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### Deciding to Transfer: A Study of College to University Choice\*

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#### Abstract

This study surveyed and subsequently interviewed over 200 hundred college students who indicated an interest in transferring to university. Students were tracked until they left their colleges, whether or not they transferred. The objective was to learn when, why, and how students finally decide to transfer or not. Information from the study will inform decisions about: the most and least effective forms of transfer articulation, the timing and sources of student counseling, the advisability of transfer before or after completion of college studies, and about the differential effects of different categories of transfer “pathways,” and of different college models, for example “university centres” and “concurrent colleges.” The study concludes that the articulation that students “see” is not always the articulation that planners and policy-makers “see” for them, that the “concurrent college” model performed the best and that the “traditional college” performed the worst, that availability of pathways generally promotes transfer, and that program switching or “internal transfer” prior to transfer to university is very frequent.

#### Introduction

Recent studies about the effects of articulation on the choices that secondary school students make among the colleges and universities that they attend reveal, among other things, that relatively few students who are admissible to both college and university form a plan to transfer from one to another (Lang 2009). For such students, transfer is a coincidental behaviour that occurs after leaving secondary school. But those studies also report that relatively large proportions of students later, after entering college, indicate an interest in transferring. In other words, the coincidental behaviour at some point becomes a planned behaviour, which coincides with Leigh and Gill’s report about the “incremental aspiration effect” that occurs after students enter college (2004). The transition from coincidental to planned is at the nub of this study, the results of which may inform policy about the forms of articulation and cooperation among colleges and universities that most promote transfer in terms of what students want and how they make their decisions.

The question is not simple. The idiom of supply and demand is often used to describe what might be called a political economy of transfer: rates of transfer from college to university are affected more by the availability of access to university than by demand from college students. In other words, demand exceeds supply, and supply is regulated by the capacity of universities and their regulations for admission and the recognition of credits. In turn, policy-makers call variously for the removal of “barriers” to

transfer by installing agreements that “articulate” relations between colleges and universities. Although it is difficult to track and accurately calculate the rate of transfer (Wellman, 2002; HEQCO, 2007), the rate of transfer has not risen significantly since the mid-1980s, in either the United States or Canada (Cohen, 1996; Grubb, 1991; Szezenyi, 2001; Rae, 2005). But, during the same period, a number of American states and Canadian provinces either introduced new arrangements for articulation or toughened existing ones to the point that about one-third of American states and Canadian provinces have some form of centrally-planned articulation (Laurent and Pailthorp, 2002; Wellman, 2002; Andres, 1999). However, and counter-intuitively, recent studies concluded that the rates of transfer in American states that have articulation agreements are almost the same as the rates in states that do not (Anderson, Sun, and Alfonso, 2006; Provasnik and Planty, 2008). Nor does articulation or the absence thereof have a differential effect on rates of graduation from college (Soares and Mazzeo, 2008).

Because of the complexity of transfer and articulation, we cannot assume that students perceive the process in the same way that policy-makers and institutions do as “articulators.” The sub-title of James Scott’s *Seeing Like a State* (1998) explains the special significance of process in understanding the behaviour of students vis-à-vis transfer. The sub-title is *How Certain Schemes to Improve the Human Condition Have Failed*. Scott was not referring to articulation in higher education but if he had, he might have described it as a “social simplification.” Scott presents a series of plans that not only failed to improve the human condition but also made it worse by not recognizing the implications of social simplification. The key to each of the fiascoes that Scott dissects was a failure to understand process. For example, when Soviet central planners set out to collectivize agriculture they did not have enough knowledge of how certain crops were grown to know which ones would be successful under large-scale collectivized agriculture and which ones, regardless of political or economic ideology, could be grown only on small-scale family farms. In terms of Scott’s metaphor, what the state “saw” and what the farmers “saw” were different. Barbara Townsend (2001) makes a similar point, observing that plans and behaviours of students neither necessarily nor frequently align with policies and priorities set by planners and policy-makers at the system level.

This study was designed to allow for a very similar possibility: that with regard to transfer, what system planners and institutions “see” and what students “see” may not be the same. What do students see? For example, one finding from the study indicates that these differences in viewpoint can extend even to nomenclature. Most participants, when surveyed and interviewed, construed “transfer” as switching from a college to a university without graduating first from college. Otherwise they described themselves as college “graduates” who were “applicants” for admission to university.

