extended testing time. Adrian had larger classes at LGU with less individualized attention, which further fueled his desire to leave LGU for an institution that offered smaller class sizes. "My learning needs are best satisfied in small classes. LGU would have had to make structural changes for me to even consider it again," he stressed.

Beck is a 40-year old White male, considered a nontraditional aged student, who developed a learning disability resulting from a traumatic brain injury after brain surgery. Of the five participants, he was the only individual who pursued an online undergraduate degree with LGU. After acquiring cognitive impairments that involved both short term and long term memory loss, he found the flexibility of the online program conducive to his learning needs. He related that, because of his shortened attention span, it took him multiple attempts to process information. Up to a year prior to his enrollment, he noted, "simple little things about memory, I would have to write down. For example, I just couldn't remember how to get to a location I was quite familiar with over the years." By the time Beck enrolled at LGU he had regained both some long term and short memory capabilities. Yet, he stated, "my attention span was short and it took me multiple attempts to understand new information." He particularly struggled with navigating the online environment, which demanded responding to multiple commands, for instance, when replying to his peers in threaded discussions. With assistance from a rehabilitation support team, he subsequently devised strategies to adapt to his cognitive impairment and had successfully fulfilled partial requirements for the undergraduate degree up to the time of his withdrawal. He was keen on pointing out that the limitations that resulted from his memory loss were impediments in his educational attainment.

Carter is a 28-year old White male. During his tenure at LGU he withdrew from the institution on two different occasions. In the first instance he decided to pursue other career interests after the first two years of enrollment. After recognizing that the other option could not be his lifetime career path, he re-enrolled at the university the following academic year. On his return he declared his major and remained enrolled for five years. Carter persisted at LGU for more than seven years and was close to completing his undergraduate degree. Still, he withdrew a second time because he reportedly lost interest in his major and failed to follow through with some course requirements.

Carter attributed much of the problem he encountered in school to symptoms related to his disability, Attention Deficit Hyperactivity Disorder (ADHD). He insisted that he constantly struggled with being focused and remaining on task through completion, planning and prioritizing, indecisive and impulsive decision making, and managing his responsibilities. These challenges ultimately led to his departure. Carter stated:

> I constantly compete with my disability … it affects me a lot in school … if I get bored my mind begins to wander … school has always been hassle, 'cause if it doesn't keep me enthralled … I just lose focus.

Carter related that he was once taken to an assessment center where his brain waves were measured. The as-

sessment revealed that his brain waves were charged for the first few minutes of an activity and then lost energy, hence the inability to stay engaged. He concluded that he learned differently:

> My brain waves use a lot of energy real fast. Primarily for test purposes, for the first half of a test I'd have enough energy to get by, yet I would fade for the last half. I compensated by eating a high protein bar which provided me with source of energy to be able to complete the test.

Mali is a 23-year old first generation, Asian-American female. She was enrolled for three years at LGU but left the institution during the fourth year. Up to the time of the interview, Mali was employed in the hospitality industry, enrolled in a community college, and hoped to return to LGU to complete her undergraduate degree.

Mali only became aware of her learning disability, Irlen's Syndrome, after completing almost two years at the university. Irlen's syndrome is a type of visual perceptual problem that affects how the nervous system encodes and decodes visual information. Mali explained that her impaired perception contributed to her slower reading rate, other problems with reading, and problems with concentration and attention. She expressed aspects of the struggles she experienced:

> I felt like I just couldn't study … I couldn't read as long as I should have been able to. I thought I was … not trying hard enough and questioned myself; you know, am I being lazy? How come I can't read and study as long as other kids did?

During her tenure at the university, Mali also discovered she suffered from mood disorders, namely generalized anxiety disorder and clinical depression. Mali added that she had an appointment to also be tested for ADHD as she thought all her learning needs were not yet unearthed. The inability to cope academically also contributed to Mali's feelings of inadequacy and low self-esteem issues.

Feelings of Inadequacy

The desire to feel adequate was a common theme among the participants. "Feeling adequate" took on different meanings for individuals and was triggered by a number of factors unique to students' backgrounds and experiences. Like Abby, Adrian reported low self-esteem pertaining to his capabilities and limitations. Although he self-disclosed his disability status to the university, he felt inadequate to advocate his immediate learning needs to his professors. He felt he should be capable of managing his academic responsibilities. When asked if he would take the same approach now as he did then, he said, "I probably would have been more vocal about my leaning needs if I were to do this again. I would advocate on my own behalf." He further clarified that his inhibition to advocate for a learning environment that best suited his learning abilities was based on his belief that he was just passing through [the university]. "I didn't want to inconvenience people because of my disability and seem too needy. I was totally embarrassed. I guess it was personal pride. I kept telling myself I should be able to do this."

