EXPLORING THE NATURE OF STUDENT SWIRL IN AN ADULT LEARNER POPULATION

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ABSTRACT

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Student swirl is a complex enrollment pattern that includes multiple (three or more) transfers and interruptions in college enrollment, which lengthens time to degree. Higher education scholars and practitioners began noticing and writing about this increased mobility in the 1990's. This phenomenon continues to confound degree attainment, especially among non-traditional students in the adult learner population.

The purpose of this qualitative study was to add to the overall literature about swirling enrollment to help individuals at colleges and universities develop policies and practices to support this population of students in their educational journeys. To gain an understanding of the lived experience of students who exhibited a swirling enrollment pattern, I used Bronfenbrenner's (1979) human ecology framework to explore issues that prevent students from achieving their educational goals, as well as earning the social benefits, personal growth, and earning potential that accompanies degree attainment.

The findings and the implications for practice from this study can guide those who work in higher education who wish to disrupt cycles of student swirl in the adult learner population. Three new patterns were identified which include career swirl, path-changing swirl, and strategic swirl. These typologies along with the recommendations to assist students who exhibit them can help registrars, transfer credit evaluators, admissions officers, and academic advisors recognize and tailor their approach to help these students succeed.

This dissertation is dedicated to Adam and Julia Page McGregor.

Adam you are my best friend, husband, and most poignant supporter. Without your stability, humor, and grace this would not have been possible. I love you, our little family, and the life we live together.

Julia Page it is an honor and privilege to be your Mother.

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Studying adult learners caused me to reframe how I think about my life. I feel very fortunate to have had these great teachers--my participants. They have contributed to the knowledge of student swirl and the transfer experience. In this manuscript, I talk about pivotal moments coming on the heels of life events that have the potential to pull a student away from their academic pursuits. I have had many significant events throughout my personal educational journey. Examples from include welcoming my amazing, smart, brave daughter Julia Page into the world, losing my spunky, pragmatic mother, Anne to cancer, and embarking on more demanding job roles as I progressed in my career. Each of these events had the power to derail my scholarly pursuits. I attribute my ability to persist to the strength of my support system, which includes the constant love and care from my husband, Adam--I could not ask for a better partner, and the inspiration I pull from being Julia's mother. Along with love from my little family, I would also like to acknowledge my three support families which include the closest people in my life, my professional and scholarly networks. Each family has enveloped me in love, support, and countless hours of conversation about the challenges of being an adult learner in Higher Education.

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INTRODUCTION

The number of college students who attend more than two institutions before earning a bachelor's degree is growing. It is becoming more common for students to graduate with a bachelor's degree after transferring multiple times and accumulating three to four transcripts from different institutions (Simone, 2014). de los Santos and Wright (1990) coined the term swirl to describe students who amass credits from multiple two- and four-year institutions on their way to earning bachelor's degrees. The word swirl alludes to a seemingly aimless fluidity in which students flow from one institution to another, and this term does not reflect the complexity of the attendance patterns of this population.

A National Center for Education Statistics (NCES) study examined the academic records of 16,000 graduates who attended college between 2003 and 2009 and noted that 11% of the sample transferred or concurrently enrolled in at least two institutions more than two times (Simone, 2014). Eleven percent is not an excessive number, but this statistic only captures students who finished their degrees in the six-year timeframe. The swirling population is likely to be more significant than the 11% noted in the NCES study because it also includes individuals who took longer to graduate and those who never completed a degree. The NCES study shows that student swirl is occurring. However, the numbers themselves do not explain why students frequently transfer between multiple institutions (Bahr, 2012).

Defining Swirl

The term *student swirl* brings to mind an inescapable vortex that keeps students who wish to earn a bachelor's degree from realizing their personal educational goals. To date, the literature has described swirling students by concentrating on the many enrollment patterns that influence educational trajectories. McCormick (2003) described several transfer situations that he

considered to be types of student swirl. These patterns include trial enrollment, special program enrollment, serial enrollment, supplemental enrollment, rebounding enrollment, concurrent enrollment, and consolidated enrollment (pp. 14–15). Pascarella and Terenzini (2005) connect these patterns to a reduction in degree attainment. They indicated that "interruptions in enrollment," like multi-institutional enrollment, including vertical transfer, horizontal transfer, and reverse transfer along with stopping-out lengthen time to degree, and decrease a student's likelihood of graduation (pp. 382–383). I distilled a definition of swirl that I use throughout this study by merging these two ideas and borrowing from the NCES findings (Simone, 2014). I define student swirl as an enrollment pattern that includes multiple (three or more) transfers and interruptions in college enrollment which lengthens time to degree. In my definition, student swirl can take the form of any combination or direction of transfers described by (Pascarella & Terenzini, 2005) and McCormick (2003).

This definition is intentionally broad enough to capture all types of transfer. When a student moves between three or more institutions, his or her movement is no longer a linear path to graduation. This definition also narrows the scope of this study by quantifying that students must have three enrollment changes to constitute swirl. For something to be a pattern, even a sometimes chaotic one like swirl, there needs to be some element of repetition. In this study, I define swirl as the repeated pattern of switches and transfers in college enrollment. While not explicit in the definition, I consider a swirling student a non-traditional student because they are embarking on college in a non-standard path contrary to the historical transfer patterns between the community college and four-year sectors (Townsend, 2001). Even if an individual entered higher education as a traditional student (i.e., they enrolled in college directly after high school), by the time that individual has exhibited a swirling enrollment pattern, with three or more

transfers and breaks in enrollment, the student has ceased to be traditional (see Bean & Metzner, 1985).

Research Problem and Significance

Student swirl is an issue that warrants empirical research and there are many reasons to explore this phenomenon in higher education. First, this population of students has been largely ignored or unseen by policymakers until very recently. A study titled "Time is the Enemy" (Complete College America, 2011) presented the argument that federal reporting mandates have historically excluded students who attend part-time and those who transfer (roughly 40% of the college-going population). The argument that transfer students have been mostly invisible to policymakers has received some traction recently through social media campaigns and websites like studentachievementmeasure.org (2013). This website compiled graduation stories of students not counted as graduates by the federal government and created an effort among higher education institutions to voluntarily report data that would give a clearer picture of these graduation rates (Abdul-Alim, 2016; Wexler, 2016). Perhaps in response to this growing pressure, NCES changed its reporting procedures to include more cohorts of students, including those who attended part-time or were non-first-time entering students, in the IPEDS Outcomes Report (U.S. Department of Education, 2016). I project that these reporting changes will garner more scrutiny of how colleges and universities support this mobile contingent of students, creating more urgency to understand the population highlighted in this study.

Through this study, I explored issues that prevented students from achieving their educational goals as well as from obtaining the social benefits, personal growth, and earning potential that accompany degree attainment. While each student may have different personal reasons for attending college, Longwell-Grice (2003) captured the sentiment of many students in

his qualitative study titled “Get a Job: Working Class Students Discuss the Purpose of College.” The students in Grice’s study speak to a commonly held belief that colleges and universities are a public good that contribute to society in the form of a skilled workforce. “The assumption is that the educational experience leads to greater cognitive skills which translate into more productive workers” (McPherson & Schapiro, 1990, pp. 14–15).

Swirling students are at risk of missing out on the additional social benefits of earning a college degree as well. Schudde and Goldrick-Rab (2015) indicated that higher education improved upward mobility— “the ability to surpass the occupational, social or economic position of one’s parents” (pp. 29–30)—in various ways. They noted that attending college leads to healthy living and marriage parity, and it affects the way women raise their children. Swirling defers the benefits of graduation and makes degree attainment take longer while creating the potential for stop-out or drop out. Complete College America’s (2011) central argument surmises that time is, indeed, the enemy: “the longer [degree attainment] takes, the more life gets in the way of success” (p. 3).

A final argument for the significance of this study is that research on student swirl has all but dried up in the 25 years since de los Santos and Wright first observed it, yet the phenomenon continues. While it is unclear why swirl studies have waned, it may be because higher education research typically focuses on traditional students, aged 18–22, and not adult learners (Donaldson & Townsend, 2007), who constitute a significant part of the swirling population (Lowrey, 2010). Also, the community college setting, which is where swirl is most likely to occur, is the least studied sector of higher education (Laanan & Bragg, 2006). The existing literature on student swirl is often hypothetical, anecdotal, and out-of-date. Bahr (2009, 2012) has executed quantitative studies that look at how commonplace swirl is, but these studies contain conclusions

that may not represent the lived reality of adult learners and community college students. McCormick (2003) identified configurations of attendance, but he failed to connect these patterns to a large body of literature that looks at non-traditional students. His work did not seek to identify life factors and events that lead to changes and interruptions in enrollment. While prior literature documented the existence of swirl, my study focused on students' experiences in swirl, filling a gap in the literature.

Research Question

The following research question guided this study: What is the experience of students who have exhibited a swirling enrollment pattern? The experiences I sought to understand included the life and logistical elements of these students. I sought to understand how students made sense of their enrollment decisions and factors that contributed to the swirl phenomenon for these students. Currently, there is a strong understanding that multiple transfers and periods of stop-out are not ideal attendance patterns for students who wish to graduate in a timely fashion (Pascarella & Terenzini, 2005). Quantitative studies often outline the probabilities of success and demographic information about students in the swirl population (Bahr, 2009, 2012). We know who they are, and we know that when they exhibit particular enrollment patterns, they are less likely to persist and reap the benefits of a college degree (McPherson & Schapiro, 1990; Schudde & Goldrick-Rab, 2015).

Overall, this study was designed to add to the overall knowledge-base about swirling enrollment in order to help individuals at colleges and universities develop policies and practices to support this population of students in their educational journeys. By exploring my research question, I aimed to learn more about swirl by engaging those who attended multiple institutions and had several breaks in their enrollment. It is unclear why students who transfer multiple times

keep returning to any college or what is happening to them along the way. Multiple transfers and stop-outs indicate a multifaceted situation that requires in-depth exploration and analysis to understand.

Theoretical Framework

A flaw in previous research on swirl (see Hillman, Lum, & Hossler, 2008; Kretovics, 2015; Morest & American Council on Education, 2013) is the reliance on Vincent Tinto's (1993) model of student attrition as a lens to describe and explain why students transfer and stop out multiple times, because his model is mismatched to the population of students who swirl (Braxton, Hirschy, & McClendon, 2011). On the one hand, because these students leave one institution after another, it is practical to view the repeated transfers of swirl as a persistence problem. When taking this approach, it makes sense to consult Tinto's (1993) work that centers on the idea that social and academic integration at an institution is central to students' goal commitments, which in turn influence decisions to stay or to leave college. Factors that influence goal commitment include student inputs into college (prior qualifications, individual attributes, and family attributes) and what happens to students once they arrive at college (Tinto, 1993). On the other hand, Tinto's argument has evolved beyond integration as the primary avenue to boost college completion (Tinto, 2012). In an essay published in *Inside Higher Ed*, Tinto stated that students are less concerned with being retained than with persisting: "The student's interest is to complete a degree often without regard to the college or university in which it is earned" (Tinto, 2016, para. 2).

Nevertheless, Tinto's seminal work is often cited as the primary framework when it comes to persistence. Higher education scholars and practitioners widely cite Tinto's early work, often applying his theory to solve any retention (vis-à-vis persistence) problem, regardless of the

population they are considering (Braxton et al., 2011). In *Understanding and Reducing College Student Departure*, Braxton et al. (2011) argued Tinto's theoretical model is inappropriately applied to commuter and two-year colleges because he initially developed it with residential students in mind: "In contrast to residential institutions, commuter colleges and universities lack well-defined and -structured social communities for students to establish membership" (p. 35). Social integration as Tinto defined it is not applicable to a non-residential setting. Therefore, I contend that the use of Tinto for studying swirling students is also a mismatch since they are unlikely to be residential students.

To combat the Tinto "problem," I employed an ecological model based on the life work of Urie Bronfenbrenner for the design and analysis of this study. Ecological models are "integrative in the ways that they account for multifaceted contexts for the development of the whole person" (Evans et al., 2009, pp. 158-159). Bronfenbrenner paid close attention to how children developed over time by focusing on how they interacted with their environments. He looked at how the ecosystem around a child, from the societal level down to the child's day-to-day life, supported the child's development. Bronfenbrenner applied this framework in his research on early childhood development, but his emphasis on the whole person in context has also made it popular in higher education research and practice (see Evans et al., 2009, p 160). This framework has been used in secondary educational settings to provide more comprehensive understandings of racial identity (Renn, 2003), peer culture (Renn & Arnold, 2003), and student engagement on a community college campus (Murphy, 2010). I believe it could be similarly helpful for studying student swirl in higher education.

I use an ecological model to understand the sometimes chaotic circumstances precipitating multiple transfers to create a more complete description of how students experience swirl. The

lives of these students are complex and their reasons for transferring go beyond social and academic integration (Braxton et al., 2011). This model is inclusive of these elements (which constitute features of the immediate context) and takes factors in a student's life into account. The ecological framework enabled me to shift and refocus more holistically on how an individual experiences swirl. With this new knowledge, student and academic affairs practitioners will be better equipped to develop policies and interventions to streamline swirling students' time to degree while supporting them along the way.

Chapter Summary

The growing number of students who graduate with multiple transcripts and periods of stop-out has captured the attention of national organizations and resulted in a change in institutional graduation reporting. Now the swirling population of students is likely to be more visible than ever before, and studies that explore the nature of this phenomenon will be critical to helping institutions understand how to support these students. Past approaches to understanding and assisting transfer students relied on an outdated and incomplete theoretical framework. By employing an ecological framework, this study focused on the swirl experience by learning the impact of a student's personal life and other contextual elements that lead to transfer decisions, and it developed a deeper understanding of this population of students.

In chapter 2, I synthesize the relevant literature on student enrollment patterns that comprise the swirl phenomenon and focus on the non-traditional population of students making up the swirling population. I then outline Bronfenbrenner's (1979) human ecology framework in greater detail to provide the context for the study design. In chapter three, I outline the methodology for conducting this study, including an overview of the qualitative approach, the setting, and the participants, and I provide procedural information describing how I collected and

analyzed data. In chapter four, I lay out my findings and provide a rich description of the experience of swirling students. In the final chapter, I discuss my findings, implications for practice, and potential areas for future research regarding swirling students.

LITERATURE REVIEW

Research focusing on transfer students in higher education originated in the 1960s (see Hills, 1965) at about the same time that the community college sector's transfer mission began to develop (Cohen, Brawer, & Kisker, 2013). Logistically, the transfer process can be complicated. Transferring requires that a student decide where to transfer, navigate the application process, gain admittance, sort through a transfer credit evaluation, and finally, make the transitions that comprise becoming a student at the new institution (Townsend, 2008). In coining the term student swirl to describe students who transfer multiple times, de los Santos and Wright (1990) made a significant contribution to higher education literature by calling attention to the fact that students no longer adhere to the traditional transfer pattern. de los Santos and Wright wrote, "Students 'swirl' between and among the ten colleges of the Maricopa County Community College District and Arizona State University" (p. 32). Scholars adopted the term student swirl to describe nonlinear enrollment patterns that deviate from the traditional transfer model in which a student begins at a two-year college and subsequently enrolls at a university to complete a bachelor's degree (Borden, 2004; de los Santos Jr. & Sutton, 2012; McCormick, 2003; Townsend & Dever, 1999).

Enrollment Patterns of Swirl

Student swirl can follow many patterns and make it difficult to study. If one envisions a student who is always on the move, shifting enrollment from one institution to the next, it is understandable that the experiences of such an undergraduate student would get lost in the shuffle. Adding to the challenge of studying swirl is that this population of students is nontraditional in almost every sense, making them harder to track, and busy schedules make it tougher for these individuals to participate in lengthy studies. The result is spotty coverage of

swirling students that either describes enrollment patterns or focuses on what swirl means from an institutional perspective. In this section, I use the descriptive literature to define some of the enrollment patterns that comprise student swirl. Following that, I look at a handful of studies that lay the groundwork for the current study by determining some basic attributes of the swirling population.

Double-Dipping and Concurrent Enrollment

"Concurrent enrollment" and "double-dipping" refer to when students enroll at more than one institution at the same time. In their seminal article about swirl, de los Santos and Wright (1990) described this pattern in which students attend two or more colleges at the same time (p. 32). In an article about changing enrollment trends in higher education, McCormick (2003) described many variations of double-dipping, including,

- rebounding enrollment—when students alternate between two different institutions;
- supplemental enrollment—when students enroll at another institution to accelerate their programs; and
- concurrent enrollment—when "students take courses at two institutions simultaneously" (pp. 14–15).

McCormick noted that double-dipping is attractive to students because it allows them: (a) to accelerate their programs by taking classes not offered at their home institution; (b) to stay on track by taking courses over the summer; (c) to expand course availability or scheduling; or (d) to be strategic—for example, a student might choose to save money when another institution offers an equivalent course at a lower price or "a student fearful of earning a low grade of a required course might complete the course elsewhere; this usually excludes the grade from the

transcript and GPA calculations" (pp. 14–15). McCormick assumes that students choose to concurrently enroll in courses because it enables them to manipulate the system. In this view, double-dipping is the route of a sophisticated student who is well acquainted with how the system works. However, there may be a more nuanced situation that necessitates concurrent enrollment. For example, a new parent may choose to take a night or online course offered at an alternative institution when the home institution only has a day class scheduled, so the parent is available to take care of a baby during the day.

Consolidated Enrollment and Serial Transfer

McCormick (2003) described consolidated enrollment as a variant of student swirl in which students complete their degrees by meeting university residency requirements, while the majority of their credits come from one or more other institutions. McCormick does not detail how students navigate this transfer pathway. For example, a student may have deliberately taken advantage of an articulation agreement. Articulated programs between community colleges and universities provide a framework for transfer by indicating how course credits will be used from one institution to another, and they contain procedures that enable the flow of students between two institutions (Kintzer, 1996). In this circumstance, consolidated enrollment could be part of a fully-articulated 3+1 program whereby a student completes three years of coursework at a community college and then transfers to the university to complete the final year of classes. Alternately, consolidated enrollment may be less formulaic, falling into the pattern McCormick described as "serial transfer." "Serial transfer is when students make one or more intermediate transfers—including reverse transfer from a four-year to a two-year institution—on the way to a final transfer destination" (p. 15).