### **The Study**

The study investigated the “choice” process as it occurred among students who were already in college. It asked how, when, and why students form a plan and make a decision to transfer. The study was undertaken at five colleges in Ontario in Canada: a “concurrent campus” college, a “university center” college, a “traditional community college,” a college with a large number of articulation agreements with universities, and a college in a location where there is no nearby university. The inclusion of the last category of college is important to introduce geography as a factor in students’ choices. Readers will recognize that this typology of colleges closely aligns with that set-out by Floyd, Skolnik, and Walker (2005). Bahr (2012) also reported about the effects of different types of colleges on student performance, including interest in transfer.

There is a further typology. Two of the colleges are alike in the sense that they both have large numbers of “pathways” but are different in that almost all of one college’s pathway agreements are with universities outside the country as well as outside the province. The other college’s pathways are the reverse: there are a few outside the province but the majority are within the province. Thus one may say that the pathways at the first college are outside the provincial system and therefore largely “unarticulated” while the other’s are within the system and largely “articulated.”

Most of the studied colleges had other key characteristics in common. All except one conducted a survey of entering students that asked, among many other things, whether or not students plan to transfer. Potential participants were selected randomly from students who on these surveys indicate an interest in transferring. In the case of the fifth college, an information session on transfer was added to the new student orientation program at which the survey was administered. Within the context of the research questions and methodology, “interest” meant literally that. It did not necessarily mean that participants were, on entry to college, committed to transferring or had actually applied for transfer. Each college also had a General Arts and Science program. And each had programs with exit points after one, two, and three years. Two of the colleges also offered applied baccalaureate degrees which, in turn, made it possible to investigate “internal transfer” as well as conventional transfer from institution to institution.

The study tracked a single cohort over a three and one-half year period, September 2009 to June 2013. Approximately 220 students formed the cohort in the first year. Students were also added to take into account mid-year entry. Some students left after first year without graduating, others after second year, either graduating or not, and some chose to continue to take optional third year programs. Some switched their college programs, which in turn resulted in their participation spanning more than three years. A small number were still enrolled in college programs at the end of the study.

The cohorts were assembled in a planned sequence. To start, a random selection was made from all students who entered their respective college for the first time in either September or January, and who completed the college's entering student survey. Next, on the basis of their responses to the institutional surveys, all students who expressed an interest in transferring were invited to information sessions at their colleges at which they were asked to complete a second survey exclusively about transfer. At these sessions, students were asked whether or not they were still interested in transfer. Those who indicated that they were still interested were then asked to complete a shorter survey more specific to the project and sign a consent form. These students continued on to the interview stage. Those who were no longer interested in transfer completed the same survey but without an invitation to continue. In total, 675 students completed the transfer-specific surveys: 288 who were still interested in transfer and 387 who were not. Two-hundred and twenty-four of the 288 students consented to continue in the study, of those 224 were interviewed at least once. Once formed, each cohort was tracked over a three and one-half year period.

Students who consented were interviewed at least once in each of the following three years and one-half years (or less often for students who transferred, graduated, or withdrew). The interviews were semi-structured. In the end for each of the participating students, a research dossier was assembled. Each dossier contained:

- Written records of interviews, at least one conducted in each year of study.
- Academic transcript of courses taken, grades, and basis of admission.
- Results of the entering survey.
- Results of a survey specific to the study, conducted in each year of the study.
- The initial administration of this survey included numerous vital statistics: gender, parental income, education level of parents, postal code (for purposes of determining SES), perceived academic strength, perceived financial capability, as well as information about attitudes towards transfer.
- Secondary school GPA.

In the end, 169 of the 224 students who started were tracked to the point at which they either dropped-out, transferred, graduated, or withdrew from the study. Of the 169, 125 were interviewed in their second and, in some cases, third years of college study. These transitions coincided approximately with normal rates of retention and transfer at each participating college. They are, however, much higher than the rates of retention of college students interested in transfer in an American study conducted in 2006 (Hagedorn, *et al.*) The sample in that study, however, included students at the remedial level as well at the diploma and associate degree levels.