Some of the participants chose not to discuss their concerns with faculty or health care staff because of feelings of inferiority and embarrassment and the desire to be noted for their capabilities rather than their limitations. Abby, for example, chose not to utilize health care on the campus as she feared her peers and faculty would become aware of her psychiatric disability and think less of her, "I guess I felt inferior just with having a learning disability that I feared if others knew about the psychiatric disability, they may feel that I am worthless and incapable of earning a college degree."

Abby further emphasized her desire to be perceived as adequate by her peers and professors. This also inhibited her from fully articulating her learning needs to her professors. She required flexibility with class attendance, which was a discretion her professors could consider only if they were made aware of her learning needs. Abby's feelings of inadequacy were connected to feelings of not belonging to the university, which she noted were associated with discrimination and marginalization by a faculty member. Most participants blamed themselves for their inability to manage the learning environment without seeking support from faculty and staff. Some felt embarrassed about their differences in learning, which also prevented them from seeking help.

Several participants felt inadequate in their ability to meet expectations of their family members, peers, instructors, and LGU. Carter stated that his parents promised to pay for his college education if he could consistently maintain a grade point average above 3.0. He explained, "My grades were always below 3.0 averages. Don't get me wrong, I still managed to earn

an occasional A and few Bs, but I was always trailing a 3.0 average by close margin." When he was unable to satisfy this expectation, a cycle of self-blame and feelings of failure and inadequacy were perpetuated.

Mali highlighted that being a minority student meant a lot to her, which also contributed to her desire to be successful. She emphasized that her ethnicity had significant meaning regarding how she deemed herself. Her family placed great emphasis on academic excellence and she felt compelled to meet this expectation. "That all contributed to how I wanted to see myself. I wanted to go to college and support myself and to, you know, be something more than just part of the workforce." Mali explained that after the first few months at college she was constantly bombarded with feelings of inadequacy. She attributed a number of the challenges she encountered at college to her feelings of inferiority and worthlessness. First, she mentioned that she had struggled to live up to her own academic expectations since enrolling in college. Second, she spoke about her inability to attain the "understood" academic standards set by her parents. Third, she noted that the university had academic standards that she had struggled to fulfill, which also made her feel like an underachiever. Interestingly, she noted that her feelings of ineptitude were integrally interrelated with her lack of knowledge about her disabilities, primarily her learning disability.

Mali expounded that not recognizing earlier that she had learning disabilities may have impacted her academic performance. She commented on how her inability to excel academically contributed to feelings of low self-esteem.

> It's just difficult on your self-esteem. Having been able to achieve so much prior to college and then getting to college and not being able to achieve very much. It has really got me down. It's affected my grades, it's affected how I study, how I've been thinking and without doubt how I've been presenting myself, you know.

Finances

Financial constraint was a challenge for all the participants, but was more pronounced for Mali who attributed her withdrawal to her inability to pay tuition fees. All participants required and accessed financial aid upon enrollment at college. However, Mali was later denied financial aid when she received low grades during her third year and was unsuccessful in meeting financial aid requirements. Denied financial aid, she decreased the number of courses she took and increased her number of employment hours. This was a difficult decision to make as she was determined not to be "defeated." Taking a lower course load further decreased her chances of meeting eligibility requirements to obtain financial aid. She also recognized that, in addition to her learning difficulties, increased employment obligations would possibly detract from the increased academic performance she desired. This ultimately affected her ability to remain in school as she became indebted to LGU, which made her ineligible for future enrollments until her outstanding fees were paid. Mali expanded on how she felt and coined the term "financial disability" in reference to the financial difficulty she experienced. She explained:

> I wasn't able to register for the following semester because I still had to pay off my balance. My parents are unable to help. My dad just recently lost his temp job and my mom, who was unemployed for a few years, just recently found a job. So now it's the financial disability and the learning disabilities that I've been worried about. I still can't re-enroll as I still have those outstanding fees. And, you know, I just know that it's stressing me out. … I can't concentrate other than, you know, worrying about this stuff. I can't, I can't get anything done and I just feel like, like I'm so odd.

Adrian also shared that, prior to enrolling at LGU, he transferred to different colleges in an attempt to obtain the best financial package possible. After spending a year at a small college in the state where he grew up, he relocated to Colorado to attend a small college that offered what he thought was a better financial package. After enrolling at the small college, however, he realized that the financial package was untenable and would expire at the end of the year. He then transferred to LGU. Although Adrian noted finances as a contributing factor to his withdrawal from LGU, he did not emphasize them as one of the primary factors.

Beck also had financial limitations. During his enrollment at LGU he was unable to be gainfully employed as he was also recuperating from his brain injury. At that time he was dependent on both the financial and emotional support from a rehabilitation center. Beck had a disagreement with the rehabilitation

center and it "became obvious that the issues with the rehab center weren't going to allow me to continue taking classes" as the financial support was cut off. Yet, he was adamant that he would complete his studies at the university in the near future. He described the withdrawal process as "just a little bump in the road, that is all."