Reverse Transfer

Reverse transfer is a pattern of student swirl in which students transfer from four-year universities to two-year community college settings (Townsend & Dever, 1999). The term *reverse* connotes that this pattern is contrary to the forward flow of students in the traditional pipeline, in which students move from two-year to four-year institutions (Hagedorn & Castro, 1999). While not every swirling student may reverse transfer, studies that have looked into this particular enrollment pattern are useful for determining reasons why students may swirl.

Lowrey's (2010) study titled "*Reverse Transfer Students: Characteristics, Motivations, and Implications*" established a profile of reverse transfer students. This quantitative study used demographic information from a sample of 860 reverse transfer students to determine the unifying characteristics of this population. Students in the reverse transfer sample had an average age of 28, while those in the non-reverse transfer group were around 23 years old. They were more likely to have been married, separated, divorced, or widowed than the non-reverse transfer population, and they were more likely to have dependent children. Lowrey observed that her study's sample did not fit a traditional college student profile. She also found that reverse transfer students responded they thought about quitting their program at a slightly higher rate than non-reverse transfer students. Lowrey found that 5.2% of sampled students thought about quitting, 4.1% felt they were going to look for a new program in the next term, and 3.5% responded they were going to look for a new program within the next year (p. 148). In total, 12.8% of the sample indicated an intent to continue the swirl pattern.

In a quantitative study of students who reverse transferred, Hillman, Lum, and Hossler (2008) consulted demographic information of their sample to see if educational background, receipt of financial aid, family income, and high school GPA correlate with this transfer pattern.

They found reverse transfer students were more likely to be in-state students, female, and had lower high school grades. They found that first-year students earning a GPA of a C or lower were five times more likely to reverse transfer, which they attributed to a lack of academic integration—these were students who were not engaged in their classes (Tinto, 1993). Hillman et al. (2008) warn readers not to view students who reverse transfer as failures or dropouts, because some students may have realized that community college is a better personal fit. Hillman et al.'s conclusion is conjecture and was not made using direct questions in their survey, and it served as an entry point for my study. Because we want to know why students reverse transfer or continue to swirl, more scholars must embark on qualitative research and consult with students in order to draw evidence-based conclusions.

For example, Hagedorn and Castro's (1999) examination of reverse transfer in California used qualitative methods, facilitating a rare insight into why students move backward in the higher education system. Their study used focus groups comprised of reverse transfer students with common characteristics (concurrently enrolled, students with a foreign diploma, and post-baccalaureate) and sought to find out reasons students moved from the four-year to the two-year setting. Hagedorn and Castro found three common reasons students transferred in this manner: financial, emotional, and academic problems. Students who transferred for financial reasons noted the economic recession in California as a catalyst for reverse transfer. Emotional reasons for reverse transfer included homesickness, immaturity, inability to transition to the university, and substance abuse. Academic reasons for reverse transfer included having poor study skills, which led students to struggle at their four-year institution.

Lateral Transfer

Lateral transfer, sometimes called “horizontal” and “parallel” transfer, is used to describe transfers between institutions at the same level. This movement could be from one university to another university if the two institutions share a similar mission, prestige, and selectivity, but lateral transfer typically describes transfers between two-year colleges. Students who transfer laterally at the community college level with the ultimate goal of getting a bachelor’s degree will have amassed at least three transcripts before they graduate as they will need to transfer to a four-year university to earn their degree.

In a quantitative study that examined the frequency of lateral transfer for first-time college students in California, Bahr (2009) found that one out of every four students transferred laterally during the six-year observation period (p. 280). Demographic groups with higher rates of lateral transfer included male, black, Asian, and younger students. Attributes of students with lower rates of lateral transfer included being female, older, Hispanic, Filipino, and Native American. The discovery that women were less likely to transfer laterally is in contrast with Hillman, Lum, and Hossler's (2008) findings that women were more likely to reverse transfer. Another study by Bahr (2012) supported his earlier conclusions about the frequency of lateral transfer. This study also looked at the timing of when students make parallel moves. Because the later study found that students were more likely to transfer early in their educational careers, Bahr concluded that “students make lateral moves purposefully, rather than because of external circumstances, such as a job change or a geographic relocation” (p. 116).

Stop-Out

A corresponding issue related to student swirl is stop-out. Some swirling students transfer right away, while others leave a college for an extended period and then subsequently return to

either their home institution or another college or university. These starts and stops in college enrollment are called *stop-out* (Johnson & Muse, 2012). Johnson and Muse (2012) noted that attrition studies—Tinto, (1993) for example—tend not to differentiate between students who stop out and return to the educational system at a later time and students who drop out, completely leaving college. Stop-out can be problematic to study because students do not re-enroll right away, leaving researchers and colleges to try to determine if and when a student might return. For the most part, college leaving has been treated as a dropout in the literature.

Reliance on quantitative methodology has established how frequently students transfer or how prevalent swirl is but fails at capturing actual causes for the swirling phenomenon. Scholars have used logic and reasoning to explain why students have transferred. For example, Bahr (2012) concluded why students made lateral transfer decisions based on which semester they transferred. While raising the idea that students who transfer in their first-semester experience a problem with institutional fit, Bahr made this conclusion without consulting the students in his sample. The current literature on student swirl and its patterns served as a foundation to this present study which consulted with students to understand reasons why they repeatedly decided to stop, start, and switch institutions contributed to their experience as swirling students.

In sum, the literature on student swirl shows the enrollment patterns that comprise this phenomenon. Students in the swirling population transfer repeatedly and in a back-and-forth manner between community colleges and universities, sometimes enrolling at more than one institution at a time. The literature also indicates that swirling students are likely to be nontraditional students. These findings are useful for constructing a framework for further research on student swirl. The next section builds on this preliminary profile by highlighting the experiences of non-traditional students as they embark in higher education.

Nontraditional Students

Within the higher education literature, a precise definition of *nontraditional students* is scarce. Explicitly within this study, I focused on the nontraditional student characteristics of adult learners. Often, other authors define *nontraditional students* by stating what they are not: they are not traditional students. "If one defines traditional students as residing on campus, 18–24 years old, attending college full time, it is easiest, though not completely satisfactory to, consider nontraditional students as those who lack one or more of these characteristics" (Bean & Metzner, 1985 p. 487). The National Center for Education Statistics (2002) also defined nontraditional students in contrast to traditional students who can devote most of their time and attention to their educations. Regardless of age, nontraditional students often have work and familial responsibilities "competing with school for their time, energy, and financial resources" (p. 1).

Horn and Carroll (1996) noted many characteristics that apply to nontraditional students, including delayed enrollment (more than a year after high school), part-time enrollment, financial independence (the need to support themselves), full-time employment, having dependents, being single parents, and carrying a GED. They stated that students who have one nontraditional characteristic are considered "minimally nontraditional," while those who have two or three are "moderately nontraditional." Moreover, those who have four or more characteristics are "highly nontraditional" (pp. 6–9). This placement of nontraditional factors on a spectrum is valuable for thinking about swirl as well because the degree to which a student is nontraditional may be related to how frequently they swirl. In other words, the more nontraditional a student is, the more likely they are to have life events and challenges competing with academics for their time, which could necessitate stops and starts in enrollment. In this

section, I highlight the challenges nontraditional students likely face that have the potential to contribute to the swirl phenomenon.

Age is frequently used as a proxy to define nontraditional students (Bean & Metzner, 1985; Horn & Carroll, 1996; National Center for Education Statistics, 2002), and age may also correlate with swirling enrollment patterns (Bahr, 2009; Lowrey, 2010). However, age is rarely the focus for the many scholars who have written about the complexity of being an adult learner (Bean & Metzner, 1985; Horn & Carroll, 1996; Merriam, Caffarella, & Baumgartner, 2006; Valentine & Darkenwald, 1990). Valentine and Darkenwald (1990) created a typology of adult learners centered on self-reported deterrents to participation in higher education. They found that students become deterred by their personal problems, lack of confidence, educational costs, lack of interest in organized education, and lack of interest in available courses. Merriam, Caffarella, and Baumgartner (2006) stated, "The two most often cited reasons for nonparticipation [of adult learners] are lack of time and lack of money" (p. 65).

Time is tight for adult learners who are often balancing career, family, and schoolwork, so are always prioritizing. Berker and Horn (2003) capture this prioritization in an aptly named article, "Work First, Study Second: Adult Undergraduates Who Combine Employment and Postsecondary Enrollment." The authors found that two-thirds of working adult learners consider employment their main activity; these students "worked more, attended school less, and were more likely to have family responsibilities than their peers whose primary activity was being a student (para. 5). Stopping out or changing institutions is likely a function of prioritization, when life's circumstances force adults to choose between supporting their families and finishing their degrees.

Bean and Metzner (1985) noted that nontraditional students typically do not reside on campus, so it is no surprise that commuter colleges have high populations of nontraditional students. Nontraditional students attend community colleges and four-year universities in a commuter capacity (Nelson, Misra, Sype, & Mackie, 2016; Slade & Jarmul, 1975). Commuting to campus brings with it a variety of challenges. Slade and Jarmul (1975) aptly noted, "Essentially what commuting students lack is a base from which to operate and a place to hang their hats" (p. 6). Time-strapped commuters often cannot take advantage of campus facilities like libraries, lounges, and study areas because of their time commitments; the time it takes to drive to campus, park, and walk to class; or the time spent on public transportation (Slade & Jarmul, 1975).

Affordability is a concern of students when it comes to decisions of where and when to attend college. Financial considerations are particularly salient for adult learners who may be paying for college out of pocket while simultaneously working to support dependent children. Tuition prices have increased twice as fast as general inflation, requiring a more significant percentage of a household's income to pay for college (Heller, 2001). In addition to rising tuition, fees, living expenses, and books all contribute to the "sticker shock" felt by students and their families (Heller, 2001). McLendon, Hearn, and Mokher (2009) explained that "state investment in higher education has substantially declined relative to changes in enrollment, state wealth, and the growth of institutional budgets" (p. 866). Unfortunately for students, higher education institutions pass this burden on to them via higher tuition (Wellman, 2011), resulting in college becoming less affordable (Hillman, 2011).

Community colleges offer an attractive alternative to the high tuition at four-year institutions, but the lower price point can be misleading. On average, the annual in-district tuition

and fees at a public community college amount to $3,130, compared to the $8,860 paid for in-state tuition and fees at a four-year university (American Association of Community Colleges, 2013). Although tuition is low at community colleges, it represents only 20% of the community college student's expenses. After adding up what students pay for food, rent, transportation, books, and other expenses, attending a community college costs students an average of $15,000 annually (Baum, Little, & Payea, 2011).

To combat higher tuition, McCormick (2003) speculated that students might choose to strategically swirl by enrolling at multiple institutions to take advantage of lower-priced tuition. On the one hand, strategic swirling might be beneficial to students trying to save money. Conversely, mobile students may lose money (and time) if they mistakenly take a class they do not need or does not transfer. In an article about using articulation agreements to help accommodate swirling students, de los Santos Jr. and Sutton (2012) noted that in this environment of rising tuition, the transferability of credits among and between community colleges and universities is critical.

First-Generation College Students

First-generation students may struggle because they face many barriers (finances, academic preparedness, technology support) without the college knowledge that comes from having a close family member graduate from college. Low family educational attainment represents a risk factor for students. First-generation students are 8.5 times more likely to drop out than their peers whose parents went to college (Morest & American Council on Education, 2013).

Byrd and MacDonald (2005) conducted a qualitative study examining the college readiness of first-generation transfer students who successfully transitioned from a two-year to a

four-year institution. They found that academic skills such as "time management," "the ability to apply one's self to a goal," and "skills for advocating for oneself" were critical for college readiness (p. 28). Without parental influence, acquiring these skills may be harder for some first-generation students. Other challenges first-generation students face include a general lack of knowledge about and trouble navigating the college system, as well as a lack of parental help when it comes to solving these problems (Dennis, Phinney, & Chuateco, 2005).

In contrast with these discouraging obstacles is the pride first-generation students carry in being the first in their family to attend college. Their drive for upward mobility and desire to make their family proud are themes in the literature regarding students who are the first in their family to attend college (Byrd & MacDonald, 2005; Morest & American Council on Education, 2013). A student's motivation to advance in life and to not let family members down may be a factor that influences student swirl, because personal pride and goal commitment may be what drives a student to return after multiple starts and stops.

Beyond the role motivation plays in first-generation students, it is a vital part of all adult learners' desire to continue pursuing a degree after setbacks. Wlodkowski (2011) noted that while motivation can be difficult to measure or observe directly, we can infer it by looking for signs, including "effort, perseverance, [and] completion" (p. 2). Swirling students exhibit effort, perseverance, and therefore motivation when they return to higher education after time away. Merriam and Bierema (2013) explained that adult learners tend to be more motivated than traditional students. They argue, "Given adults' interest in learning what is relevant and timely to their lives it seems fitting that there would be a stronger internal drive to learn" (p.148). Conversely, adult learners who deem coursework to be less pertinent to their professional and educational goals may exhibit low motivation, with starts and stops in their enrollment.

The students who make up the swirling population have nontraditional characteristics, so it should come as little surprise that their enrollment patterns are inherently nontraditional as well. These students have multifaceted lives, and what seems lacking in the literature is a connection between the lived experiences of these students and their educational paths. Past research has focused on a lack of social and academic integration, a hallmark of Tinto's (1993) theory of attrition. Some examples of work focused on integration are Morest and American Council on Education's (2013) work on first-generation students and Kretovics' (2015) study of commuting students. Considering the time-strapped lives of adult learners, solutions that solely focus on social involvement represent the traditional mindset, which can be counter-productive. I argue that scholars and practitioners need to consider the life and logistical problems and solutions for adult learners.

Theoretical Frame

Thus far this literature review has provided an overview of various enrollment patterns that constitute the swirl phenomenon and the conclusions researchers have reached about individuals who make up this student population. This current study aimed to take a closer look at swirl by learning about what is going on in the lives of students that leads to a swirling enrollment pattern. To accomplish this, I employ Urie Bronfenbrenner's (1979) human ecology model. This model focuses on four interrelated components: process, person, context, and time (PPCT), which “interact in ways that promote or inhibit development” (Evans et al., 2009, p. 160). In my adaptation of this model, I conceptualize “development” as a progression towards degree attainment and meeting other personal and professional goals. In this section, I explain the utility of this framework for examining student swirl.

Person and Process

The person, or individual student, is central to the human ecology model and refers to the whole "individual repertoire of biological, cognitive, emotional, and behavioral characteristics" (Lerner, 2004, p. xv). In the previous section, I described aspects, challenges, and commonalities that researchers attribute to the population of students who transfer frequently. This body of literature is useful for framing my study because it provides background on the situations and characteristics other scholars found when examining similar student populations. On the other hand, this study did not aim to replicate other studies that define students regarding the challenges they face by focusing on their deficiencies (Ladson-Billings, 2009). I chose to use a human ecology framework because it allows me to treat each student as an individual while studying the swirl phenomenon. Just as Horn and Carroll (1996) described a spectrum of non-traditional students, I assert that individuals within the swirling population are likely to display a combination of personal attributes, motivating factors, and academic abilities that influence how they encounter higher education.

Process, in the PPCT model, addresses how an individual interacts with his or her environment (Evans et al., 2009; Lerner, 2004). Bronfenbrenner (1981) believed processes are engines that drive development in the individual, arguing, "Each ecological transition is both a consequence and an instigator of development" (p. 27). Transitions are prevalent in the lives of students who transfer frequently. Along with the stress of changing institutions, they may be experiencing work, relationship, or familial transitions. In an article aimed to foster student development in traditional-aged students, Evans et al. (2009) noted, "to achieve optimal development, proximal processes should be progressively more complex and be buffered appropriately so as not to overwhelm the developing individual" (p. 161). In contrast, when the

sequencing of life events for non-traditional students is not optimally buffered, an individual may choose to pause or switch institutions to focus on family and work-related responsibilities, resulting in a swirling enrollment pattern.

Context

Context, as described in Bronfenbrenner's ecological model, creates a valuable lens through which to view the lived experience of individuals. Life can be chaotic at times, and this can lead to students making changes in their employment, enrollment, or living situation. Bronfenbrenner (2004) argued, "Before we can try to turn chaos around, we need to know what it is" (p. 185). Context includes "four levels of systems—micro, meso, exo, and macrosystems," and these are "inextricable, interactive and complexly related" (Evans et al., 2009 p. 164). Each level interacts with elements in other levels and creates a context for development. In this subsection, I describe elements that comprise each of these levels and illustrate how the systems of the context influence the lives of students and contribute to the swirl phenomenon (see Figure 1).

Microsystems and mesosystem. The microsystems and mesosystem consist of the day-to-day elements in the "immediate setting" of a person's life (Bronfenbrenner, 2005a). Bronfenbrenner (1981) defined a microsystem as a "pattern of activities, roles, and interpersonal relations experienced by the developing person in a given setting with a particular physical and material characteristic" (p. 22). In an adult college student's life, these settings include work, college, and home or family life. These settings do not need to be face-to-face. For example, Evans et al. (2009) included computer-mediated interactions at this level, which are relevant for adult learners in the swirling population who may take classes online and potentially interact with student support personnel via email. Focusing on a microsystem allows one to examine the

relationship and roles of a person within the context of a discrete life-element. The microsystem lens is useful for quantifying all the different settings and roles that make up a student's life, which can add up when taking into account friendship groups, faculty relationships, work dynamics, and caretaker roles that make up the lives of an adult learner (Renn & Arnold, 2003).

The interplay between or combined effect of two or more microsystems comprises the mesosystem (Bronfenbrenner, 1981). This means that the difference between these two systems (micro and meso) is in the perspective each provides on elements within it. Sometimes elements within the disparate microsystems compete, adding stress to the lives of students. For example, when a working parent stays home to care for a sick child for a few days, the parent may fall behind in both work tasks and schoolwork, forcing the individual to choose which role in the individual's life on which to focus. In other circumstances, the elements in an individual's life work together harmoniously. For example, an employer may offer monetary incentives to return to school and may offer on-site childcare to assist a working parent. "*In sum, a mesosystem is a system of microsystems* [italics in original]" (Bronfenbrenner, 2005, p. 46).