## Survey Results

First an important prefatory note about the surveys: when the results of the surveys were compared statistically, no significant variations were found between responses of students who consented to continue in the study and those who did not. Participants and non-participants, when surveyed, held almost identical opinions about transfer. In other words, students who expressed little interest in transfer saw transfer in almost the same terms that students who were interested in transfer did. The import of this is that students who had less interest in transfer or whose interest waned had formed that view on the basis of the same information and reasoning on which students who did have an interest in transfer relied. In other words, they made a choice and appeared to be equally informed.

### *Reasons for Transfer*

The initial survey gave 39 Likert-scaled reasons for transfer. In summary, the most important reasons for an interest in transfer, in statistical terms, were as follows: Students appear to be attracted to universities because of their reputations for both academic excellence and high rates of job placement. Students also perceive university graduates as enjoying high rates of employment and high earnings. About a third of students reported that they always wanted to go to university but poor marks prevented them from attending university. But an equal number had a more positive perspective reporting a preference for a mixture of college and university and expressing the view that college was a good “first step” in a post-secondary education. That these numbers were about a third in both cases is significant because in the overall Ontario college student population only about 20 per cent report that “further study” is their main goal for enrolling (ACAATO, 2006). A large number reported that attending a college in proximity to a university with or without formal credit transfer agreements were important reasons for transfer. About one-quarter of students expressed concern over the ability to transfer credits. But twice that number were more concerned about admissibility to university by transfer. Most cited advice from their parents and a prospective employer as being important reasons for transfer. There was no apparent correlation between level of parental education and decisions about transfer. Very few reported being influenced by friends.

### *Differences among colleges*

In order to compare differences among colleges, a Kruskal-Wallis test was used to compare median scores between students at the participating colleges. This test is similar to an ANOVA but preferable when the data are measured on an ordinal scale and do not meet the assumptions of ANOVA. One possible survey answer was “Do not know.” These answers were treated as missing data. The Kruskal-Wallis test was run 39 times for each of the survey’s 39 questions.

There were few differences in the patterns of responses between colleges except the following, some of which are not firmly conclusive because of the large number of statistical tests that were applied to these data and variability among sample sizes.

Parental advice was less important to students at the "traditional community college" than to students at other colleges. At that college, however, parental level of education – as at all the other colleges – did not affect students' decisions about transfer. Students at the "concurrent college" placed a higher importance on staying at home and near work than students at the other colleges. Only at the "traditional community college" did students report that their plans were influenced by friends, but then only "somewhat" on the Likert- scale.

At the "traditional community college," the number of students who reported being concerned about the ability to transfer credits from college to university was much lower than average number (just over 10 per cent compared to the just over 25 per cent average).

#### *Differences based on gender*

Slightly more than one-half (56 per cent) of the participating students were female. A Kruskal-Wallis test was also used to compare median scores between students based on their gender. There were a few statistically significant and noteworthy differences.

Women, more than men, saw college *versus* university as college allowing them more time to decide on career and academic program, and to "find themselves." The advice of parents was more influential in female students' decisions to transfer than in the comparable decisions of males. This was most prevalent among "first generation" women. In choosing programs, women placed a higher value on reputation and on quality than men did. Women by a large degree saw "some college and some university" as the best model for post- secondary education more than men did.

Women relied on the advice of guidance counselors more than men did. The reverse was the case with regard to college faculty: women relied on them less than men did.

Women placed less importance on attending a college near home than men did.

#### **Major Findings and Observations**

With such a large and varied base of data and information, there are, of course, many findings. The more significant ones are summarized here.

Did the type of college attended affect the rate transfer? Probably yes for two types of college, and probably no for the other three. The "concurrent campus college's" rate of transfer was seven points higher than the average rate for all five participating colleges. The "traditional community college" was below the average by six points. The other three

were tightly clustered around an average transfer rate of 26 per cent. The reader may be tempted to ask how these rates compare to province-wide rates. Those rates are known but are not comparable because they are calculated on the basis of the entire college student population, as are the previously mentioned American rates. Gelin (1999) provides an excellent explanation of the risks in comparing transfer rates jurisdiction by jurisdiction. This study examined only students who expressed a prior interest in transfer. If the reader instead asks how the rates compare to one another, there is an answer: the “concurrent campus college” outperformed the others, and the “traditional community college” underperformed the others. The performances of the remaining three colleges were statistically the same.