Carter noted that despite his efforts he was unable to maintain the grades his parents expected of him, which resulted in lack of financial support from his parents. To offset his financial responsibilities, Carter remained employed throughout his tenure in college, at least part time. This income was supplemented by student loans he received.

Discussion and Recommendations

A number of the personal withdrawal factors unearthed in this study have previously been cited in retention studies on SWDs. However, this current research on SWIDs provides a more personal and in-depth examination of some of the personal factors by contextualizing factors, personalizing students' experiences, and providing new insights into the unique and often interconnected nature of personal factors already known to be associated with SWDs' college withdrawal.

Participants offered nine reasons for their voluntary withdrawal from undergraduate studies that they considered to be individual and personal characteristics. All five participants at least partially attributed their withdrawal to three personal factors: their disability, feelings of inadequacy, and insecure or limited finances. After analyzing the data and carefully listening to the "stories" of participants, it is not clear that the traits mentioned were truly individual in nature. That is, all the personal traits mentioned by the participants were directly and indirectly impacted by environmental influences. Environmental influences such as faculty attitudes, institutional policies, stigma, parental expectations, and peer behavior meaningfully contribute to the individual factors that participants named as contributing to college withdrawal. Environmental influences on the individual traits identified by SWID are suggested below.

Feelings of Inadequacy

Participants reported similar feelings of inadequacy as those identified by previous authors (Dipeolu, Reardon, Sampson, & Burkhead, 2002; Stage & Milne, 1996).

In this study, SWIDs' withdrawal was associated with feelings of embarrassment to seek help from faculty and staff; reticence to request classroom accommodations; and feelings of inferiority in their inability, whether perceived or real, to meet academic expectations.

Research directly supports the notion that the environment influences self-esteem and feelings of adequacy. For example, like all students, SWIDs formulate perceptions of themselves and their environs based on their interactions with environmental systems (Dipeolu et al., 2002). Long-term exposure to prejudicial attitudes can contribute to negative self-appraisal (Dipeolu et al., 2002). Some of the participants spoke of being labeled as a "student with special needs" in educational settings prior to college and the negative association they made and the negative schema they formulated with those experiences.

Feelings of inadequacy are connected to students' perceptions of the systemic stigma that exists towards persons with disabilities and permeates higher education and other social structures. Another important finding is the internalized stigma experienced by participants; a number of the participants were embarrassed and or reluctant to disclose their disability and/or seek accommodation due to the perceived negative attitude of faculty and peers associated with persons with disabilities in general. Three of the participants internalized such beliefs, which inhibited them from advocating for their learning needs. Such internalization can also contribute to decreased self-efficacy. Mali in particular was adamant that society perpetuates attitudes of non-acceptance and limited tolerance, particularly for students with learning disabilities. Abby believed that society was highly intolerant of persons with mental health disabilities.

The Disability

The nature of the student's disability was cited as a contributing factor to college withdrawal. Participants referred to the negative academic consequences of functional limitations such as the inability to pay attention, difficulty with memory, and unpredictable moods. At least two environmental influences impact the degree to which the "disability" may impact academic success and subsequent retention: the services and accommodations available to SWDs and their access (including the stigma surrounding service utilization). Legal mandates require that SWDs receive appropriate accommodations at institutions of higher education,

yet some institutions go beyond legal requirements and offer additional disability support services. Additional work needs to be accomplished in this area (i.e., websites and on-line materials accessible to all students including visually and hearing impaired students), this discussion should also focus on access to and the friendliness of services and accommodations.

Dowrick, Anderson, Heyer, and Acosta (2005) and Wegner (2008) suggest that SWDs' proclivity to persist is related to the SWD's ability to utilize support from faculty, staff, and other support networks. Some of the participants chose to optimally utilize disability services and support, while others opted to be selective in how they sought campus services and support. Abby, for example, chose not to disclose her psychiatric disability to either faculty or staff for fear of being stigmatized, deemed inferior, or treated differently. This perception influenced her decision not to use the campus health services, opting instead to retain her hometown mental health team that was in another state. Although services were available at the LGU, she chose not to access them because of stigma and fear of being negatively judged.