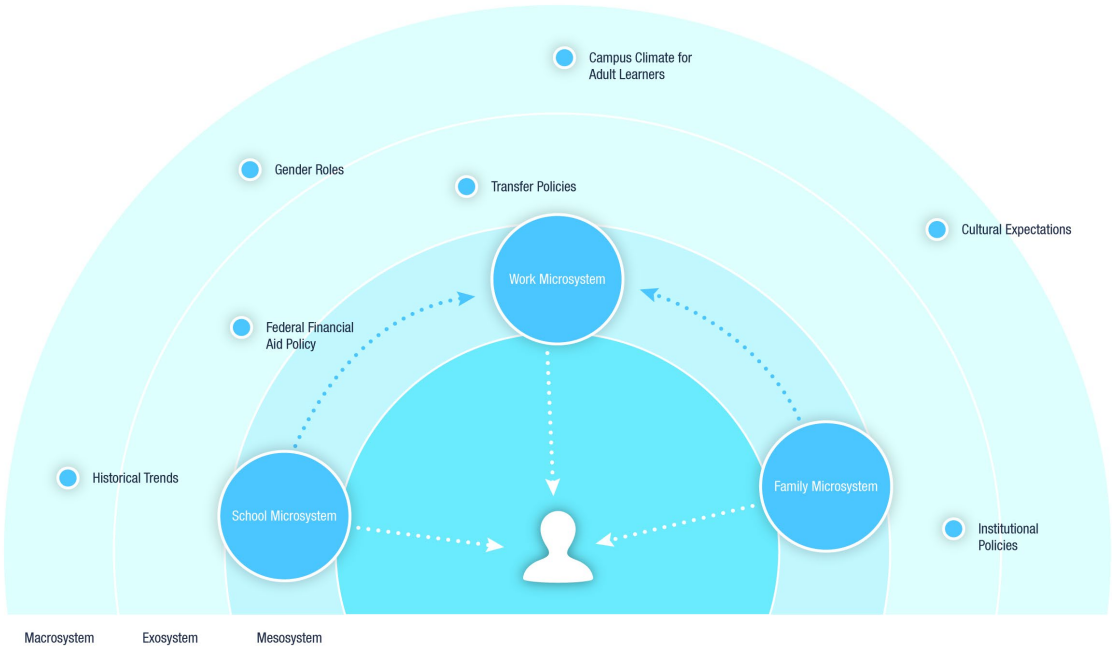
Exosystem. The outer circles of this ecological model exert influence on the inner circles and the individual (Evans et al., 2009). Elements of the exosystem level include the workplaces of family members (like parents or partners) and broader forces like the economy and financial aid policy (Renn & Arnold, 2003). For example, in the case of my previous illustration, if there were an economic downturn or a recession in the larger economy, the employer who helped with tuition and childcare may no longer have the resources to extend those benefits to the student. This situation could then affect the student's decision to stay at a particular institution or to seek transfer to a more affordable educational option closer to the student's newly needed childcare facility.

Macrosystem. The outer circle comprises the macrosystem. This level includes historical and societal norms that have contributed to the structure of the entire education system. The elements of the macrosystem shape notions of college-going, that is, "who goes to college, and who goes to what college" (Evans et al., 2009, p. 164). So, while this part of the context may feel far away from students because it is part of their larger environment over which they may have the least control, it still exerts influence on individuals and the higher education system in general. An example of the macrosystem's influence is the potential for students of color to feel marginalized while attending predominately White institutions. Historically, White people have held power on these campuses, and racial and ethnic minority students and their needs have remained on the periphery. "The resulting environment may be one in which negative stereotypes abound, and nondominant groups experience marginalization" (Watson & Brand, 2014, p. 159).

Figure 1 is a depiction of the context component; each concentric circle represents a level of the environment, with the individual student in the center circle. At the student level, personal attributes like being a first-generation student or academic preparedness contribute to how an individual interacts with his or her environment. This level includes the microsystems—labeled work, family, and school—that are central settings for adult college students. In Figure 1, the microsystems are contained by a ring that is labeled the mesosystem. In this depiction, the arrows between the person and the microsystem represent that the student is a part of each individual setting. At the mesosystem level, microsystems are connected with arrows to represent interactions and combined effect on the individual. The next ring, moving outward away from the individual at the center, represents the exosystem and included in this level are policies that can help or hinder a student's educational trajectory. The outermost ring is the macrosystem,

comprised of social forces, pressure from the larger economy, historical events and trends (like race relations in the United States), and cultural expectations.

Figure 1. Elements of non-traditional students' lives, plotted onto nested representation (Renn & Arnold, 2003) of Bronfenbrenner's (1979) context element



The context, as described by Bronfenbrenner (1979), was a critical component of my theoretical framework, and it allowed me to make sense of the lived experiences of student swirl. Outside of a scholastic endeavor, the language Bronfenbrenner (1979) used to label different systems within the context has the potential to confuse and obscure the issues when it comes to practitioner use. Since I aim to create knowledge enabling practitioners to act and assist students who are exhibiting a swirling enrollment pattern, I decided to adjust how I describe the context in my findings and discussion chapters. To this end, I have come to refer to individual microsystems and the mesosystem as encompassing the "inner rings" and the exosystem and macrosystem as the "outer rings" of the model.

My use of the terms inner- and outer-rings relates to most portrayals of the context shown as a series of rings emanating outward from the individual. The inner rings of the context contain elements of an individual's life that they interact with, choose, and have significant autonomy about which to make changes. For example, an individual may leave or lose their job, move to a new city, get married, or start a family. As one moves from the inner rings to the outer rings, the amount of control an individual has over the elements is reduced. The outer rings contain policies and societal norms that exert pressure on individuals and are further from individuals' ability to control.

Time

The last element of PPCT is time. Time interacts with all the elements of Bronfenbrenner's model—process, person, and context. "The extent to which proximal processes are continuous, durable, and increasingly complex impact on development, and time has a critical role to play" (Evans et al., 2009, p. 166). The timing of a student's attendance (right after high school or later in life) has implications for whether the student will finish school. Other timing of events in a person's life will affect enrollment patterns. The birth of a child, the loss of a job, a marriage proposal or divorce, and the need to take care of a sick parent can all lead to a decision to leave school for a while or permanently.

Higher Education Applications of Developmental Ecology

Using an ecological framework to study phenomena facing students in higher education has a precedent. Some examples of authors who used Bronfenbrenner's (1979) model include Sullivan (1987) who used it as a component of his synthesis of wellness, developmental, and ecological frameworks for use in student development theory; Renn and Arnold (2003) used it to study peer culture at a residential college; and Poch (2005) used it to focus on the interactions

between transfer students and institutions of higher education and the external environment. In their adaptations of Bronfenbrenner's model to the higher education environment, most of these authors focused on the context portion of the PPCT model. For example, Poch's (2005) study of transfer students in Washington used Bronfenbrenner's conception of the micro, meso, exo, and macro systems as levels for analysis. By looking at what was happening at each level of the model, both individually and in relation to each other, Poch was able to examine how tensions and interactions between systems played a role in transfer students' perceptions of the time it took them to graduate. I believe applying the PPCT model within the current study helped me learn more about life and logistical elements that contribute to the experience of student swirl.

Chapter Summary

This literature review captured the current state of knowledge on enrollment patterns that comprise the swirl phenomenon and identified potential attributes of the swirling population (Machi & McEvoy, 2016). I provided a critique of approaches to studying and mitigating student swirl that used a theoretical framework that is not appropriate for the lives of non-traditional students. Finally, I detailed how using a human ecology framework promotes a focus on the lived experiences of swirling students. In the next chapter, I outline the methodology used to carry out this study.

METHODOLOGY

This chapter describes the research methods I used in this study. First, I present an overview of the research design and the research question guiding my study. Second, I discuss the epistemological underpinnings of this research and justify the appropriateness of qualitative research methods to address the study's research question. Third, I explain the criteria for selecting research participants. Fourth, I describe the types of data collected and outline the procedure for collection. Fifth, I include a data analysis section, in which I address reliability, validity, generalizability, and my role as the primary researcher. Finally, I summarize the study's limitations.

Research Design Overview

To examine student swirl, I conducted a basic qualitative study. This type of study is common within the field of education and utilizes multiple data sources, including interviews, documents, and observations (Merriam & Tisdell, 2015). The purpose of a basic qualitative study, as described by Merriam and Tisdell (2015) "is to *understand* how people make sense of their lives and experiences" (p. 6). Basic qualitative inquiry was an optimal research strategy for learning about the dynamics of student swirl, and aligned with my research question: What is the experience of students who have exhibited a swirling enrollment pattern?

This qualitative study follows a social constructivist paradigm and is reflective of my point of view. Constructivists take the philosophical stance that knowledge is constructed and that there is more than one reality or interpretation of a single event or phenomenon (Merriam & Tisdell, 2015). Qualitative researchers "construct" theories through an inductive process that combines information from interviews, artifacts, and field observations (Merriam & Tisdell, 2015). For the most part, what we know about student swirl has been discovered via quantitative

studies (see Bahr, 2009, 2012; Hillman, Lum, & Hossler, 2008; Lowrey, 2010). These studies sought to measure the swirl phenomenon (Merriam & Tisdell, 2015), and they documented the existence of student swirl, but did not attend to why it happens. Employing qualitative research to understand how and why student swirl occurs has added insight into this phenomenon. Constructivists believe that individuals are the best sources for gaining an understanding of a phenomenon (Creswell, 2008). By consulting with members of the swirling population throughout the research process, the knowledge generated in this study has been co-constructed by me as the researcher and the participants (Hittleman & Simon, 2006).

Sample Selection

Site Selection

To study student swirl, I developed a set of criteria used to select a research site and participants for inclusion in this study (Patton, 2002). A setting for studying student swirl needs to have a population of students who exhibited a pattern of swirl, defined in this study as an enrollment pattern that includes multiple (three or more) transfers and interruptions in college enrollment, which lengthen time to a degree. The literature indicates that swirling students are likely to be non-traditional, adult learners (Johnson & Muse, 2012). Therefore, an optimal institution in which to study the swirl phenomenon would cater to these students as evidenced by the existence of specialized services for adult students. The ideal setting would be a university with programming designed to help students complete degrees after transferring multiple times—such as articulation agreements (de los Santos Jr. & Sutton, 2012), flexible programming, and other services to help adult learners succeed (Merriam & Bierema, 2013).

The setting for this study is a private, not-for-profit, multi-location university based in the Midwest of the United States. This institution's primary focus is business, and it has a

specialized degree completion program that only enrolls adult learners. This university's Bachelor of Business Administration (BBA) degree program is ideal for studying student swirl because its programs are designed to accept students with transfer credits from one or more previous institutions of higher education. The degree completion program gears its offerings to attract adult students, including courses in multiple formats (online, hybrid, evening), eight-week accelerated terms, and multiple start dates throughout the year. This deployment offers a considerable amount of flexibility, making it attractive to nontraditional students, as described in chapter two (see Bean & Metzner, 1985; Horn & Carroll, 1996; National Center for Education Statistics, 2002).

Access

Before I began collecting data, I garnered permission to conduct this basic qualitative study from key administrators, following the study site's human subjects' procedure. I shared a proposal with the institution's chief academic officer, who approves all research requests. I also secured approval to conduct this study from Michigan State University's Internal Review Board.

Participant Selection

Participant sampling for this study was purposive, as I only wanted to interview individuals who exhibited a swirling enrollment pattern (Creswell, 2008; Miles, Huberman, & Saldaña, 2013). Participants had to have three or more interruptions in enrollment (Pascarella & Terenzini, 2005) attributed to the swirl phenomenon, such as multi-institutional enrollment, vertical transfer, horizontal transfer, reverse transfer, and/or periods of stop-out (see Bahr, 2012; Brown, 2011; de los Santos & Wright, 1990; McCormick, 2003). To operationalize swirl for sampling, I focused on students from the adult degree program with three or more transcripts or periods of stop-out.

Institutional partners assisted in recruiting participants. Members of the registrar team identified current students who had attended three or more institutions and those who had stopped out from the same institution multiple times. Individuals who served as academic advisors for the degree completion program sent out emails to these students on my behalf. These targeted emails contained a link to more information about the study and encouraged the students to contact me if they were interested in participating. The sample consisted of 15 participants, which was sufficient for my goal of interviewing enough students to achieve a saturation of ideas. (Merriam & Tisdell, 2015). My final interviews tended to reinforce what earlier participants had shared rather than adding new concepts and themes to the data, indicating to me that I had reached saturation. Table 1 provides a summary of the participants and includes basic information about each individual derived from the participants during interviews.

Table 1 Participant summary

Interview	Gender Identity	Age	HS Grad Year	Years working on degree	Relationship Status	Number of children	Work status	Parents went to college	Transfer Institutions	Primary Swirl Pattern
A	M	27	2009	8	Engaged-living with fiancée	0	Full-time	N	4	Career Swirl
B	F	32	2004	14	Married	2	Full-time	Y	5	Path Changer (no credential)
C	F	38	1997	21	Married	2	Part-time	N	4	Career Swirl
D	F	23	2012	6	Single-living with parent	0	Part-time	Y	4	Strategic Swirl
E	F	46	1990	28	Married	2	Full-time	N	4	Career Swirl
F	M	UK	UK	UK	Married	0	Full-time	Y	3	Path Changer (earned BA)
G	F	43	1993	25	Single	2	Full-time	UK	5	Career Swirl
H	F	44	1992	26	Married	2	Full-time	N	5	Career Swirl
I	F	34	2002	16	Single-living with parent	0	Full-time	N	5	Path Changer (earned BA))
J	F	50	1985	33	Married	3	Full-time	Y	4	Path Changer (earned AA)
K	M	30	2006	11	Married	1	Part- time	N	5	Career Swirl
L	M	35	2001	17	Single	0	Full-time	Y	5	Path Changer (earned credential)
M	F	35	2001	17	Married	2	Part-time	N	4	Path Changer (earned AA, CNA certificate)
N	F	29	2007	10	Single	2	Full-time	N	5	Career Swirl
O	F	24	2011	7	Single-living with boyfriend	0	Full-time	N	4	Strategic Swirl

Data Collection

I interviewed 15 current students who demonstrated a swirling pattern of enrollment. These one-on-one interviews helped me explore the full picture of the life events related to the

swirl phenomenon, with a focus on systemic and personal components of the student experience related to swirl. I conducted these individual interviews using a video conferencing platform that allowed students to call in or use their computer interface. The purpose of using a computer-mediated environment was to be flexible, enabling me to meet with the participants in a way that fit their busy lives. This population of students had previous experience with the technology used in the study, as their academic programs required them to participate in online and hybrid classes. I used a semi-structured interview protocol containing open-ended questions designed to allow participants to describe their experiences on their terms. I designed the interview protocol using Bronfenbrenner's framework, and questions solicited information that mapped back to PPCT (see Table 2).

Table 2 Individual interview outline mapped to PPCT framework

Person	Process	Context	Time
Definition: The person or individual student is central to the human ecology model and refers to the "individual repertoire of biological, cognitive, emotional, and behavioral characteristics" (Lerner, 2004, p. xv).	**Definition:** Process, in the PPCT model, addresses how an individual interacts with his or her environment (Evans et al., 2009; Lerner, 2004).	Definition: Context represents the elements of a student's life: "The four levels of systems—micro, meso, exo, and macrosystems—are inextricable, interactive, and complexly related" (Evans et al., 2009, p. 164). Each level interacts with elements in other levels and creates a context for development.	**Definition:** Time interacts with all the elements of Bronfenbrenner's model—process, person, and context. "The extent to which proximal processes are continuous, durable, and increasingly complex impact on development, and time has a critical role to play" (Evans et al., 2009, p. 166).
Questions that target individual attributes, student preparation, and motivation	Questions that target how the process (transfers and transitions) affect the person	Questions that target the student's life events at all "levels" of the context.	Questions that target time between attendance, the relationship between time and their enrollment, and total time spent in pursuit of a degree
Sample Prompt: What kind of student were you in high school? How would you describe yourself as a college student?	**Sample Prompt:** Has your experience been different at the various institutions you have attended?	**Sample Prompt:** Describe your life outside of school and how you balance other responsibilities with your schoolwork.	**Sample Prompt:** Has your motivation to get a bachelor's degree changed over time?

Before conducting the interviews, I advised students of the potential risks and rewards of the study and had each participant signed an informed consent form. The consent form also included permission to audiotape interviews and directions for students to opt into the study. The identities of students who participated in this study are not included in this write-up. I referred to them, their places of business, and the institutions they attended in general terms to preserve confidentiality. Individuals who participated in the study received a $25 Amazon gift card to thank them for their participation.

Data Analysis

As is a common practice in qualitative research, analysis took place throughout the study, as I incorporated what I learned throughout the collection phase (Glesne, 2011; Miles et al., 2013). Initial analysis of individual interviews allowed me to see emerging themes and to determine when there was a saturation of ideas (Merriam & Tisdell, 2015). I was able to test preliminary ideas with participants, and I performed member checks as needed to clarify any lingering questions about initial findings and analysis (Glesne, 2011; Merriam & Tisdell, 2015). I used professional transcription services to ensure fast and accurate transcriptions of the individual interviews. This service expedited my analysis and enabled me to test emerging ideas as I worked my way through the participant list.

Since this study consulted multiple students, I began by analyzing each transcribed interview from each source individually, and then looked for similarities and differences in the sample. My analysis followed a process outlined by Creswell (2008). First, each interview was transcribed, and I saved the raw data for review. Then I conducted a thorough reading of each interview and developed an enrollment history diagram for each participant. These diagrams recorded the educational journey of each student, including the institutions attended, different

stops along the student's career path, and other activities undertaken either while enrolled in or taking a break from higher education.