Of those three colleges, two were the ones with approximately the same large number of pathways agreements, but whose agreements respectively either were almost entirely outside the province and country or were mainly with universities within the province. The performance of those two colleges were also statistically the same. The implications are twofold: articulation and pathways are separate factors in transfer performance, and, since the rates of transfer at the two colleges are statistically the same, the number of pathways may be more influential than the extent of articulation. This may corroborate Roksa and Keith’s (2008) finding that the policy purpose of systematic articulation is less to raise the rate of transfer than to increase the transfer of credit.

There might, however, be an exception that applies to the “concurrent campus college.” At the time of the study, this college had six university “partners” that offered courses on the host college campus. Over 90 per cent of the students who transferred from that college to university transferred to one university of the six partners, and that university was the one nearest the college. With only two exceptions, students who transferred from the “concurrent campus college” graduated before they transferred. The average for all five was just under half; the ratio thus was nearly 2:1. What this may indicate is that proximity to a university is a more powerful factor in explaining the rate of transfer and the rate of degree completion before transfer than institutional type. The “traditional community college” was above average in terms of graduation prior to transfer, but proximity could not explain that behavior because the “traditional community college” was located very close to a university.

The “concurrent campus college” also had the highest high school GPA average of participating students. All but two of the participating students at the “concurrent campus college” had a high school GPA that qualified them for admission to at least one university in the province. Lest these rates seem high, the reader should recall that only a subset of each college’s overall population was included in the study. Only about one-fifth of students who enrol in colleges in Ontario do so in order to prepare for further study at university or elsewhere (ACAATO, 2006). This subset comprised students who were in programs that led to diplomas, and who believed that they were at least minimally qualified for transfer to university. This is important in terms of comparative measurement of the rate of transfer. Some

longitudinal studies of the rate of transfer demonstrate a statistical sensitivity to the composition of college enrolments (Grubb, 1991; Lang, 2009). Grubb, for example, found that rates of transfer fell as vocational program enrolment rose proportionately.

If the possible exceptions are set aside, a conclusion that can be drawn about the “concurrent campus college” model is that it is the most effective in terms of partnerships with universities. That nearly three-quarters of the “concurrent campus college” students who transferred completed their college programs before doing so is indicative of successful articulation. Because the study did not track students after they left their respective colleges, no conclusion can be drawn about the transfer of credits. Nevertheless, it is reasonable to assume that the students who completed their college programs received all the credits promised by the “articulated” partnerships. The conclusion might apply from the obverse side of the same coin: the “traditional community college” had almost no partnerships with universities, even with the one nearby. If the college had few partnerships, one might also reasonably assume that its students were less able to transfer credits when they transferred.

Is there an obverse version of the “concurrent campus college” model? Under that model, as described by Floyd, Skolnik, and Walker (2005) and as understood in this study, the college acting as a host has dedicated buildings on its campus in which university partners offer programs. One of the other colleges in the study has a dedicated building on a university campus where it offers courses and programs. This may or may not amount to the “concurrent campus model” in reverse. If it does, however, it does not have the positive effect on the rate of transfer that the Floyd, Skolnik, and Walker version does.

Overall, 23 per cent of participating students ended in programs different from the ones in which they started. This was most prevalent at the “traditional community college” where 60 per cent of the participating students switched programs. This was also the college at which the most students who could have graduated at the end of the second year opted to continue for a third year, and in a few cases more. Only one of those students transferred. Was this an example of “student swirl” (de los Santos and Wright, 1990; Borden, 2004) and of what Finnie and Qiu called “switching and moving” (Finnie and Qiu 2008)? These students were certainly moving among programs. Their trajectories toward graduation were not always linear, which explains why some students had to be tracked for more than three years and why a few were still enrolled when the study concluded. But they were not “stopping out” or switching between full-time and part-time study or moving from college to college.