Finances

A number of SWDs carry lower course loads to increase their ability to be successful. Lower course loads increase the number of semesters needed to complete a degree, which may directly impact and restrict SWDs access to many federal funds given that federal monies are limited to an undergraduate degree completion within a specific time frame, typically four years (National Council on Disability, 2003). Students exceeding the maximum time limit for their program are denied further student financial aid at that level. Inflexibility in the distribution in federal funds adds an additional deterrent to SWDs' ability to access and retain funding for higher education. Policy makers are encouraged to revise financial aid regulations in light of SWDs' needs and provisions, which may increase their chances to be successful in higher education. The participants also seemed to have a general lack of knowledge of other financial options available to SWDs in higher education. Parents are also encouraged to become knowledgeable about their students' academic and nonacademic strengths and weaknesses and support them to achieve realistic goals without restrictive measures. In this study, Carter discussed how his parents failed to offer him financial assistance

because he was unable to attain the academic standards they demanded. Rather than facilitating Carter's success, this parental restriction also contributed to his academic demise.

Environmental influences such as stigma, institutional policies, and parental expectations impact even the most basic individual factors including personal attitudes, disability symptoms, and financial insecurity. Future research needs to identify the ways that environmental factors support college completion and explore the ways that the institutional, social, and family environment barriers can be eliminated or transformed to supports. For example, two study participants expressed the desire to attend a small college. Are there differential retention and completion rates between small colleges and large universities with regard to SWDs? Are small colleges more supportive of SWDs than large universities? If so, what specific characteristics are most effective in improving retention and completion rates of SWDs?

Another line of future research may include investigations of faculty attitudes towards SWDs with particular attention to attitudes toward students with visible disabilities, learning disabilities, and psychiatric disabilities. What are faculty attitudes towards reasonable accommodations? Do faculty members believe that they could benefit from additional information on SWDs and their needs?

In addition, access to services may be increased if SWDs advocate for their personal needs (Barnard-Brak et al., 2010; Getzel, 2008; Wegner, 2008). Like other researchers (Dorwick et al., 2005; Wegner, 2008), this researcher is advocating that SWIDs gain mastery in self-determination and self-advocacy skills. Students with disabilities should be educated about their legal right to equal access in higher education. SWIDs should be empowered to request academic accommodations and support as needed as this is one of the ways to ensure that they acquire the same opportunities as nondisabled students. These skills may be introduced to SWDs during high school, for example, or during college orientations.

It is important to note that college withdrawal is not always a negative action for students. As the participants' experiences highlighted, withdrawal depends on the needs and goals of the students. In Adrian's instance, he enrolled at the LGU as a practical matter: to maintain continuous enrollment, which would make him eligible to re-enroll at the small college

where he had completed his first year in college. This reinforces Bean's (1982) assertion that a student should not be considered a drop out if his or her intended goal was accomplished before departing the institution. As revealed in this study, both Adrian and Abby left LGU to attend smaller colleges where they felt their needs were better addressed; once at that college, they successfully completed their undergraduate degree. Withdrawal was considered a negative outcome by the institution from which the student departed, but in reality it reflected success for those particular students. Thus, institutional data that reflect the reasons for withdrawal and future outcomes would provide the details needed for a more complete understanding of college withdrawal of SWDs after they completed 60 credit hours of classes.

This qualitative study sheds light on the complexity of personal factors SWIDs associate with their college withdrawal experience. The participants' ability to manage their disabilities and advocate on their own behalf was intertwined with environmental influences including stigma, faculty, and peer attitudes, financial aid and institutional policies, and parental expectations.

Limitations

Despite the rich, detailed, contextual experiences provided by these SWIDs, only five former upper level students who voluntarily left LGU participated. One of the limitations of this study was the small sample size, yet the small sample allowed for the collection of more in-depth data. Another limitation was that the study was specific to LGU former SWIDs, which reduces the transferability of the data to other SWIDs' realities. It is also possible that another group of former SWIDs may have generated different findings, recognizing that SWDs are a heterogeneous population. This study was also limited in that it was based solely on self-report. Therefore assumptions, suggestions, and recommendations are made based on these SWIDs' reported experiences. The small sample size of this research and lack of having a comparable group do not allow for a conclusion to be made about factors that impact withdrawal within the first two years and those that may impact withdrawal in later years of college.

Conclusion

This study sheds light on the complex personal factors SWIDs associate with their college withdrawal experience and the environmental influences that impact these factors. The participants' ability to have confidence, manage their disabilities and advocate on their own behalf , and maintain financial security was intertwined with other factors such as their perceptions of societal views of disabilities, financial and institutional policies, and parental expectations. Despite the emphasis on empowering SWDs, university administrators need to continually assess the sources of stigma on campus and cultivate strategies to mitigate them. Academia has a responsibility to provide an inclusive campus community where SWDs can be accepted for who they are, feel a sense of belonging, and have equitable opportunities to be academically successful. Any effort should be a collective one, which involves not just administrators, but all members of faculty, staff, and students alike.

Finally, the findings suggest the need for continuous dialogue and research on attitudes of faculty, students, and staff regarding SWDs, re-evaluation of potentially discriminating financial aid and university policies, and an investigation of the characteristics of small colleges versus large universities that may support or inhibit the academic success of SWD.

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