After completing the enrollment diagrams, I began connecting the experiences and elements of each student's life to the human ecology framework. To do this, I sorted data into categories based on the person, process, context, and time (PPCT) framework. For example, I used analytical software to organize and display data to make codes, look for themes, and compare and determine differences in the experiences of participants as they related to their characteristics — this vein of analysis centered on the person of the PPCT framework. Here, I looked for patterns in the characteristics, goal commitment, preparation, and motivation of the individuals within the study sample, as they relate to the overall experience of students who exhibit a swirling enrollment pattern. I also analyzed transfer and transition experiences, which comprise the main process within this ecological model, and how students' experiences and growth progressed over time.

The context within Bronfenbrenner's (1979) human ecology framework has been a focus of studies in higher education (Murphy, 2010; Renn & Arnold, 2003) and is an important component in understanding the lives of swirling students in this study. In my analysis of how students' experiences are related to swirl I used a data display technique in which I plotted data onto a context diagram similar to Figure 1. After I coded the interview transcripts, I sorted each life event and context-related element that influenced an enrollment change according to the four levels of context (micro-, meso-, exo-, and macrosystems). I placed each life event or element on the chart based on the system in which it belonged, color coding them by each transfer or stop-out event. This analytic exercise allowed me to look for patterns on an individual level and between participants.

While the analysis described here focuses on the PPCT framework, I also considered data and themes that did not fit into the ecology framework (Miles et al., 2013). Throughout the analysis, I looked for insights that expanded the understanding of student swirl and how life events precipitated this phenomenon. I examined the data for information that might appear to be contrary to the conventional wisdom surrounding swirl, especially when students provided differing conclusions than the previous literature indicated (Glesne, 2011). Swirl is a complex contemporary issue in higher education, and by seeking out the experience 15 individuals who exhibited this enrollment pattern, new understandings emerged.

Validity

As the researcher conducting this qualitative study, I am the "primary instrument" to carry out each step of the data collection and analysis (Merriam & Tisdell, 2015). As such, it is vital for me to outline personal philosophies that influence me as a researcher (Glesne, 2011). I recognize factors that could potentially bias this work or foster a lack of fidelity. In this section, I describe my worldview and stake in the research to place myself in the context of this study. Then, I discuss procedures I used to produce a trustworthy, reliable study.

Personal Stake

Glesne (2011) recommends that researchers recognize their own goals and attitudes about their subject matter when conducting qualitative research. In my professional work at universities, I have often encountered students with multiple transcripts. Working with transfer students exposed me to the struggles these students face. My empathy for these students means I am not entering this study without bias. On the other hand, I believe that there is more to be learned about the swirl phenomenon and that the best way to uncover what individuals experience with student swirl is by talking to them. I am invested in the outcome of this study

and care about the students I encountered because, even though they are not known to me personally, they are representative of students I have known.

I entered into this study with a desire to learn more about swirling enrollment but without personal experience as a member of this population. I was never a transfer student, nor have I attended a community college. I enrolled at a four-year university as a traditional undergraduate student on a residential campus. I worked on campus during my time at college, but I only did so to supplement the financial support I had from my family in paying for my education.

My goal for this study was to expand understanding of the nature of student swirl. My primary objective focused on uncovering the often overlooked experiences of swirling students so higher education administrators and policymakers can support this population in whatever setting they may encounter swirl. Peshkin (1993) explains that the purposes of qualitative research are to describe, interpret, verify, and evaluate. These objectives relate to my philosophical underpinnings in constructivism in that I believe knowledge is constructed.

Trustworthiness and Reliability

Trustworthiness is related to the information learned from a particular qualitative study (Glesne, 2011; Merriam & Tisdell, 2015). "To have any effect on either the practice or the theory of a field, research studies must be rigorously conducted; they need to present insights and conclusions that ring true to readers, practitioners, and other researchers" (Merriam & Tisdell, 2015, p. 108). I took multiple steps to ensure the overall trustworthiness of this study. I designed it to be rigorous by addressing a relevant research question that aligned with how I collected data and my analytical approach (Merriam & Tisdell, 2015; Ravitch & Riggan, 2016). My aim for conducting this study was to learn about and describe swirl in a way that rings true with those

who work with this population of students and to swirling students, so all involved can benefit from lessons learned from this study. I hope that university personnel can use my findings to design policies and practices to assist students in similar situations. To aid in this utility, I designed a study to solicit multiple viewpoints of the student swirl phenomenon (Creswell, 2008; Glesne, 2011)

Reliability, which focuses on the ability to replicate research in general, can be difficult to produce due to the dynamic nature of human behavior (Merriam & Tisdell, 2015). It is critical for the process of the study to be consistent and stable over time (Miles et al., 2013). I used strategies to improve reliability as outlined by Merriam and Tisdell (2015): creating an audit trail of decisions made throughout the collection and analysis process, and by verifying findings through a member checking process during the final interviews. To gain accurate representations of their personal enrollment histories, I worked to build trust with participants by keeping the interview casual and conversational (Glesne, 2011). I interviewed participants until I encountered a saturation of ideas. In the next chapter, I present these data using the words of participant source and by including thick descriptions to allow readers to get a full picture of the context of this study (Creswell, 2008; Glesne, 2011; Merriam & Tisdell, 2015; Miles et al., 2013).

Chapter Summary

In this chapter, I argued that student swirl remains an underexplored and poorly understood phenomenon. Higher education's focus on issues affecting traditional students at traditional institutions has relegated research on issues like swirl to the margins (Donaldson & Townsend, 2007). Likewise, theoretical frameworks which employ Vincent Tinto's (1993) body of work regarding student attrition are better suited for traditional students. Studies designed

around Tinto's model have been unsuccessful at garnering new insights about non-traditional students. Therefore, I designed this study using an alternative framework with the goal of learning more about this population. In the next chapter, I share new insights I discovered about swirling students and the non-traditional students who follow this enrollment pattern.

FINDINGS

The key research question guiding this study focused on the lived experiences of students exhibiting a swirling enrollment pattern. I developed a basic qualitative study using a conceptual framework based on Bronfenbrenner's (1979) human ecology model. This framework enabled me to explore the elements of person, process, context, time (PPCT) as each relates to the lives of students. My purpose was to add higher education's limited understanding of students who exhibit multi-institutional enrollment pattern, known as student swirl. I defined student swirl as an enrollment pattern that includes multiple (three or more) transfers and interruptions in college enrollment, which lengthens time to degree. To conduct this study, I interviewed 15 adult college students who transferred three or more times before entering their current institution. These students described their educational journeys and their perceptions of their lives as adult college students.

Through my in-depth exploration of the research question, several themes emerged from the data; these themes provide a rich description and update the academy's understanding of swirling enrollment. In this chapter, I describe the main themes I found, which include patterns of swirl and elements of the student experience as framed by the PPCT framework.

Patterns of Swirl

During the analysis of each interview, I developed enrollment history diagrams. These figures depicted the educational journey of each student, including the institutions attended, different stops along the student's career path, and other activities undertaken either while enrolled in or taking a break from higher education. When I considered all of the diagrams together, three patterns of swirl emerged that relate to the reasons why students decide to leave

the higher education system and then subsequently return. These patterns include (1) career swirl, (2) path-changer and credentialed swirl, and (3) strategic swirl.

A contributing factor to the swirl phenomenon includes the events preceding a student's decision to enter or leave college, which I refer to as pivotal moments. Examples of life events that lead up to pivotal moments include momentous events such as the death of a parent, divorce, the birth of a child, garnering a promotion, being laid off, as well as experiences within the college system. In the remainder of this section, I describe swirl patterns using the words and perspectives of the adult college students who fell into these groups. To assist in the identification of each pattern, I include life events which predicated decisions to pause and to resume enrollment.

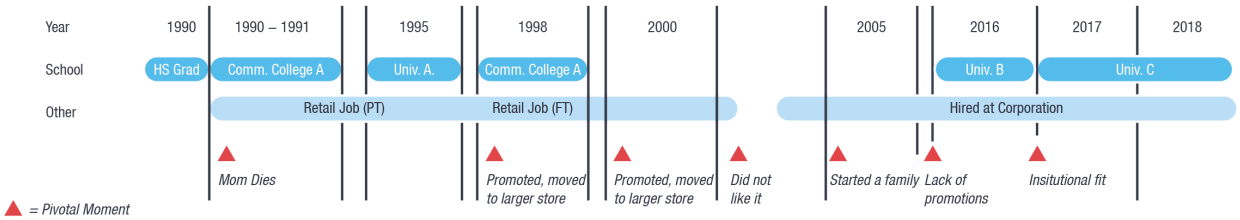
Career Swirl

Seven of the 15 individuals displayed an enrollment pattern in which they swirled between higher education and their careers. There are two variations within the career swirl pattern: those who went to the corporate side and those who opted to join the military. Whether they left college for careers in corporations or the military all but one of the students displaying this pattern entered the higher education system as traditional students who went straight to college after high school, but then left after one or two semesters.

As an illustration of this pattern, Figure 2 depicts the educational journey of Interviewee E, who followed the career swirl pattern. Her journey in higher education began in 1990 when she graduated from high school and began attending a community college. Figure 2 shows that Interviewee E has attended college off and on for 28 years, as reflected in Figure 2. Her first pivotal moment, represented in the diagram with a triangle, happened shortly after her mom died. She began to struggle academically; she decided to shift her focus away from school and get a

job in retail. She worked her way up to becoming a store manager and was promoted to manage a store in a larger market. She went back and forth to community college and universities while still working until she started a family and got a job at a large corporation. Her most recent decision to return to college occurred after almost 20 years away from college when she saw her lack of degree as a barrier to her advancement:

Figure 1 Interviewee E, Career Swirl



> I've had upper leadership come to me numerous times to me saying, "I think you'd be great for this job or this project. Do you have your bachelor's degree?" I'm like, "No." "Well, we can't promote you even though we think you're great. You have the knowledge, you have the background, but HR requires the bachelor's degree."

Like Interviewee E, many in the career swirl group struggled their first time around or did not enjoy the college environment when they enrolled directly after high school and decided there might be a better option for them outside of higher education. For example, Interviewee A, who left college to pursue a military career described his decision to leave as follows: "I just decided that college wasn't for me. I didn't fit in. I wasn't happy there."

In the career swirl pattern, individuals felt that their careers were going to be lucrative and satisfying, so they decided not to go back to school but to focus on making money. As Interviewee C described how she felt when starting off in her career, "I was younger, I was motivated by titles and money and perks and corner offices." Many of those in the career swirl pattern moved up the ladder in both retail- and corporate- jobs. Both students who joined the military gained experience and skills and toyed with the idea of reenlisting to make the military

their career. The types of events preceding pivotal moments when career students returned to college occurred when their tour of duty was completed or when their lack of a bachelor's degree hindered their ability to advance in their careers. Getting engaged, having children, or other life events were reasons why these individuals returned to school seeking a degree that would afford them different career prospects. Interviewee K described his decision to return to school as follows:

> In 2011 again, my current wife and I just followed the jobs and the money. . . We were both making pretty good money, but it wasn't great. . . So, between that and me not liking my job, [I] came back [to college].

Career swirl becomes a pattern as individuals flux in and out of the higher education sector. Interviewee C described a common situation for career swirlers. She said she would get caught in a cycle of wanting a better job, and her lack of a bachelor's degree was like a monster in the background preventing her from getting the jobs she wanted:

> Yeah, and when [the idea to return to college] would surface, it would be when I was just tired of my job, and I was gonna start the process of applying for another one and then it was just like the big monster. It was like, oh, well, you don't have a bachelor's degree.

Returning students did not necessarily quit their jobs when they went back to school. Instead, they balanced working full-time and went to school part-time or full-time. These students constantly had to prioritize how they allocated their time. When it came down to decisions about supporting their family, caring for loved ones, and their educational pursuit, career-minded individuals would often put their educations on hold to focus on what they defined as their primary responsibility roles. This prioritizing act continued when individuals returned to the college setting. Interviewee C described how she constantly had to work to achieve balance while being a student, parent, and worker:

> I was on call all the time. Corporate America is like; you never get a break, so you're always, even after you get off of work, you're still expected to be on call and answer

> emails, and blah, blah, blah. Or travel. It was just very difficult for me to try to balance that. . . So, I felt like I had to make a choice, and if I was going to prioritize school. I had to scale back in my career for a while.

To summarize, individuals in the career swirl pattern shifted their focus between, careers and educations, with periods of time while they embarked on both goals . These individuals started out as traditional students but left college because the career track or the call of military duty pulled them away from college setting. Career students noted that the attraction to making money and the time it took to advance in their careers conflicted with their desire to stay in school, especially in cases where they felt they fit into better than the college environment. They wanted to or needed to make money, and these opportunities outweighed the potential for the boost they might have gained after completing a degree. Military students attributed their decision to enlist to wanting to serve the country, uphold family traditions, and earn money, and these desires were stronger than their commitment to stay in college.

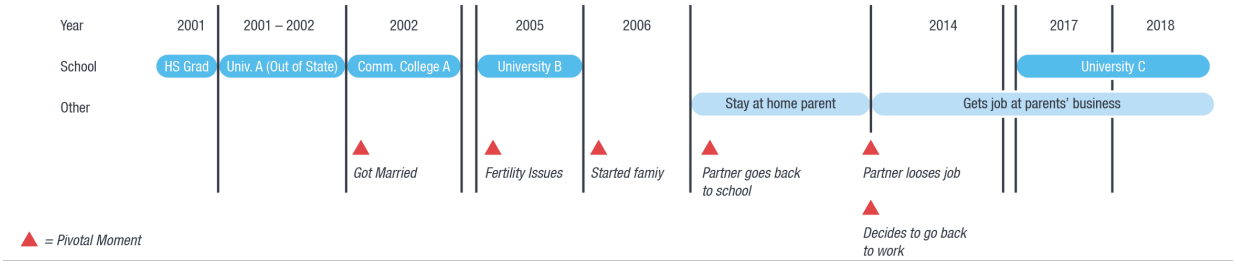
Participants working in the business sector often returned to school after they realized that their options for advancement were limited or that their work situation was not as attractive as they originally thought. The feeling of plateauing in their careers led them to explore educational options and brought them back into the higher education setting. Additionally, some noted they wanted more stability, a better work-life balance, or career prospects that would enable them to spend more time doing things they loved, as opposed to scrambling to make money. For those in the career swirl pattern, progress to degree was slow because their priority tended to be advancing their careers. Frequent starts and stops are a hallmark of the career swirl pattern.

Path-Changer and Credentialed Swirl

The path-changer pattern of swirl included four participants whose life, career and educational goals and changed multiple times since their high school graduation. In my analysis

of the educational journey diagrams, path-changers and credentialed swirl emerged as variants of a similar pattern. Students in both variations of the path-changer pattern altered their educational goals vis-à-vis their majors and institutional settings multiple times. These patterns diverge slightly in that those in the credentialed swirl group earned a degree or certificate at one time or another before switching gears and returning to the higher education setting. On the surface, numerous moves look erratic and undisciplined; a deeper look reveals the complexity of life. For example, Figure 3 depicts Interviewee M's educational journey spans 17 years and follows the ups-and-downs of her personal life and multiple path changes and pivotal moments.

Figure 2 Interviewee M, Path-changer (no credential)



Interviewee M originally attended an out-of-state four-year university to study horticulture. Her path changed when she got married after her first year of college. She transferred to a community college close to her hometown where her husband worked. Between fertility problems and additional health problem she encountered after a traffic accident on her way to class she ended up struggling to stay enrolled and complete her classes:

> I was very distracted because I was, I was fresh married. I married at a young age, and I was trying, we were trying to have a baby, and I was going through fertility treatments, so my focus was not 100% on school.

Once she had children, Interviewee M chose to stay home with them for a while. However, when her husband lost his job, she stepped back into the college with a new business-related major at her current institution.

Interviewee B followed the path changer pattern as well. She experienced multiple personal challenges. This student started strong, embarking on an international business degree to position her well for her goal of owning a hair salon abroad. She struggled with being on her own when she first went away to college, and then a problem with a faculty member turned into a pivotal moment in her life:

> It was getting used to being an individual person out in the world. It was harder than I believe I realized it would be. I also had some issues at [Name of] University with a professor, and it just made me very unmotivated.

This student went from earning straight A's to not wanting to be in college at all.

> When I first stopped at [University], I had had some issues with an instructor there and just felt very defeated and decided that I just needed to move away from the college aspect for a little while which is why I went to cosmetology school. While I was in cosmetology school, I met my husband and got pregnant with our first child and all plans changed after that.

Each change in personal goals for this student resulted in a shift in or out of the college setting. Her situation was further complicated by the non-transferability of trade school credits. Path changers frequently noted they felt like they took two steps forward and one step back.

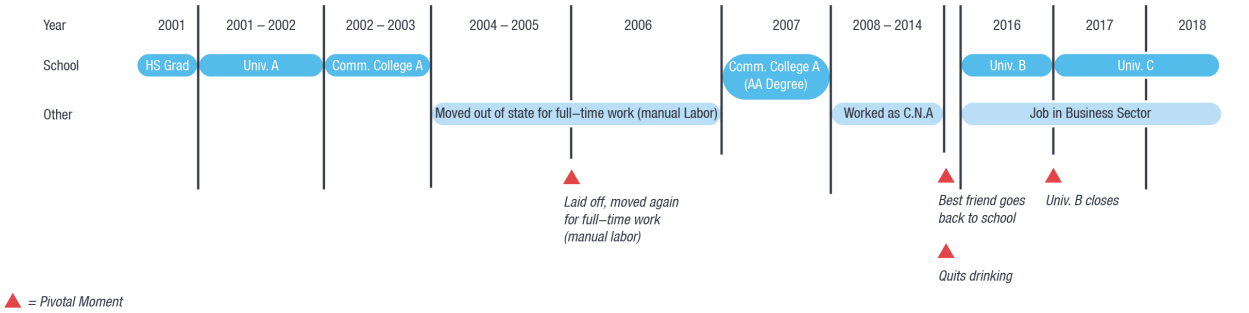
In summary, path changing becomes a pattern of swirl when the modifications to the individual's goal result in multiple transfers. Path changers transferred due to a lack of institutional fit, personal problems and academic performance. These transfers coincided with major changes due to academic performance issues or when their original program was not available at their new institution.