In 2003, for the first time, Ontario Colleges were granted permission to offer Applied Baccalaureate Degrees. Five colleges were granted the designation of Institutes of Applied Arts and Technology (ITAL) and were given permission to diversify their program mix to include up to 15% of their programming at the applied degree level, and to conduct Applied Research. The government required that this would have no impact on their existing

program mix (i.e., certificates and diplomas) and no additional cost to the government. One of the Government's goals for the ITALs was to increase flexibility in programming to allow students to move more easily between programs, including allowing diploma graduates to complete applied degrees and degree graduates to transfer into university programs where there was some affinity. Although the term "ITAL" is not used outside Ontario colleges 31 American states have comparable arrangements (Floyd, 2006). From a policy and system capacity viewpoint, it was important to learn whether or not students see the ITAL model as an opportunity for transfer. They do not. Although the students who were participating probably would not have known about research into this model in the United States, their views coincide with Prager's (1993) finding that such programs do not raise the rate of transfer. ITALs were unrecognizable to students. The province, in allowing ITAL status, had expected based on student surveys (ACAATO, 2006) that students would prefer to complete baccalaureate degrees "on my college campus." Alternatives models of higher education that the students recognized (and in turn had opinions about) were colleges, universities, and polytechnics. In the case of polytechnics, students identified that model with only the province's one university that was previously a polytechnic. Students were unaware that some colleges (including in some cases their own college) had the ITAL designation and offered applied baccalaureate programs. When, in interviews or information sessions, the ITAL model was explained to students, respondents quickly described universities as being "higher", "having more status," and being "looked upon better by employers." This suggests that the ITAL model attracted only limited interest even when understood.

Comparing an applied degree at a college with a university degree, most felt the university degree would have more status, would look better on a resume and be received better by employers. A few described the applied degree as more "hands on." Most saw the engagement of university faculty in research as a positive factor.

Most students with an interest in transferring intended to complete their college programs before transferring. In interviews, when questioned more specifically about this, several students expressed puzzlement about why any students would not complete their programs before transferring. There were, however, two important exceptions.

The first exception arose among students who were in two-year diploma programs that had a third-year option. All said that they would complete the two-year diploma, but several initially were not sure whether at that point they would transfer or continue for a third year. In the end, almost exactly one-half of these students continued to a third year. Of those, only eight later transferred. What we see here is an important distinction between the commitment of students to graduating from college and their commitment to transfer. Although they may have been integrated at the start, they became separated as the students progressed through their college programs.

The other exception was discovered at the urban colleges where there were large numbers of participating students whose first language was not English, and who had not studied in an English-speaking secondary school or post-secondary institution long enough to be exempt from university-level English language admission requirements. All such students who participated in the study, when interviewed, reported that they were not interested in transfer *per se*, were not interested in earning a college certificate or diploma, and were not interested, except collaterally, in transferring credit. Their interest solely was to spend enough time in an English-speaking college to be exempt from university foreign language admission requirements, for example, TOEFL. These same students, when asked in interviews about satisfaction with their college programs, regarded the query as moot except in terms of the grades they earned. But at the same time, most of those students believed that, with the exception of facility in English, their high school grades were sufficient for university admission. Because the study had access to their high school GPAs, this self-reporting could be corroborated. In most cases it was reliable.

Students at all colleges except those at the “traditional community college” reported that poor grades was an important factor that prevented them from attending university. In the overall study, 27 (16 per cent) participants applied to both college and university. (This number does not include the previously discussed group of students who were in college to meet university English language requirements.) Thirteen of them were accepted by at least one university; the remaining 14 were not accepted by any university. Of the 13 who were accepted: six attended for a short while and then withdrew because of poor grades, four chose college over university due to cost of leaving home to attend university while they could continue to live at home and attend college, two were not accepted by their program of choice because of inadequate grades but were accepted by a program they were not interested in and chose college instead, and one decided against going to university because of uncertainty.

These two categories of students – those attending college to meet university English language requirements and those who had sought direct admission to university in the first place – constitute a large portion of the participant population: 24 per cent. Neither group planned to transfer. Their interest in transfer was clearly a coincidental behaviour. Both groups were far more concerned about admission than the transfer of credit. Many were not concerned about the transfer of credit at all. For them, the utility value of articulation was virtually nil. These students may exemplify Scott’s and Townsend’s belief that what students “see” can be different from what system planners and policy-makers “see.” Thus this too may corroborate the Roksa and Keith (2008) finding that the policy purpose of articulation is less to raise the rate of transfer than to increase the transfer of credit.

Most students were making use of college services: tutoring services or one of the Learning Centres (math, English, accounting, career), counselling. One third of those students reported that they were “very satisfied” by the services. This finding is significant because there are studies from the United States, (Calcagno *et al.*, 2006 and Scott-Clayton,

2011, for example) that indicate a strong correlation between academic support and the probability of transfer. Several students commented that they hadn't really used any services but did study in the library. None reported using a transfer office in their first year of study. Students in their second and third years of study relied on transfer offices in the colleges at which they were available.