A variation on the path-changing pattern is when a student earns a credential, which could include a degree or certificate, and subsequently decides to return to college. A number of the participants had earned certificates, associate's degrees, or bachelor's degrees. Pivotal moments bringing students back to the higher education setting for credentialed students occurred after

they determined their original degree or certificate was no longer beneficial. What makes this pattern different from career swirl as described above is that the return to college was fueled by the desire to change their field and embark on a new path. Some participants noted they needed to make this change because their current career was a poor fit.

For example, Interviewee L, whose educational journey is depicted in Figure 4, exemplified the experience of a path-changer who earned a degree or certificate, and subsequently returned to the higher education system to embark on something new.

Figure 3 Interviewee L, Path-changer with an earned credential



Interviewee L began as an education major in 2001 at a four-year institution, but he did not take college seriously at the time and ended up focusing on the social aspects of college: "I just didn't care about classes. I didn't go to a lot of them, just blew it off. Just wasted a full year's worth of tuition, pretty much." After a year at the university, he enrolled at a community college. Then he impulsively quit school and moved out of state to take advantage of lucrative manual labor-type jobs associated with homebuilding. This venture continued when he moved a second time, following work to another state, but eventually, he was laid-off when the housing market became depressed. Reeling from this setback, he moved back to his home state and re-enrolled at his previous community college, seeking a degree in a health care related field. His motivation to get a nursing assistant certificate stemmed from his loss of work in the housing industry and from his projections that "there will always be old people." This idea was good in

theory; however, he "burned out" after working for five years assisting in a senior living facility. He decided to return to school when he realized this career was not a good fit for him:

> After working at it, working in the healthcare industry for a few years, I just didn't want to do it anymore. It's just not an easy job, especially [because] I was working in the retirement homes. . . Having to deal with people you really come to like a lot, having to deal with them dying all the time—it's not an overall pleasant job a lot of time.

The student's educational journey continued with a decision to go to school for accounting, but he ended up leaving that program when the institution suddenly closed. He acquired a job working in insurance risk management and ultimately, returned to higher education to pursue a degree in business management, which is his current program.

Another example of a path changer with a credential includes Interviewee I who earned a bachelor's degree in history and education and went to work teaching seventh grade. She did not enjoy teaching and lived in a rural area where there were not many jobs available for history majors.

> I taught middle school, seventh grade, so like I said, I mean, I said I tried, but people tell me I didn't because it was only for like two weeks, I think. . . A lot of people can do it; I'm not that person. I can't do it. So that's when I said, okay, I need another degree because I can't, I'm not, unless I move somewhere else, I'm not gonna be able to do anything with [my degree]. It's still not in my plan to move anywhere. I decided to go back to school.

For a different student who earned a bachelor's degree in human resources, the economy played a role in his decision to return to school. He graduated just as the housing bubble burst, resulting in a climate in which layoffs and downsizing made it hard for him to find a job in his chosen profession. He returned to higher education after feeling under-employed for several years.

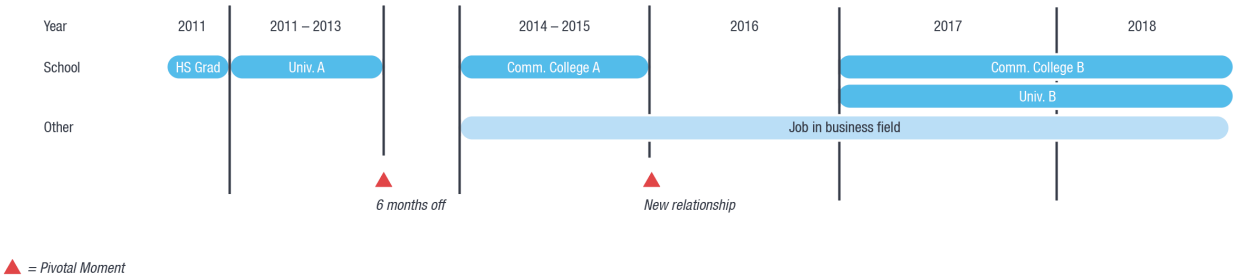
Strategic Swirl

I call the final pattern that emerged from the data strategic swirl because the students exhibiting this pattern made deliberate enrollment choices to save time and money. In describing

this pattern, I label enrollment decisions that were carried out with the goal of reducing costs or time to degree "strategic moves." Similar strategic moves popped up throughout the sample regardless of enrollment pattern, in that many participants made some deliberate choices that, enabled them to complete their degrees faster or for less money. In the same vein, some of the enrollment decisions among the strategic swirl students were not intentional and did not represent a reduction in cost or any time savings. What made this a distinct pattern was that the *majority* of enrollment decisions were deliberate. In this subsection, I begin by describing the strategic swirl pattern, and then highlight strategic moves in other patterns of swirl.

At ages 23 and 24, the two students who displayed this pattern stood out form the rest of the sample. They were closer to traditional students in age and personal commitments outside of school. Both students were unmarried, had no children, and did not carry the same level of responsibilities as the other adult learners in this sample. They also had fewer significant life events and therefor fewer pivotal moments. The educational journeys for both students in the strategic swirl group started like most traditional students, leaving home to attend university directly following their senior year of high school. However, their enrollment patterns diverged from the traditional college experience, with both students having attended four institutions thus

Figure 4 Interviewee O, Strategic Swirl Pattern



far. Figure 5 illustrates the educational journey for Interviewee O.

Interviewee O student started out attending a university but moved after struggling with the freedom of being on her own. After a brief pause, she enrolled at a community college, got a job in marketing, and continued to a second university and frequently concurrently enrolls at a nearby community college. She described how this is a strategic decision for her:

> I view [current institution] as a, like a prestigious school and I like literally love that I can be able to say that I go there. [But going to the community college] I kind of, sounds bad, but I kinda just take advantage of their price. I don't mind it there though. I mean, like I think its fine and I think they, their professors do a fine job. Like I honestly don't really see much of a difference in the quality of education. [At my current institution,] I'm just specifically going for more like classes that are pertaining to marketing, whereas [at my local community college], I'm going and taking general education classes.

Interviewee O also said she relies on the advising staff at her current institution to help her be intentional in the courses she takes elsewhere. She noted that her academic advisor helped her plan out her strategic moves:

> My advisor, who is literally like the greatest person, she just, she just tells me what classes, which classes I can take at [Community College] that will transfer, and she wants me to take them there, just so it's less expensive.

Interviewee O's journey was very similar to the other individual in the strategic swirl grouping. In both circumstances, being on their own was a struggle for these students, and they ended up leaving their universities and moving back to their home communities. Neither had a prolonged period of stop-out. They both spent less than a year working and preparing to return to higher education. As they returned to new institutions, they were able to get back on track quickly.

The students in the strategic swirl group also have a level of sophistication which allowed them to navigate the transfer process with ease. Both students have been able to use most of their credits toward their current degree. Strategic pivotal moments occurred when they found opportunities to save time and money. For example, one student ended up following a 2+2

articulation agreement at a community college that streamlined entrance into her current institution. Both students in the strategic swirl group chose to return to higher education by enrolling at a community college to save money.

Other strategic moves. There were also examples of strategic moves among the other two patterns of swirl, with members of the career swirl and path changer groups' making deliberate enrollment decisions to reduce the time to degree or save money from time to time. The most common tactic was for individuals to attended community college as a guest student to save money. For example, Interviewee H who followed the career swirling pattern described strategic enrollment at a local community college this way: "I went back to [Community College] this semester to take a couple of classes that are general ed classes. You pay $100 for [them] rather than the $400 and some at [current institution]." Two of the path changers determined that, while they were unsure of what degree they would be working on, attending a community college was a better choice because they could save money. Interviewee M described this strategic move: "So I made the decision to move back to [my home state], and so I enrolled in [my local community college] because at the time, that was, it seemed like the most economical choice." In summary, while strategic moves were present in other patterns of swirl, these occurrences were isolated and infrequent. The strategic swirl pattern emerged when the majority of a student's transfer decisions were planned with the objective of saving time and money.

PPCT

My study was designed using Bronfenbrenner's (1979) person, process, context, time (PPCT) framework. In this section, I share my findings using the human ecology lens to describe elements related to adult learners who transfer multiple times. First, I look at the person by

focusing on individuals' characteristics and themes that emerged from the study sample. Second, I describe elements of the context, including the micro- and mesosystems and the exo- and macrosystems. Third, I focus on the transfer process. Finally, I address the role of time in the lives of adult college students who have displayed a swirling enrollment pattern. This organization reorders the PPCT framework slightly, situating context before process. Doing so enables readers to understand elements of context that impact how students encounter the transfer process, and it ultimately leads to better descriptions of the swirl experience of students in my study.

Person

Bronfenbrenner's (1979) human ecology model emphasizes individuals by placing person at the forefront of the PPCT model. In this section, I include notable themes related to the personal attributes of the students who have transferred three or more times. These themes include first-generation college student status and the role of primary caregiver. I then discuss the individual attributes of the person, which include student characteristics, college readiness, and motivation.

First-Generation College Students. Nine of the students I interviewed were the first in their families to go to college, and a few students had parents who went to college but never graduated. These participants traced some of their struggles in the higher education system back to the fact that they had no guidance, support, or examples from their parents. Some of the first-generation college students experienced resistance from their families about attending college. For example, Interviewee C went straight into the workforce after high school. She shared that her mother told her not to go to college because it was a waste of time. "My mom. . . she doesn't understand education or why I'm doing it or any of this."

Conversely, some of the first-generation students noted that their parents pushed them to complete college and at the same time were unable to help when it came to achieving this goal. For example, Interviewee O said her parents were able to help out financially, but that was where the support ended. This lack of support forced her to muddle through her education and other life skills:

> I've had to teach and learn on my own so many things. Like credit, building credit. I had to learn that the hard way as well. Yeah, I don't, I basically have had to learn everything in my adult life on my own. Pretty much. And not always, usually is the more difficult route, of course.

Interviewee H shared that she had to figure out how to pay for college on her own: "My parents were not at all able to pay for any schooling whatsoever. They had no idea about trying to get financial aid back then or give me any type of help for that type of stuff."

As the first in their families to enter the higher education system, these students encountered a steep learning curve, which they had to navigate on their own. For example, Interviewee C described the feeling of being on her own when it came to college: "I didn't have any, any adults at home kind of guiding me through the education process or roadmap or what I should try to plan for." Other students struggled with paying for college, noting that their parents could not help them financially and that they struggled to find resources to pay for school.

Caregiver Roles. The role of being a primary caregiver to children or aging parents added complexity to the lives of students and served as a multiplier influence that made enrollment more challenging and elongated time spent away from higher education. In my sample, 9 participants had children, 6 were primary caregivers, and 2 were single parents. The responsibility of being the primary caregiver for children (i.e., the role of being a mother) constantly competes with the demands of being a student. Parental responsibilities were more

salient in the case of single parents, whose roles as caregivers and financial supporters of their children frequently took precedence over their educations.

For example, four of the individuals who fell into the career swirl group were also mothers who attributed the need to work to their responsibility to support their children. They wanted to be available for their children as mothers and also develop their careers to make money to support their families. Whenever they needed to prioritize, their roles of mother and provider superseded the desire to get a degree. Frequently, these individuals spoke about putting their education on the back burner to focus on their families and careers. Some returned to school when they realized that they would not progress in their careers until they finished their degree. For example, Interviewee N as single mother who obtained a job working in retail at a national home improvement chain:

> At that time, I was seasonal, part-time, and then I got hired in a couple of months later. But so, I went to [Community College] for a while. Then I kinda started my family. So, my family, so my boyfriend, we had our child, and then after that, I stopped going to school for a couple of years and I just kinda focused on working and taking care of my household. And then I decided to go back [to school to study business management].

Academic Profiles. Another influence on the swirl phenomenon is the academic profiles of individual students. Academic performance inside the classroom can be a result of college preparation and a student's ability to study. The college environment also introduces new financial responsibilities and social opportunities, which can cause students to struggle both inside and outside the classroom. Together, how participants initially transitioned into the college environment and their initial academic performance lead them to commence a swirling enrollment pattern. As participants described their transition from high school to college, themes emerged which combined make up their academic profiles. Within my sample, salient elements

of a student's academic profile related to the swirl phenomenon included college readiness, study skills, and the ability to be on one's own.

College readiness. Some of the participants did well in high school, while others did not. In the sample of 15 individuals, ten students described themselves as having earned a GPA over 3.0 while in high school. The effort put into earning these grades varied and most said they liked school and participated in extracurricular activities or were student-athletes when they were in high school. A smaller group in the sample garnered a high level of achievement in high school, including earning all As and taking advanced placement classes or being dual enrolled at their local community college. One student noted she graduated early from high school by accelerating her coursework. Conversely, five students said they did not care about high school, did not study, and earned lower grades (D+ or C averages). These students self-evaluated as being poor students who did not want to focus on school or just struggled with learning at that time in their lives.

There was a mix of success in college among students in the sample. Some reflected that initially, they earned high grades, similar or better to what they earned in high school. Others struggled right away, for various reasons, the most frequent being a lack of study skills and struggling to be on their own.

Study skills. A number of the students noted that they did not develop strong study skills in high school, which became problematic as they transitioned into the university setting. Students who struggled academically and those who did not put much effort into high school studies experienced strife when faced with the rigor of college coursework. For example, Interviewee M who followed the path changer pattern pointed to over-involvement in high school activities as a reason why she never developed study skills:

> [My] study skills were not incredible, mostly because I was very involved in extracurriculars and other things. And so, I was a good student, but I balanced, I probably could've been a better student if I didn't have all the other stuff, and I know there are people who could do it all, but I couldn't.

Lack of study skills was an especially salient characteristic among first-generation students. For example, Interviewee E explained that since her parents did not go to college, they could not help her when it came to homework. "Well, I never had anybody check it. I never had anybody I could go to with questions or to sit and help me with my homework."

Ready to be on one's own. Many of the individuals said that when they first started college, they experienced "culture shock" and struggled with their newfound independence. They were excited to be on their own, and they wanted to prove they could do it but struggled nonetheless. These students noted that they were not ready for the real life of college, which for some meant the social aspects of college, and for others, it was difficult to be on their own for the first time. Interviewee B spoke of the financial challenges and the difficulty of balancing work and school:

> That's part of it, but it was also really being on my own. I mean, my parents were paying for college, but I needed to pay for my own food, pay for my car payment and my cell phone, so it was balance it was just life-balance in general.

Other students struggled academically because of social events that revolved around drinking, partying, and "having fun" and that took precedence over studying and going to class. For example, Interviewee D shared, "Like, all my socializing was around alcohol, for example. And, or like, going out and partying. That was, like, most of the socialization that I got." Interviewee L observed,

> I started college right out of high school and was just not prepared to deal with college and cared more about going out and having fun all the time. [I] didn't do very well. . . And just, I don't know; I just didn't care about classes. I didn't go to a lot of them, just blew it off. Just wasted a full year's worth of tuition, pretty much.

In summary, when students were not ready to be on their own, they frequently left the college setting to be closer to their parents and to be in an environment where they felt more comfortable. In circumstances where students chose to socialize, drink, and not attend classes, their grades suffered, which lead to academic sanctions and, in some cases, probation and dismissals.

Motivation. Motivation played a role in helping students remain in and return to the college setting after a pause in enrollment. Various themes emerged for what motivated these individuals to continue striving toward a bachelor's degree after many starts and stops. Primary motivating factors included (a) career aspirations, (b) earning potential, (c) wanting to inspire family members or make them proud, and (d) finishing what they started.

Career aspirations and work-life balance. Many participants attributed their motivation to return to college to the desire to earn a degree that would enable them to pursue their desired career path. This was true of individuals in all of the swirl patterns, but there were some differences as well; for example, those in the path changer pattern often looked to change careers when they returned to college. Individuals in the career and strategic swirl group frequently indicated that their ideal work situation was in their current field, with one caveat: they needed a bachelor's degree to advance. They drew motivation from being passed over for a promotion because they did not have the requisite credentials. For example, Interviewee H who fell into the career swirl pattern group noted, "[I was] really wanting to move up in that career. . . [I was] doing the job searches and hearing people say, "You have great experience, great knowledge; unfortunately, our job requires a [bachelor's] degree.""

Some said they felt pulled back to college by the desire to have more balance in their lives. They wanted to not to hate their jobs or to enter a career path that was more flexible than

their current jobs. These individuals noted they seek a work situation that fits into their life a little better. Interviewee C who followed the career swirl pattern declared the need for freedom as her primary motivation: “Freedom, I guess, I guess I would say freedom in the sense that I don’t want to be walking into an office from eight to five every single day.”

Earning potential. While earning potential is related to career aspirations, there was a cadre of participants who tied motivation to the desire to increase their earning potential. These individuals cited that more money would enable them to better support themselves and their families. Interviewee K from the career swirl pattern group expressed his motivation with emotion: “My primary motivating factor would probably be to be able to provide for my family, to make a better life for my son, and my wife.”

Like those driven by career aspirations, the participants who were looking to earn more did not always intend to change careers or even positions. Pay structures and corporate policies enable some participants to be paid more in their current roles, with the same responsibilities, once they complete their degree. For example, Interviewee O who fell into the strategic swirl category noted she would receive an automatic raise upon graduation: “Once I get my degree, I’ll be able to get paid more, a lot more. So, I guess that would, yeah, that would be another reason.”

Inspiring family. The desire to inspire or to make immediate family members proud was a common motivating factor for degree completion. Some wanted to make their parents proud. The theme of parental pride was extremely salient for students whose parents did not go to college. For example, Interviewee P described her motivation to be the first to finish college in her extended family: “None of them have a college degree. And then I’m the oldest of all of our cousins, and there’s probably, I think there’s 25 cousins total, maybe a couple more. None of them have gotten an education either.”

Other participants, particularly mothers, are motivated to complete their degree to instill the value of education in their children. For example, Interviewee G, a mother in the career swirl group, felt like she should complete her degree to lead by example: "You know, I push education for my children, and I put everything into them. And I always wanted to show them that, you know, not only did I talk the talk, but I can walk the walk." Interviewee E was another mother in the career swirling pattern group who echoed this motivation to finish—she wanted to be a good role model for her children. It was also a way to thank them for their support: "My children. My husband. They're great support, and I [want to show them] that no matter what life has thrown at you, continuing your education should be a priority, and not wait as mommy did."