When asked about when they began thinking about transfer as an option, a majority said that they began thinking about it when they started college or after they had been in college, but not before. Those who developed an interest in transferring after they began college said that they were encouraged by college faculty to consider the possibility. A few said they got the idea shortly after arriving in Canada, either because they felt they couldn't get in to university or they had a foreign credential that would not be recognized in Canada.

In terms of forming a plan or seeking support, students interviewed relied heavily on family and friends. For actual information, they tended to rely on university websites and college admissions offices. For "serious" information, they relied on college faculty and, less often, employers. Several commented spontaneously on the openness, approachability, and willingness to help from their college faculty. Most students whose views about transfer changed from their initial interviews to later interviews reported that their principal source of information was college faculty. From this, however, one should not conclude that the information provided by college faculty always promoted transfer. At three of the participating colleges, students whose interest in transfer declined as they were tracked through the study reported that some faculty discouraged transfer as being unnecessary for employment in their intended field. This phenomenon was most notable in police administration programs and marketing programs.

At the end of their first year of study, regardless of when they began thinking about transfer, all but one student confirmed that this was still their plan. The degree of commitment to the plans, however, in several cases changed in later years. Most students said that their commitment had grown stronger as they received favourable grades. A few, however, reported a waning commitment as they learned more about the requirements of professions that they planned to enter and, as a consequence, downgraded the value-added of a university degree.

Although many students when first interviewed reported a plan to transfer, the plans were nebulous. None of the interviewees at that point had specific information on how the transfer process would work, what the optimal point for transfer would be, or what they would need to do to prepare. This finding is very similar to a finding reported by Andres (1999) after studying first-year college students in British Columbia. Most students knew that they would need to get good grades, but virtually no students reported selecting courses or programs with that in mind. Program reputation was cited as the reason for program choice by slightly more than

60 per cent of participants. A few students in Business programs indicated that they had anecdotal information about which universities gave “a lot of transfer credit.”

An example of this coincidental and nebulous behaviour is a finding that in three of the five participating colleges, large numbers of students – 51 per cent – switched their programs of study either before graduating or before transferring. In two of those colleges, more than half of participating students ended in a program other than the one in which they had started. Why did “internal transfer” occur at such high rates, and why at only three of the five colleges? Three possible explanations were pursued in second and third year interviews. One was labour market fit. Some research supports that hypothesis (Hossler, Schmit, and Vespu, 1999). Another was the absence of articulated pathways, in which case students were finding their own ways to prepare for transfer. One of the three colleges – the “traditional community college” – had virtually no partnership agreements. But the other two – the “university centre” and the urban college with many partnerships – had plenty. Counterpoised, however, was the report from interviewees at the “concurrent campus college,” where only three per cent of participating students changed their programs, that internal transfers were extremely difficult without large scale loss of credit thus suggesting that the ease or difficulty of internal transfer within each participating college may have affected the frequency. The third possibility was that students had become ambivalent about transferring. Students who reported this were students who, at least at the time of their interviews, were finding college more difficult than expected. This was corroborated by GPA data. In each of the three colleges where rates of internal transfer were high, the GPAs of students who transferred internally were lower than the average GPA. A perhaps related contrast from the same data is that the GPAs of students who transferred before graduating were higher than the GPAs of students who remained until graduation. There is at least an appearance, then, that stronger students transferred as soon as they could and weaker students stayed but did graduate.

When asked if college was what they had expected, many respondents chose to talk about the level of difficulty. Most felt it was easier than they had expected. A small number thought that it was more difficult. Regardless of the level of difficulty, most students mentioned that the workload was heavier than they anticipated. This, according to Finnie and Qiu (2008), might have had an effect on internal transfer, but students who commented on the heavier weight of their academic workloads were as prevalent at the colleges with very low rates of internal transfer as well as those with very high rates.