Finishing what they started. Many participants in this study shared that a significant motivating factor to complete their degree was that they did not want to have to think about it anymore. The majority of participants had been working on a bachelor's degree off and on for the past ten years or more, and for four participants, it was over 20 years since they graduated from high school. These students want to prove to themselves that they can do it and to feel the sense of accomplishment that goes with completion. Many participants said they wished to rid themselves of the "voice in the back of their head" that has been telling them to finish their degree; they do not want to have to think about it anymore.

Interviewee G from the career swirl group graduated from high school 25 years ago. She shared that finishing her degree was something she always wanted for herself: "It's something that has always been in the back of my head that I wanted to do or finish, so I keep trying, you know, keep trying at it."

Context

Context, as conceptualized by Bronfenbrenner (1979), serves as a lens to understand how adult students encounter the higher education system. I organize my description of the context by focusing on its two inner rings—which include the microsystems and the mesosystem—and then move my way out to discuss the outer rings—with focus on the exosystem and the macrosystem. The inner rings include the day-to-day elements of an individual's life, and the outer rings include institutional policies, practices, and societal forces. Elements of both rings foster harmony or disharmony in the lives of students, and they also play a role in how students encounter the transfer process.

Microsystems and Mesosystem. The microsystems and mesosystem represent the innermost rings of context, and they include the day-to-day elements of an individual's life. In this description of the inner rings, I provide a glimpse into the lives of adult students who demonstrated a swirling enrollment pattern by listing elements that make up their lives. Then, I introduce the concept of harmony versus disharmony in the inner rings, and I elucidate the effects of both in the lives of students. I describe how students prioritize where to put their energy and what ends up on the back burner when their inner rings are disharmonious.

Life elements and roles. The microsystem and mesosystem are interrelated elements of context. Elements of the microsystems include an individual's responsibility roles, such as their roles as a student, parent, and worker. It also includes their dynamic relationships with their parents, their children, and their spouses or life partners.

- *Role of parent.* Ten of the participants are parents, and all of them live with their children at least part of the time. The responsibility of being a parent includes all of the day-to-day care of children along with helping them get to activities, study, and, for those with older children, supporting them in their college goals.
- *Role of employee.* All of the participants work along with going to school. Eleven of the 15 work full-time and the remaining four are employed part-time.

- *Role of child/caregiver of parents.* While many of the participants had children of their own and moved out of their parents' house long ago, there were a couple members of the study who live with their parents. Others mentioned their responsibilities for caring for aging or sick parents.
- *Role of life-partner.* Twelve of 15 of the participants were in committed adult relationships. For these individuals, their role as wife, husband, fiancé, or girlfriend was important.
- *Role of student.* For participants, the role of the student involved preparing for class, reading, writing papers, studying for exams, and the time physically spent in class or interacting with course materials online for distance education coursework.
- *Other elements.* Other elements included hobbies and interests that fell outside of family, work, and school. These included volunteer activities, involvement in a faith community, exercise, video games, and spending time with friends.

Harmony. The lives of adult learners are wrought with responsibilities, roles, and activities. Initially, I asked students how they balanced the various elements in their lives. Participants struggled with responding because many felt balance was hard to cultivate. I changed my approach to asking how they reconciled the elements of their lives; I began to observe what I refer to as harmony and disharmony in the inner rings.

When the elements of the microsystem are working in harmony, it enables students to make progress toward their degrees. Harmony represents collaboration within the inner rings, with all the elements seeming to work together. Participants who felt harmony described how their home life, work, and school functioned together. Family and work play a prominent role in the harmony needed for individuals to take classes. For example, Interviewee B described how hard her family works to cultivate the amount of harmony she needs to attend school.

> What makes up my life right now is work, school, my kids, and then my husband. My husband has been gracious enough to take a back seat to my life for a while, which is how I've been able to balance [work, family, and school]. He makes up for what I can't provide to my children as I would like to, being back in school and working. It's a very hard balancing act.

Interviewee C from the career swirl group happens to share joint custody of her daughter. She says this allows her to focus on school and promotes harmony during times when her co-parent is caring for her child.

> I have custody with my ex-husband, which in a way kinda helps, so the days that I do have her are very much about quality time with her. . . And then, once she's in bed at 8:00, then that's when my school time starts, and I give myself to like 11:30 or whatever, and if I have to wake up early the next day before she gets up, then I do that.

Support at home from partners and children make the biggest difference in promoting harmony, and many described the difference this makes, including Interviewee J:

> I have a very supportive husband, so, I mean, I, he's been doing everything pretty much around the house, you know. So, he's picked up where, on things that I used to help out with. He's been doing a lot of that. So, and like I said, the kids are getting more independent. Well, two are older, and this one's on his way to college, this last one. But I guess I, it does get a little challenging at times.

Family support makes a big difference in creating enough harmony to return to higher education after time away, as well. For example, Interviewee K believed that his wife and in-laws have been critical in helping him return to school:

> Definitely my wife's support financially, and just telling me, she's just been behind me the whole time, just telling me, "I don't care." You know, "I know you're gonna have to do homework. I know it's gonna be hard, but just do it."

The other major contributor to harmony in the lives of adult students is when their employers, and especially their supervisors, are supportive of their educations. When students are in a stable work situation, they do not need to worry about their day-to-day existence. Some students are even able to work on their coursework during the workday or have flexible schedules that allow them to set their hours. Others have the advantage of working at companies that reimburse them for their schooling. All of these elements make it easier for students to take classes.

As an illustration of this point, Interviewee F felt that her work situation not only enabled her to take classes, but it also allowed her to volunteer with her church and with her family:

> My employer is very flexible to where . . . I can work, like right now, as soon as, as soon as we're done, I need to put in a couple more hours at work, which is remote. . . I don't have to literally be at the office to do my job. So, I think that's been a huge help and that allows me to volunteer more freely with my nieces' school because sometimes, they do well, not that they require [it], but they, the, they need help during certain hours of the day, and I can do that. . . I also help with our, with our church here. I mean, my weekends are usually my time to get everything done for the entire week.

Interviewee O shared that harmony between her work and support from her boyfriend enabled her to go to school:

> I worked for the same company for just about five years, and actually, working there is what has made me want to do better in school. And the boyfriend that I have right now, too. He's really encouraged me to do better in school, and I've been going faithfully since, including spring and summer as well.

Disharmony. On the other end of the spectrum is disharmony. Lack of harmony occurs when elements of a student's life do not work together. For most students, their balancing act is quite precarious, and it does not take much to move their lives away from harmony to a place of disharmony. The transition from harmony to disharmony is the most striking in the inner rings of students in the career swirling pattern who are also mothers. For example, several had multiple priorities, which resulted in a break from school. Interviewee C shared

> At the time, my stepdaughter was, I wanta say she was maybe six or seven, around there, and my husband at the time, he was also going to school to become an electrician. So, I stuck it out for like, I think it was like a little over a year. I was able to knock out a lot of general classes, but it just got really hard. I started traveling at work. I started, you know, just doing better in my career, so between my career going well, my daughter being so young, and then my husband at that time also going to school, it just made it really difficult to continue kind of that aggressive track.

Interviewee E, another mother who fell into the career swirl group, explained that being out of harmony is exhausting, and she is just barely hanging on. The stress of her life makes it hard for her to take classes:

> It's hard for me in the evenings, when my kids are home, because I'm away from them all day long; they're at school; I'm at work. And we come home, and we whip up dinner, and I make sure that their homework is getting done, and while they're doing their homework, I'm trying to do my homework. And we're trying to balance chores and everybody needs to take a bath or a shower, and by 9:00, I'm ready for bed. But I've got homework, and those nights that I don't get much sleep, and it's 9, 10:00 and I'm trying to work on homework, the tears may come out because I'm just, I'm tired.

Another parent in the career swirling pattern, Interviewee J said she felt as if her life was out of harmony, and she was contemplating taking another pause to be with her son before he starts college. She noted that, between homework and housework, she does not feel like she gets a "weekend" anymore, and it is beginning to wear on her:

> I am thinking about taking, actually, another break, with my son graduating from high school. I'm starting to feel like I'm, I need to, you know, just take a couple months off and just get him on his way and still maybe spend the last semester, part of his last semester, with him, not feeling like we're always racing and, you know. So, I am debating on that here coming up, so . . . But yeah, I do, I don't feel like I balance things sometimes too well.

Backburner. In the lives of working adult students in my study, the practice of putting an element on the "backburner" is the result of a constant prioritizing act within the mesosystem. This act represents a conscious or unconscious decision to focus on other elements in students' lives. For example, each of the mothers in the previous example considered cutting back on school when their lives moved out of harmony. Throughout the interviews, participants frequently referred to putting people (like friends) and activities (like hobbies and house cleaning) on the back burner. These are elements of the microsystem they were willing to put on hold while focusing on the more important things in their lives.

What went on the back burner depended on the individual. For some, it was their friends or having a clean house; for others, it was their spouse's career or taking less active of a role in their children's lives than they would have preferred. The participants felt they were missing out on fun, sleep, and family memories to make their lives work as students. Many rationalized the

back burner by thinking of it as a temporary situation that they would remedy once they finished their degree.

Interviewee B who from the career swirl group works full-time, she disclosed that it is her friends who are on the back burner; her social life is not her priority right now:

> My friends have taken a very large backseat. I don't really see friends right now. It's, it is very hard. It is very difficult. . . There's no real balance to it. It's just making sure that my school work is done first and foremost, and then my work comes so that way I can provide for my family.

Interviewee K put his wife and son first, prioritizing them ahead and putting social activities on hold:

> If it's not [Wife] or [Son], it's on the back burner. I don't really need to do it. I occasionally will do something else but . . . And my wife makes fun of me because I'm always doing homework on Fridays and Saturdays. Friday and Saturday nights, I'm always doing homework 'cause I know I need to get it done.

There are other times when students put their educational pursuits on the back burner. Typically, issues within a student's immediate family, such as with a spouse or children, end up supplanting school. For example, Interviewee M, who fell into the path-changer group chose to pause her education for a little while when her husband needed to focus on school, and she had young children at home:

> My husband decided to switch careers when I was pregnant. So, he went back to school. So, his, his schooling took priority over my schooling, so that was another variable. We couldn't both be students full-time and trying to raise babies. And at that time, he was trying to get his certification in teaching. He ended up getting a student teaching job after his accelerated course of study.

Interviewee N put her college education on the back burner when she chose to prioritize caring for her son; she said he is the most important thing in her life. Her responsibility to provide for him and her desire to be available when required necessitated her pausing her education at times:

> I wouldn't say it's hard to prioritize. I would sometimes say school as a priority kinda falls low, especially when it's something to do with my son. A lot of times, even work, if your son is sick and you don't have anybody here, or my boyfriend's at work, I

> essentially have to be the one. Okay, this has, school and work has to be on the back burner.

The inner rings of context include the day-to-day activities and responsibilities of an adult learner. When students feel harmony in their inner rings, they can make progress toward a degree. When they are in a state of disharmony, they prioritize with responsibility roles like being a parent or financially supporting a family taking precedence. This means that school is positioned lower on the student's priority list, which explains why students frequently to decide to pause their educations and earning their degrees on the back burner. In the next section, I describe how the outer rings can promote harmony or disharmony in the lives of students.

Exosystem and macrosystem. The outermost rings of context in Bronfenbrenner's (1979) human ecology model include the exosystem and the macrosystem. In the lives of students, the outer rings are what they have the least control over; however, these rings influence the overall higher education system, the college environment, and ultimately, how students experience the transfer process. Emergent themes from the exosystem related to swirl include transfer policies, student services, and course offerings and delivery. Likewise, the macrosystem includes societal forces that exert pressure on students, including historical trends and cultural expectations. In this section, I give examples of elements from the outer rings, focusing on how they contribute to harmony and disharmony in the inner two rings. I expand on how select elements facilitate the transfer process in the subsequent section on the process aspect of the PPCT model.

Transfer policies and practices. Each institution has different policies about transfer equivalencies, residency requirements, and the step-by-step process to enroll. Transfer credit equivalencies were a point of contention for some. Students, especially path changers, understood when credits would not transfer because there was a programmatic or institutional type of change. For example, Interviewee L had some religious studies courses from his prior

faith-based institution that would not transfer to a non-faith-based institution. Interviewee M originally studied horticulture said she had no problem accepting that many of her courses were unable to be used toward a business degree.

Transfer policies cause disharmony in the inner rings (i.e., with the individual and the school microsystem) when students feel they have to needlessly retake courses. For example, Interviewee K joked that, with 170 credits, he basically had a doctorate's number of courses and still no degree. Multiple participants felt like they were wasting their time by retaking classes. For example, Interviewee B said he has taken three speech classes:

> It's challenging to understand why certain colleges don't transfer your credits completely. Like, I've taken three different speech classes. I'm in my third different speech class, and it just doesn't, you know, it's hard to understand why my speech class from [Regional Doctorate-Granting Institution] doesn't transfer to [Local Community College B], doesn't transfer to [Current Institution]. My speech [class I took] at [Community College] didn't transfer to [Current Institution] as a speech class, so it's, it gets really defeating when you've needed to retake a class that you've already taken, and they do touch on different things, but they're basically the same class. So, it's frustrating.

Transfer practices like the use of articulation agreements and prior learning assessment (PLA) programs promoted harmony in the inner rings, because they streamlined the path to degree and kept students from taking redundant classes. Articulation agreements and transfer guides allowed students to discern how community college credits transfer. They also enable students to be strategic. Prior learning assessment programs evaluate and verify learning from the workplace, allowing students to earn college credit from these experiences. Students noted that this type of program was one element that attracted them to specific universities. For example, Interviewee E who fell into the career swirl group felt that PLA was perfect for her. She said made her feel like she did not "lose time" by focusing on her career.

> I was excited to learn about the PLA because I always felt like, when you're in school, you should be able to get some kind of maybe life-experience credit or work credit. I had been working pretty much my whole life, and I'm like, these experiences need to count

> for something. [When I got] information on what courses were available for me through [prior learning course number], I'm like, this is perfect. I have a lot of experience at [Retail Corporation] and at [Manufacturing Company] and I was able to get credit for eight classes. I would've been able to get credit for ten, but I had already had [transfer credit].

Student Services. The delivery of student services and the types of services available has added to or alleviated disharmony in the inner rings for the students in my study. Among the student services offered, academic advising emerged as an impactful service for promoting harmony or disharmony in the lives of students. Some of the students had positive experiences with academic advising. In these circumstances, students felt like the transition into the new institution was less stressful. Conversely, students who had negative academic advising experiences were left to figure out the transfer process on their own which increased disharmony.

Positive advising relationships made academic processes seem easier and helped students feel supported. When the advising approach was tailored to nontraditional and transfer students, it helped students acclimate to the new institution faster, and they felt like they had an additional member of their support group. Interviewee P from the path-changer group described how this approach promoted harmony as he explained that a smooth transfer enabled him to focus on being a student instead of on all the details:

> People really make that transition easier, to help make it less daunting, especially when you're coming back after a long break like I did between [Community College] and [Private College]. They really helped me get everything figured out: what I needed, who I need to talk to. So [they] really helped the process, make the transition as easy on me as possible, getting back into taking classes.

How advisors communicated with students also mattered. Many of the students noted that when their advisors emailed them back quickly or in the evening, it significantly influenced how they perceived they were being supported. For example, Interviewee N delineated what type of communication she looked for when it came to advisors:

> When they actually call you. They actually sit you down: "Okay, we need to do this, this, and this. Here's a layout for the different, here's a layout for the next couple of semesters. This is what you need. This is what you already have. This won't transfer. This will transfer." Like, everything was pretty much laid out in place.

Many students noted that their current advisor was the first point of contact with their current institution. Returned calls and comprehensive advising were why students chose to attend this institution, and their ongoing relationships with advisors were why they stayed. Many said that their academic advisors were like friends or coaches who were there just to help them graduate. This changed the students' outlooks and created a perception of harmony in their lives. For example, Interviewee B said,

> My advisor from [Current Institution] has been the biggest positive help I've had. She's been there every step of the way, making sure that I have things done on time; understanding that as a student, mom, and worker, that I've got a very full schedule; so she just sends me little reminders. She's, I believe, one of the biggest, outside of my family, supporters of me succeeding in my degree.

The personal touch is more humanizing for students, and when they do not get that touch, they feel like numbers. This can make a big difference in the lives of transfer students because it makes the transition feel less daunting. Another example of how advisors promoted harmony came from Interviewee H. She described her current advisor as very welcoming and "amazing."

> She has been tremendous. She emails me. She's checking in on me. She wants to make sure I'm doing well. She will say: "Hey, do you think you should take this class now?" "Why don't you do this class, because I think with your work and your home and all that, maybe you shouldn't take these two together."

As much as good advising helped students, negative experiences with academic advisors created confusion and dissatisfaction, and this detracted from harmony in the inner rings. To students with negative experiences, poor advising felt unorganized and disjointed, and they felt messages they were hearing were inconsistent. Interviewee B attributed the problems she encountered at one community college to high turnover in the school's advising office. She gave an example of getting conflicting advice from different advisors:

> I'd have to say, when I transferred to [Small Community College], just how unorganized their process really was. I'd get advice from one advisor and then move to another advisor, and they'd give me different advice and tell me that the one before had told me wrong, and they had me taking classes that weren't in my degree form. And it just, it made it a lot more confusing than it needed to be, and they needed to have more structure.

Students with full-time jobs found it hard to communicate with advising staff who were only available during business hours. When the advising structure did not fit their lives, they felt like an afterthought or an inconvenience. Interviewee C shared, "I felt [Private Doctorate-Granting Institution] was hoity-toity, I guess I would say. Like, you know, they were very much by the book. They wouldn't email past a certain time."

Some students felt their advising was very impersonal. This happened when advisors did not take the time to understand the students and their goals. As an example, Interviewee E thought that she got off on the wrong foot with her advisor. She did not stay at that institution for very long, and felt that her advisor did not care when she said was going to be transferring:

> He was not that great, because when I was contacting them in regards to transferring, I was using my personal email, and my personal email is under my husband's name. So, they were confused because [I was] the one calling and talking to him but the email said [Man's Name]. He was kind of a jerk about it. And then when I was transferring from [Private Not-for Profit] to [Current Institution], the academic adviser, he really didn't seem to care that I was leaving.

Many students in the study had taken many years off between enrollments and felt like they needed more help transitioning back into the higher education setting, but the help was not extended to them. This caused students to notice a disparity between how traditional and non-traditional students are served in the college setting. For example, Interviewee K felt that traditional students have a better experience when it comes to advising. There seemed to be the idea at a couple of the universities she attended that she was expected to know what to do, so they offered limited academic advising for transfer students like her:

> At [Regional Master Degree-Granting Institution and Regional Doctorate-Granting Institution], it just kinda seemed like I wasn't really, wasn't really a concern, you know. Just kinda like, yeah, this is what you do; it's fine. 'Cause when you're a traditional student, you go in, you talk to counselors, and everything gets set up, and when you're a transfer, you kinda feel like you're just coming, you're just walking in blind, and it seemed like there was a little more guidance coming from [Local Community College] to [current program].

Along with academic advising, another impactful student service was offering initial-student success courses that served as in-depth orientations to the services and resources at an institution. Those who took success courses described how content on time management helped promote harmony in the inner rings because the act made them pinpoint when they were going to focus on their work, school, and other responsibilities. One student noted she knew how to manage time at her job, but that no one ever sat down with her before enrollment to go over how to manage time to be a successful student. For example, Interviewee E had to take a six-week success course for returning students new to the online course modality:

> The course covered their whole website, how to use Blackboard, and how to manage your time. It was a six-week course. They actually had you do SMART goals. And they had you create, like, a timeline of, okay, this is what, when I'm gonna work on my homework. . . She had us put in there when we wake up in the morning, when we're eating breakfast, when we're at work, lunch, breaks, and then we would put in all of our schoolwork when it was due. I'd put my kids' activities in there, when I was doing chores. And it really gave you a visual of how to manage your time, and I thought that was pretty awesome.

The act of organizing her schedule helped Interviewee E create structures to bring about harmony as well as equipped her to handle future disturbances in the inner rings. Since the course also covered resources available at the institution, such as how to get academic support like tutoring or academic advising, the student had a blueprint to resolve problems as they arose.

Course delivery, instruction, and faculty. How courses are offered and delivered, including the modality, frequency, time of day, length of the semester, teaching styles of the faculty, and composition of the student body, made a difference in the lives of adult students.

Course delivery challenges affecting those in this study went beyond the obvious problems encountered by working adults who struggle to attend courses and access services offered during times that overlap with the workweek. Many of the participants spent time at institutions that focused on educating traditional students. What seemed normal during their first college enrollments, suddenly made them uncomfortable on campus. For example, Interviewee M described feeling like she did not fit in at her community college shortly after she got married. She was still quite young, as it was less than four years since she graduated from high school, but she still perceived the institution was not a good fit for her:

> [Regional Master Degree-Granting Institution] was, at the time, was more tailored to the traditional student. And even though I was still in the realm of, I could still be going here as the first-time-around person, I still felt like where I was in my life, I felt like a nontraditional student.

Another example was provided by Interviewee A, who described what happened when he returned from his overseas deployment with the military. He enrolled at a four-year residential college to play football. He described feeling uncomfortable in his classes because he felt like he was much older than his peers:

> I felt at this point I was the old guy. I was definitely the oldest one in all my classes and stuff like that. So, I felt like I needed to be serious, couldn't joke around. Had to get good grades. . . I was annoyed by how freshmen were. I mean, I was a freshman, I guess, freshman, year-and-a-half in. But it was, it was kind of a culture shock to see how things had changed, just from that five years when I was out of college.

Faculty also played a role in how students experienced their higher education coursework and contributed to harmony or disharmony in the inner rings. When participants felt instructors did not seem to care about the students, it negatively affected their time at school. Interviewee F described how it was hard for him to feel engaged without the engagement of the faculty.

> My nature study class was on-site. I didn't really enjoy the professor that I had in nature study. She was probably the worst professor I've ever had at college. So that was, that was definitely a challenging time, I guess. Just, just wasn't a very enjoyable situation.

In other situations, the departmental climate felt toxic to an adult learner. For example, Interviewee J had just finished an associate's degree at her local community college at age 40 and ended up in an information technology (IT) program at a private school. Based on how the faculty refused to engage with her or to work with her, she felt like "the age I was at and even the gender in the field [of technology] was gonna hold me back" and went on to explain that "some instructors at [Private School]…technology instructors especially, that just, they weren't too involved." This lack of connection with the faculty resulted in an additional transfer for this student; she ended up leaving that institution and changing her major as well.

Conversely, when faculty members are responsive, engaged, and willing to help, students feel more positive about being in school. Connections to faculty contributed to harmony in the students' inner rings. Interviewee J shared what this felt like for her:

> I just, I mean, it's amazing how the professors that are with [Current Institution] really, truly, and it might be a little different because it is a program for working adults and that they're adults working as well, so they get maybe what, what time I'm in, being an adult, also trying to take that school, and they're being, they're very encouraging. But they're also very challenging, too. They want you, they're challenging you to go further with learning the topic. Which I think is very nice, where I didn't get that with [Regional Doctorate-Granting Institution]. It was, "Here's your assignments, turn them in, great, you're done."

Course modalities and course offerings likewise play a role in student satisfaction and can promote harmony in the inner rings. When courses were delivered in a way that catered to adult students (i.e., small class sizes and online and compressed courses), participants felt that taking classes easily fit into their lives. Interviewee L shared that when he entered a program at a small private college, he felt there was a more personal touch because the classes were small:

> The most we ever had in a class in the two years or so that I was taking classes with [Small Private College] was maybe seven. So, there were a lot of smaller classes. And then it's been pretty much the same [at current institution]: The biggest class I've had now, I think we have 12. Other than the online—that doesn't count.

For this student, online classes felt more individualized than the small classes he took, so even though in his words: "[Only] God knows how many people are in an online class," the instructional practices felt tailored to Interviewee L's individual needs.

Online courses seemed to fit well into the lives of adult students in this study. Many discussed the convenience of being online and how it promoted harmony in the rest of their life by allowing them to choose when they "go to class," as Interviewee F explained:

> My classes are offered online, so every class I've taken so far has been online. It's been a lot easier to, to manage work and life and school, just from the fact that I don't have to be in a classroom at any certain time. I just kinda choose, to a degree, besides the deadlines you have to meet, when I can work on my stuff, whether it be late at night, on the weekends, or wake up early, before work, or after work.

Many students said that online course offerings fit their lives, making it easier for them to accomplish their educational goals. As they transferred in and out of the higher education system participants began looking for programs where some or all their courses were offered online to accommodate their busy schedules as adult learners. Similar to other participants, Interviewee A said that, while the course content is still challenging, he feels like being a student has gotten easier due to the online courses fit into his current lifestyle:

> I feel like it's easier working full time and going to school online at [Current Institution] than it was just being a full-time student at [Regional Master Degree-Granting Institution] or [Private Liberal Arts College]. It's less intensive, I think . . . I don't know why online seems to be much easier, and just being in the situation I'm in, I'm in now, I'm a lot happier and less stressed out. Which would be, sounds strange, 'cause I'm doing both at the same time, but it really is. It's a big difference.

The final institutional practice that promoted harmony in the inner rings for adult learners was offering courses in a compressed format. The standard semester in higher education is 16 weeks, based on the standard credit-hour definition, and this length of time is common in the delivery of courses in a traditional college setting. Participants in this study had taken courses compressed into six- to eight-week terms, both in online and face-to-face modalities. These

compressed courses affected the number of credits students could take at one time, and most noted they take one or two courses per eight-week term. The idea that taking a class "faster" promoted harmony in the inner rings may seem counter-intuitive; however, participants favored this set-up because it enabled them to focus on fewer course at a time. Others were motivated by the eight-week course offerings because they helped them "see the end" and prevented them from feeling stagnate. For example, Interviewee G who often transferred because she felt her degrees were going nowhere can envision graduation, a new feeling she attributed to the compressed course format:

> Because they're fast-paced. They're eight-week classes, each three to four credits, and I've been taking two each term so, to kind of speed it up, so I gave myself a year. So hopefully by this time next year, [I will be done].

Interviewee H noted that she was not sure she was going to be able to manage going to school until she took classes at her current institution. She kept putting off going back to school because of things going on in her life, and she could never find a good time to go back: "It was always like, there, like okay, at some point, I've gotta do this. And then in 2016, I took one online class. One eight-week online class because I just, I thought, wow, I've got some time." One other benefit of eight-week sessions, in the eyes of Interviewee J, was the ability to take a break from school for one session and still make progress overall and meet personally imposed deadlines:

> I only take like six credits a semester, so I take like two eight-week classes usually within a semester. So yeah, if I, if I take a couple of eight-week sessions off, then it should put me to fall of 2020, so, which is okay with me, but I don't want to keep going any longer.

The downside of eight-week classes is that courses can feel stressful when something changes in the lives of students. For example, Interviewee N was fairly new to her degree program and received a promotion at work midway through the semester. This could have potentially thrown her life out of harmony because of the intensity of the condensed format:

> I recently got a new position, and with the training and especially how fast-paced the courses are that I'm in right now, 'cause they're only eight-week courses, where I'm used to a full 16 weeks, that has been an adjustment for me, with all the training and the studying and like, how fast paced it is. . . I don't know how some weeks I get it done, but I get it done.

Transfer policies, student services, and course offerings and delivery are all elements of the exosystem that are in the control of those who work for and set policies in the higher education system. All these elements influence how students encounter the day-to-day aspects of being adult college students. When institutions were mindful of their adult student population and promoted practices friendly to nontraditional students, it helped create more harmony in the lives of the individuals in the study sample.

Macrosystem forces. In my study elements of the outermost ring (the macrosystem) that emerged included historical trends of college attendance and cultural expectations. In the case of first-generation students, whose challenges were outlined earlier in this chapter, college was not something they had much exposure to until they enrolled. These students felt the forces of the macrosystem on their family microsystem. Cultural expectations influenced what families prioritized. Many noted they were not expected to go to college. Interviewee I said she remembered her father being supportive of her and her siblings going to college, but not really pushing them to do so.

> My dad. He was always the one to, I graduated high school, and I remember, he was like, "You don't have to do anything." He wanted us to join the military, but unfortunately, none of us were inclined to do so. So, he kind of always pushed, he's always kinda pushed us to better ourselves.

Cultural expectations played a role in the lives of Interviewees I and C for of whose families emigrated the United States from countries in Latin America. Interviewee C said that it was confusing to her family that she wanted to get a college degree when she finished high

school, because all they knew was manual labor. Her family wanted her to get a job, not got to college.

More traditional stances on gender roles are also elements of the macrosystem that relate to student swirl. Interviewee M came from a religious tradition with well-defined gender roles. Her primary life goals included getting married and having children, even when she went away to college. None of the female friends in her community have sought a college education, and she never expected to finish.

> In my, the religious culture that I live in, it's very common for the wife to stay at home. And you should get enough purpose with that. And that's always been really hard for me because I've always had to work from the time, like I said, from the time I was 16 until now. And so, I've always kinda been that odd woman out in the culture that I'm in. However, the idea of school became very real to me when I had friends who did not prepare for their futures and were going through divorces or loss of a spouse.

In summary, viewing students' lives through the analytical lens of context enabled me to focus on what was happening in the inner and outer rings. Some students struggled when day to day elements of their inner rings were not in a state of harmony. University policies and practices, as well as social forces of the outer rings, exerted pressure on students at times, but also could help promote harmony in the inner rings. In the next section, I show how adult learners encounter the transfer process as they move from institution to institution.

Process

Because this study examines student swirl, I focus my analysis of process within the PPCT framework on an in-depth look at individual transfers and transitions that this population encountered because I defined student swirl as an enrollment pattern that includes multiple transfers. Elements of the exosystem, including transfer policies, student services, and course offerings and delivery, play a role in how students experience the higher education system. In the

previous section, I focused on how those elements promoted harmony or disharmony in the inner rings. In this section, I focus on the transfer process. Finally, I look at what students did when they were not enrolled in a college or university because knowledge of how students spent their time away from the higher education setting is critical for understanding the lived experiences of swirling students.

Transfer process. What happens to students as they transition from institution to institution can facilitate understanding of the nature of the swirling enrollment pattern. In some circumstances, student services and transfer policies at both the original and the transfer institution align in a way that makes transitioning easy for the student. However, this is not always the case. The transfer process can be confusing and can cause students anxiety. In describing the transfer experiences of those in my sample, I first show the difficulties they encounter in transition after which I describe positive transfer experiences.

When transfer is difficult. Five of the participants started out at a local community college with a plan to transfer to a university. For these individuals, their first transfer was often the hardest because they were not only moving away from their home community, but they were moving to a much larger institution. For example, Interviewee I was confused about where to go within an institution that had more than one campus: "It was just a little confusing because, of course, it was a bigger city. It was a bigger, I mean, they had like four or five, I think at this point, they have five different campuses now."

Being in a new environment was stressful for students regardless of what environment they started in. For example, Interviewee B described feeling anxious when she transferred institutions: "It's, you get a lot of anxiety. I mean, I have anxiety for going to a new school and trying to get used to the different rules and regulations at the different schools." It takes time for

individuals to adjust to the learning curve of being at a new institution, and Interviewee D noted frequent transfers resulted in her contently feeling like a beginner:

> I would say it was like I'm always in the beginner's stage because I never stayed one place long enough to feel like I mastered their system. . . I was always in the beginner learning stage. I was always having to get advice from other students or trying to figure out new strategies to get books or, you know, shortcuts. Things like that, that just save you time and energy. I would have to start all over every time.

Along with feeling like a beginner, some students struggled with navigating the process for securing funding through financial aid was difficult for many participants, and they were often unsure of how to get the help they needed. For example, Interviewee C struggled with multiple aspects of the financial aid process:

> I think it was more trying to figure out new systems and just kinda start the paperwork process and all that stuff that goes along with it. The financial part. Yeah, I think the financial part has always been difficult for me because I don't want to graduate with, you know, a huge amount of debt. I mean, who does, right? But just trying to figure out, is there anything that could help me in my situation, not be in that position. So, you know, when I kinda reached out to certain people in the colleges, I didn't always get a response.

Because students need to secure funding at the onset of their programs, difficulties with the financial aid process resulted in a bumpy start at an institution. This was the case for Interviewee L:

> The only real issue I ran into at [Current Institution] was very minor, financial aid kinda mix-up, because they didn't have my transcripts, like, officially in the system or whatever when my financial aid went through, so I got the first-year financial aid [which did not cover the whole cost of attendance]. So I had to pay out of pocket, and didn't realize it 'cause I should've been getting the junior year amount, which would've covered the whole semester.

When transfer is smooth. The transfer process involves multiple steps that need to happen in a systematic, timely manner for students to be satisfied with their experience. Elements of the exosystem like student services and transfer policies were the most substantial factors in creating a positive transfer experience for my sample. Registrar departments and transfer credit evaluations had an important role in facilitating a positive experience, as Interviewee E shared:

> As far as [Community College] and [Regional Master Degree-Granting University], I don't recall any negative experience transferring back and forth. They worked very well with me. I got my transcripts in a timely manner. As far as me transferring to [Private College] back in 2016, I did not have any issues.

Beyond the logistical aspects of transfer, students needed assistance and guidance during the transfer process. They needed to know if the move they were making was going to help achieve their goals. For example, Interviewee G found the logistics easy, but she needed more support from student services during her transfer process.

> The process of transferring . . . the transcripts, that part, that's easy. But getting down to what's immediate, what you need to do, what classes you need to take, what's the best decision for you? That's what I got from [Current Institution]; that's the feeling I got from [Current Institution]. I didn't get that feeling from [Previous Institution]—I didn't get that assistance; I didn't get that guidance. And that part, that was the reason why I didn't return to them and why I returned to [Current Institution].

To Interviewee G the situation was bad enough for her to decide to enroll at a different university that was able to offer the level of support she sought. In other words, in this student's life, the lack of guidance during the transfer process preceded a pivotal moment for her when she decided to move from one institution to another.

When students take breaks (Pauses). In conducting this study, I referred to times away from higher education as "pauses." The following are examples of what participants focused on while away from higher education:

- Developing one's career
- Military deployment
- Family/raising children
- Partying/having fun
- Saving money to return to school
- Working on self (motivation, study skills).

For some, time spent outside the higher education system represented a total withdrawal. While they eventually made it back to the higher education context, many of these participants had no original plans to return to school upon leaving, especially those who had earned degrees

or certificates. Others intended to return, saying the idea of finishing never left their head. For example, Interviewee M said:

> I think it was always in the back of my head. I think that I always, it was always kind of wondering like, what if I would've finished? Where would I be now? Or what if I do finish, what would I do and where would I be when I finish?

Interviewee N wondered when the time would be right to return to finish what she started:

> I will say school had always been, even in that time, school had always been something on my mind. I would think: When? When will I be able to do it? How would I be able to afford it? How would I be able to be a mother, be a girlfriend, be an efficient worker, you know, be a worker, be all these things, be, be a daughter, you know, wear all these hats efficiently and still do the things that I dreamt of doing?

Students in the swirling population experience many transfers between institutions and many transitions in their personal lives. The transfer process, in large part, is facilitated by the elements of the exosystem in the form of institutional policies and practices in place at each college or university. This section looked at challenges students in this study encountered during the transfer process and described what students felt contributed to ideal transfer scenarios. The process of swirl is also driven by the inner rings of context through life events that influenced pivotal moments which caused them to take breaks and that push them back into the higher education system after a pause.

Time

The final element in the PPCT framework is time. Time played a critical role in the lives of students, and it interacted with all the other elements of the framework. Three major themes emerged relating to time. In this section, I first describe changes to the individual over time, including their student characteristics and children growing up. Then, I examine how processes related to transferring have gotten easier and sometimes less complicated due to advances in technology over time. Finally, I introduce the role time plays in student transitions. I describe the

cooling effect of being out of college for an extended period of time as well as the quick transition of a back-to-back (hot) transfers and how each can influence how a student encounters higher education.