On the basis of their high school GPAs and the average GPA of the entering cohort at their respective college, participating students were classified as “weak,” “average,” or “strong.” A question that was repeated in each interview asked whether or not students found college easier, harder, or as they expected in terms of academic difficulty. Most (just over 90 per cent) students who were “weak” at entry found college more difficult than they expected, and became less interested in transfer. In other words, most

“weak” students stayed “weak.” With only two exceptions, all students who were “strong” at entry found college easier than they expected, and remained interested in transfer. In other words, “strong” students stayed “strong.” No “average” students found college harder than they expected; they found it either as they expected or easier. Their interest in transfer remained at almost the same level as that for “strong” students. The implication is that college as a “second-chance” to qualify for university admission by transfer is not a viable option for most students who were below average in high school and at college entry.

A Pooled Two-Sample t-test was conducted to determine if, in terms of mean college GPAs, there was a statistically significant difference between the mean GPA for students who dropped out of college and the mean GPA for students who either graduated or were still enrolled at the end of the study. The results indicate that there was not a statistically-significant relationship between participating students’ GPAs and their enrollment status. Hence, there is sufficient statistical evidence to conclude, within the limits of this study, that GPA does not directly relate to whether a student with an interest in transfer remains enrolled, graduates, or drops out of college. This finding might seem surprising in the light of conventional wisdom. But a closer look at the relevant research indicates otherwise. Where college GPA makes a difference in terms of transfer is in the rate of four-year degree completion after transfer from college to university (Townsend, McNerny, and Arnold, 1999; California Postsecondary Education Commission, 2007). Degree completion after transfer is, of course, important but is outside the boundaries of this study.

Only about 20 per cent of the participants said that they had chosen their college program with a view towards transferring. Three times as many said their choice of program was based on quality. Some said they were considering other college certificate and diploma programs as well as university when they completed their current programs. This finding might seem surprising but it conforms to some prior research about the unpredictability of college transfer. Adelman (1992), Lang (2009), and Scott-Clayton (2011) reported that students do not follow carefully articulated plans but react coincidentally to situations that lead them to make variable college transfer decisions. This understanding is also supported by a study conducted in Ontario (Warren and King, 2006) which reported that students who start college do not have the grades or specific courses to start university regard transfer as contingent on their performance in college.

In terms of peers, most students reported that their high school friends, in more or less equal numbers, attended college or university. Only a few entered the workforce. Virtually no respondents reported that their plans for transfer were influenced by their friends after the first year of study.

Other than concern about future employment, no students reported that finances played a role about their thinking about transfer. This might seem counter-intuitive, but it aligns with evidence from the United States that tuition fees and other costs of attending college do not affect the rate of transfer (Calcagno *et al.*, 2006). There was, however, what might be seen

as a qualification in terms of financial incentives. In the year prior to the commencement of the study, the provincial government introduced a program that offered generous financial assistance to students who had lost jobs due to economic decline, and who entered retraining programs in colleges. The program was not need-tested in the normal sense. At three of the participating colleges, these students made up a significant subset of the students who were studied. They all had above-average GPAs. Their interest in transfer remained high throughout the study. This subset of students highly exemplified transfer as a coincidental behaviour. None of them had planned to transfer either when they left secondary school or up to the point at which they lost their jobs. Moreover, the government's scholarship program was neither designed nor advertised to support transfer. In most cases, the students' choice of program and college was motivated by the counseling that the government's program required prior to final application for admission. Their interest in transfer developed after entry and grew as they progressed through their programs. Why? These students were very strong to begin with; their college grades were high. Their employment history was different from most other students in the study; they had spent more time than most in the workforce. For that reason, they paid careful attention to the match between education and jobs, which in turn intensified their commitment to transfer to university. This, then, is an example of students "seeing" something that planners and policy-makers did not "see." The government's program of financial aid ended with graduation from college. As articulation, it hit a dead-end. Students who transferred were on their own financially when they entered university. Many resented this, and were critical of the policy's failure to foresee transfer.

Based on previous research literature and some existing government practices, when students who were interested in transfer were asked to where they turned for information the expectation was that university, college, and provincial (or government) www-sites would most frequently named. The literature and practice presume a "pull" *versus* "push" pattern: students turn to sources that are designed to draw or "pull" them to transfer to university. According to the responses, the www-sites most frequently used to gather information about transfer were, as expected those at universities. But, not as expected, the provincial website in place at the time of the study and the colleges' websites were the least used. In the case of college www-sites, however, some www-sites were used much more than others. The college site that was most used – at the "concurrent campus college" – was organized program-by-program, instead of institution-by-institution. In terms of "clicks," an inquiring student could arrive at the program level very quickly. This site also separated information about admission and information about transfer of credit, a practice that coincides with students' views of pathways. The surprising nomenclature difference between what students mean by "transfer" and what planners and policy-makers mean by it has already been noted. The colleges' www-sites showed a similar dissonance. The link that led to information about transfer at each college had a different name; two did not even include the word "transfer."

The second most utilized source, where available, was a college “transfer officer.” Research in the United States and British Columbia indicate that the effectiveness of articulation often depends on access to offices dedicated expressly to facilitating transfer (Cohen, 1996; Andres, 2001). This was followed by a high school guidance counselor, particularly where a college transfer officer was not available. Although one should be cautious about over-generalization, it may be that as many students are “pushed” towards transfer as are “pulled” towards it. Or, said another way, counseling plays a larger role than recruitment, and more so for women than for men.

At three different points in the interview, students were asked about the value, quality, and reputation of six types of post-secondary arrangement: College, University, Polytechnic institute, University college, University partnership, and Institute of Technology and Advanced Learning. The last, the ITAL, is a model under which colleges offer applied baccalaureate degrees in specified areas. Note, however, that fewer than four per cent of all respondents recognized the name ITAL in the first place, even those at colleges that were ITALs. Universities were always ranked at the top in terms of quality, reputation and future earnings, followed by university colleges. Colleges were at the top in terms of value, particularly in the view of female participants, but not overwhelmingly so. University colleges followed closely behind.

### Conclusion

Most centrally-planned transfer and articulation regimes are based on formally defined “pathways” from college to university. Some are bilateral. Others are multilateral. Some are regional. And some are based on measurements of program “affinity.” Here we find an example of system planners and students, as Scott and Townsend might say, “seeing” things differently. Cowin (2013) might say that this is the type of student behaviour that makes “multi-directional” articulation preferable if not necessary. Participating students reported at least six different actual “pathways” listed in descending order of frequency:

1. Enter college, graduate with a diploma, and qualify for admission to university in a program related to their college credential. For these students, the primary objective was admission. The transferability of credits was important but not important enough to affect their university decision. This coincides with a finding of Decock *et al.*, 2011).
2. Enter college, graduate with a diploma, and qualify for admission to university in a program related to their college credential. For these students, the admission and transferability of credits were dual and approximately equal objectives. Transferability of credits was important enough to affect their university decision.

3. Enter college and transfer to university as soon as possible, regardless of number of credits transferred or of not earning a college credential.
4. Enter college, graduate with diploma, and qualify for admission university to a program unrelated to their college credential. For these students, the primary objective was admission. The number of credits transferred was unimportant or irrelevant.
5. Enter a two-year college program, elect an optional third year, and graduate with no immediate plans to transfer.
6. Enter college, transfer internally to another college diploma program, and graduate with no immediate plans to transfer.

There are several lessons that can be learned here. The first is that articulation should not be so formal or so centralized as to limit the number of authentic pathways that students “see” and seek to follow. Pathways should be elastic and defined “bottom-up” instead of “top-down.” The second lesson is closely related to the first. The number of pathways, and their affect on the rate of transfer, are not dependent on the degree of articulation.

The third lesson is that students interested in transfer do not equate admission with the transfer of credit. While many students may place value on both, they do not regard them as integral parts and parcels. The third lesson flows into the fourth. The “concurrent model” appears to be more congenial than the other four to partnerships with universities and in turn the maximum transfer of credit. Partnerships in turn promote the rate of transfer. The fifth is that financial cost does not make as much difference to students’ interest in transfer as conventional wisdom assumes it does. This does not mean that, as a matter of fact, maximizing transfer of credit does not result in savings, often more for government than for students. But it does mean at least that students either do not understand the cost equation (Usher, 2005) or, when they do, they attach relatively little significance to it.

Finally but less conclusive, that “internal transfer” is real and much more frequent than previously understood was an unanticipated finding. Because it was unanticipated, it probably was not examined as much as it should have been. In future research it should be, for at least two reasons. If students who are interested in transfer change programs, and the internal transfer of credits is limited, time to degree – either within the college or at university – will be lengthened and total public and private costs will be higher. Partnerships may be foiled by the complication of what de los Santos and Sutton, and Borden might describe as a start-stop-start “swirl.” Many students in this study “saw” pathways that were less linear and more diverse than those that the planners “saw.”

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