Student characteristics of the participants changed over time. As students grew older, their student profiles evolved. Nine individuals in the study said they had become a better student over time when compared to their initial entry into the higher education system. Many of the students described themselves as currently serious students very focused on education. They noted that now that they are functioning as adults in society, they have gotten better as students. According Interviewee E, "Now that I am married with children and going back to school, I'm a straight-A student**.**" Interviewee K shared,

> No, I get upset when I get an A- and, if I miss a question on a test that I knew I should've known, or I did know, it bothers me. Now I'm more of a perfectionist when it comes to school. I've had A's in every class since I've come back, except for the first one, which was weird. I had a 94.5%, but somehow that was an A-. I didn't understand that.

Interviewee M noted that now that she is locked on to a subject matter she is interested in, she has become a better student than she ever was: "Now, I feel like I am, interestingly enough, I feel like, I'm an excellent student. That sounds terribly boastful, but I am getting all A's in all of my classes."

Another change to an individual happened when their children began to get older. As children grow up, the day-to-day responsibilities of the primary caregivers change. For the parents in my study, as their children grew older, they were able to make space in their lives to return to school and to focus on themselves. For example, Interviewee H working parent in the career group seized the opportunity to return to college:

> I've made that decision; this is gonna be the year that I really need to get back into HR, get my degree, and now it's, this is selfish, but it's now for me, right? I've raised my kids, taken care of my family. So, this is now the time for me to succeed.

Motivation over time. The swirling students who took part in this study have been working on their degrees off and on for most of their adult lives. Many of the individuals noted that their motivation has become stronger as they have grown older, and this is related to their desire to finish what they began. Another salient reason why many participants' motivation has become stronger over time is that many did not have any motivation when they began as traditional students after graduating from high school. Interviewee L who has been working on his degree for 17 years, described this evolution for himself:

> It's definitely stronger now than it was when I was younger, though; because, at this point, I can appreciate how much having a bachelor's degree can do for me, career-wise. There's, especially now it's so hard to get into almost any position without at least, without at least some kind of degree. And I don't think I appreciated that so much when I was 18 and just wanted to drink Busch Lite all the time.

Transfer process and technology. Some students observed that, with time, the transfer process became easier to navigate. At a certain point, they began to know what to expect, about how long it would take, and the right questions to ask. They noted they had seamless transfers later in their educational journeys. Interviewee N shared,

> Aside from the fact that I had already been to two previous colleges, so I kinda knew the ropes of what, what needed to be done, I would say just them being involved, like, they actually call you. They actually sit you down, "Okay, we need to do this, this, and this."

Another student Interviewee G noted that the transfer process became smoother because of advances in technology and how different colleges collaborate:

> The only thing that I would say is easier is the fact that, you know . . . I mean, I guess, yeah, it's gotten better. Because you don't have to have this sealed envelope and mail it to the other school; now you can do it electronically, things like that. So, I guess the process is a lot easier.

Other, more-general, technological advances that stuck out to students were differences in how students register for classes, get information about colleges, and even take classes (online). These changes can be confusing to students at first, but in time the students in my

sample adapted. For example, many of the students who enrolled in online courses spoke of having to adjust to the online course modality and self-paced learning. Interviewee M from the path-changer group said she struggled in online courses at first, and this struggle was a reason she took a break from college:

> I ended up taking some online classes, and online format wasn't terrible, but it wasn't conducive to my learning style at the time. And so, I think maybe some of that caused a loss of interest, initially, and maybe that kind of is what eventually led to the early end of my schooling at that time.

This student noted that, as time progressed, she once again enrolled in online courses, and observed that the course delivery method has improved since her last attempt at college. She enjoys the online courses at her current institution: "And then I started taking online classes because at the, you know, 12 years ago, online classes were way different than they are now."

The final theme related to time looks at the amount of time individuals spent away from the college setting during a pause in enrollment. There are instances when students transfer between institutions with no time elapsing; in other situations, many years pass before an individual returns to the higher education setting. Because students encountered a cooling off effect when they were out of school for extended periods of time, I came to classify transfers as "hot" or "cold" based on the length of time between enrollments. Students I describe as cold reported getting out of practice amd forgetting critical steps in enrollment and higher education processes. For example, Interviewee F, from the credential swirl pattern, had earned a bachelor's degree but returned to the higher education setting after seven years. He noted that when returning to school after such a long break, he had forgotten routine higher education processes, e.g., needing to fill out financial aid paperwork.

Along with forgetting systems and processes, students noted changes and innovations in the higher education landscape that happened while they were away. These included advances to

technology as described in the section above. These changes were disorienting to those originally entering higher education when students used course schedule booklets and registered for classes over the phone. The prevalence of online courses was another change students noticed, along with the evolution of online course offerings and teaching practices. For example, these changes showed in the previous section with Interviewee M's struggle in early online classes, trying them again after a few years with better results.

On the other end of the spectrum are the "hot" transfers. These students had no time between enrollments. Hot transfer may seem optimal if students are locked on to their educational goals, as was the case for Interviewees D and O of the strategic swirl group. Both students did not allow much time to pass between enrollments, and, for the most part, these transitions were part of a larger academic plan.

My data also showed that back-to-back enrollments could be an indicator of more complex issues. For example, Interviewee L transferred on the heels of a campus closure he described as catching him completely off-guard: "They just literally came in, at the beginning of class, a couple weeks left in the semester, said, "hey, they're not doing classes here anymore. This is it." It just really just blindsided everyone with it…I was pretty frustrated." Two other participants, Interviewees H and K, transferred directly to new institutions after issues with faculty. Interviewee H felt like her problems were personal, and Interviewee K described her problems as both personal and academic. Interviewee K felt like she could not get the help she needed and looked for a place where she would feel supported.

In summary, by looking at time through the PPCT framework, I was able to explore changes to the individual students, as well as the higher education system. Changes to individuals such as personal growth, maturity, and evolving responsible roles helped students

make more progress to degree. Changes to the higher education system such as advances in technology and online courses both made the process easier at times and more challenging at others. Hot and cold transfer situations illustrate how time plays a role in the transfer process.

Chapter Summary

This chapter relayed key findings and data from a qualitative study focused on students who exhibited a swirling enrollment pattern. First, I described three patterns for educational journeys within the swirling enrollment pattern: career swirl, path-changer and credentialed swirl, and strategic swirl. Then I used Bronfenbrenner's (1979) PPCT human ecology model to unpack individual student characteristics, elements of the context, elements of the transfer process, and the role time play in the swirl phenomenon. I provided description of each component using student statements to contribute to an updated understanding of the adult learners who comprise the swirling population of college students. In the following chapter, I discuss these findings and provide implications for practice and future research related to the swirl phenomenon.

DISCUSSION AND IMPLICATIONS FOR PRACTICE AND RESEARCH

Student swirl is an enrollment pattern where students repeatedly transfer and pause their educations. These stops and starts can be problematic for both colleges and universities and the lives of students who wish to earn a degree because it lengthens the time it will take and reduces the likelihood that students will graduate (Pascarella & Terenzini, 2005). To date, much of the literature on student swirl sought to document that it exists (Borden, 2004; de los Santos Jr. & Sutton, 2012; McCormick, 2003; Townsend & Dever, 1999) and to quantify its prevalence (Bahr, 2009, 2012); it has lacked a clear sense of why students swirl and how transferring multiple times affects this population of students. My research aimed to contribute to this gap in the literature by focusing on the lived experiences of students who exhibited a swirling pattern: those whose college careers included multiple (three or more) transfers and multiple breaks in their enrollment. The research question that guided this study was: What is the experience of students who have exhibited a swirling enrollment pattern? To answer this question, I conducted a qualitative study in which I interviewed 15 adult learners who transferred three or more times. This study was guided by the person-process-context-time (PPCT) framework of Bronfenbrenner's (1979) human ecology model.

In this chapter, I discuss the data I presented in the findings chapter, situate these findings in the existing literature, and consider implications for practice and future research. First, I discuss the patterns of swirl I observed and how elements of the PPCT framework expanded understanding of what contributes to these patterns. In the implications for practice section, I outline a useful way to use elements of the context within the PPCT model to triage and develop ways to help swirling students. Finally, I critique the utility of Bronfenbrenner's human ecology framework for studying student swirl, and I make recommendations for future research.

Patterns of Swirl

In the previous chapter, I described the underlying reasons why students exhibited a swirling enrollment pattern. The reasons I identified were focusing on one's career, changes in personal goals including returning to college after earning a credential (path changes), and strategic moves. My observations provide an update to McCormick's (2003) description of swirl. McCormick hypothesized patterns derived from anecdotal evidence, including trial enrollment, special program enrollment, supplemental enrollment, rebounding enrollment, concurrent enrollment, consolidated enrollment, serial transfer, and independent enrollment. For the most part, his observations focused on types of transfers and related to movement from one institution to another. I found that the students in my study exhibited, over time, several of the patterns described by McCormick.

In addition to identifying patterns of swirl, my study sought an understanding of the motivations for these transitions and includes firsthand accounts of students who exhibited multi-institutional enrollment. The reasons students choose to take a break from or leave higher education are profoundly personal and vary depending on what is going on in an individual's life. These findings expand on the logic-based explanations of why a student may choose to swirl that McCormick (2003) found in his study.

My findings also illustrate that patterns of swirl are not entirely distinct. Elements of each pattern frequently overlap, and individuals' motivations for leaving college change at different times in their lives. For example, the majority of students in this study followed the career path pattern, which means they oscillated between career and education. While the majority of participants' decisions to leave and return to college related to their careers, some of their transfers represented a path change or were strategic moves to save time and money. In my

discussion of individual patterns, I focus on the themes surrounding the primary motivations to stop-out and re-enroll.

Career Swirl

Some students were repetitively drawn away from higher education and into their careers. In some of these cases, the individuals preferred work to school, while others needed to work to support themselves and their families or to pay off debt. When financial constraints ramped up, or when pressure mounted at work, this group reacted by putting higher education on hold. This prioritization allowed them to reallocate the time and money they were spending on school.

Career path swirl as described in this study is similar to the profiles of working adult undergraduates outlined in Berker and Horn's (2003) report titled, “Work First, Study Second.” They noted that two-thirds of working adults in the 1999–2000 National Postsecondary Student Aid Study indicated that employment was their main activity. They called this group “employees who study” as opposed to the “students who work,” who characterized themselves as students working to pay their education expenses (p. iii). They also found “employees who study” were older than the “students who work” and were more likely to be married and to have children, which mirrors attributes of the individuals in my study. The career path pattern resembles “employees who study.”

The reason students who favored the career path pattern chose to shift their focus to professional pursuits was because they found working more attractive than taking classes. At times, general education classes played a role in this dissatisfaction, as students noted that they lost interest quickly in courses perceived as a waste of time. When students stopped seeing the purpose of their coursework, focus shifted back to their careers. In summary, individuals in the career path group felt more satisfaction and purpose from employment than from college

enrollment, so they frequently opted for the more lucrative, enjoyable option. Colleges and universities that wish to enroll students who fit the career swirl pattern need to evaluate their offerings, and how they add value to the lives of working adults.

Path Changers and Credentialed Swirl

While there were elements of path changing exhibited by participants across the sample, path changer's decisions to leave and return to college coincided with total shifts in their career or life goals. I assert that path-changing swirl is similar to the phenomenon of students who frequently change their major in a traditional college setting. It is not uncommon for college students to explore many degree programs and change their major at least once. Over one-third of students at four-year colleges change their major within the first three years of study, with one in 10 changing majors more than once (U.S. Department of Education, Office of Postsecondary Education, 2017).

While changing focus is a common occurrence for undergraduates, what makes path changers different from typical major-switching undergraduate students is that each shift potentially spawns a break in enrollment. Major changing becomes swirl when the student embarks upon the new degree program at an entirely different institution. For example, a student changed her degree program from horticulture to hospitality, which necessitated a transfer because her first institution did not have a hospitality program. When she took time off to focus on her family, she explored graphic design and ultimately landed on marketing and transferred to her current institution.

Credentialed swirl individuals returned to higher education after earning a credential (i.e., a certificate, associate's degree, or bachelor's degree). Their new goals constituted a path change, but their circumstances were different from those in the path-changer pattern. The most

significant difference was the credential. Participants said they initially pursued their respective credentials as a means to enter the skilled workforce. Credentialed swirl resembles post-baccalaureate reverse transfer, described as students who enroll at community colleges after earning four-year college degrees (see Bach et al., 1999; Townsend & Dever, 1999; Winter, Harris, & Ziegler, 2001). In a study that looked at what motivates reverse transfer students to return to the college setting, Winter, Harris, and Ziegler (2001) found these individuals sought to obtain skills for a career change. Post-baccalaureate transfer students may also wish to enhance their current job skills, start a new career, or begin their "first economically successful career" (Quinley & Quinley, 1999, p. 30).

In my analysis, the motivations of post-baccalaureate reverse transfer students noted above are very similar to what I learned from the credentialed students in the path changer group, as many of my participants could not find jobs or they wanted to be on an entirely different career trajectory. In this respect, path changing credentialed swirl is analogous to reverse transfer as described by Bach et al., (1999), Townsend and Dever (1999); and Winter, Harris, and Ziegler (2001). For example, multiple participants realized that they were ill-suited to have a career in their credentialed area for different reasons. One student tried teaching and quickly realized that was not a viable career option for her. Another earned a certified nurse's certificate and began working in eldercare. He felt that losing patients to terminal illnesses and old age was too painful for him. In each case, these students changed paths to pursue a different field of study on the way to completing an additional degree.

My findings expand the discussion on reverse transfer which until now represented the hierarchal nature of higher education. Swirl after earning a credential is a more inclusive concept than reverse transfer, which only focuses on transfers from four-year to two-year institutions.

Regardless of the level of the credential, those individuals in my study who earned a certificate or degree had a goal of using that credential as the basis for their careers. My research can connect findings from the previous literature on post-baccalaureate reverse transfer to the swirl phenomenon in useful ways (Hagedorn & Castro, 1999; Hillman et al., 2008; Lowrey, 2010; B. K. Townsend & Dever, 1999). Post-baccalaureate reverse transfer and credentialed swirl are both variations on the path-changer pattern, as these patterns all include multiple end-goals. Additional conclusions about this population require further empirical inquiry, which I outline in a subsequent section in this chapter.

Strategic Swirl

I used the terms strategic swirl and strategic moves to reference enrollment decisions in which students elected to transfer or dual enroll in order to save time and money. Strategic moves to accelerate coursework included taking classes at alternate institutions offered at a better time of day for an individual student, offered online, or in a condensed modality. Individuals were also tactical when it came to finding ways to save money so often opted to take classes at a community college where tuition is lower. I observed strategic moves by individuals from each swirl pattern described in this study, especially by students who neared graduation. Students in the path changer and career swirl categories with only a few classes remaining looked to complete them in the most expedited and inexpensive fashion.

Individuals who distinctly fell into the "strategic swirl" classification were the youngest in the sample. Their day to day lives, the inner-rings of the human ecology (Bronfenbrenner, 1979)framework were less complicated, with their responsibility profiles being more akin to traditional students than the older adult students in the sample. On the one hand, these students appeared to be strategic because their progress to degree was more streamlined than participants

who spent time focusing on their careers or starting a family. On the other hand, these students faltered at times, yet were fortunate enough to find solutions to the problems they experienced, displaying a level of sophistication and ability to navigate the system while they made progress toward their goal of getting a bachelor's degree.

While strategic moves were present in all the patterns of swirl, the act of swirling itself was not strategic. None of the students in the sample planned to attend multiple institutions when they started college; that is how each of their educational journeys unfolded. Those in the career swirling pattern oscillated between career and education. Those in the path-changer pattern changed their educational goals recurrently. Some path changers changed their vocational goal after earning a degree or certificate. In the next section, I discuss the experiences of swirling students by identifying aspects of their lives through employing the PPCT framework.

PPCT

Bronfenbrenner's (1979) person, process, context, time (PPCT) human ecology framework guided the development and design of this study. I organized my discussion of the PPCT framework in parallel with how laid out my findings, first discussing person, followed by context, process and finally discussing the role of time.

Person

For one to develop a clear understanding of the experiences of students who exhibit a swirling enrollment pattern, I argue it is vital to know more about the people who comprise this population. Bronfenbrenner's (1979) human ecology model emphasizes the individual, who is considered the person (P) within the PPCT framework and is often included at the center of the context. In this subsection, I discuss the most salient individual traits that emerged during the

study related to the person. In a later section, I discuss how these elements contributed to harmony or disharmony in the inner-rings of the context within the PPCT framework.

I observed three personal characteristics related to the swirling phenomenon that stood out for the students in my study. First, many of the participants were the first in their family to attend college. Second, many had demanding roles of responsibility, such as being a parent and having a full-time job. Third, while each student's motivation for attending college or university was intensely personal, the underlying reasons for attending included advancing in their careers, the ability to make more money, a desire to inspire their children, and the personal satisfaction that comes with completing a degree. In this section, I discuss the role of these personal attributes in perpetuating and mitigating student swirl.

First-generation college students. The challenges of being a first-generation college student are well documented in the literature (see Byrd & MacDonald, 2005; Dennis, Phinney, & Chuateco, 2005; Redford, Ralph, & Mulvaney Hoyer, 2017; Morest & American Council on Education, 2013). Parental involvement in college planning is considered predictive of an individual's likelihood of entering and ultimately graduating from college (Ishitani, 2005). Redford, Ralph, and Mulvaney Hoyer (2017) reported, "Ten years after they were sophomores in high school, a lower percentage of first-generation college students than continuing-generation students had obtained . . . a bachelor's degree (20 vs. 42 percent)" (p. 11). Palbusa and Gauvain (2017) found that while there was not a difference in frequency of communication between first-generation and continuing-generation students and their parents, the continuing-generation students found conversations about college more useful than did their first-generation peers. Similarly, individuals in this study reported that some of the challenges they faced were due to the fact their parents had little knowledge about college or few resources to support them staying

in the college environment. While this was not the case for all the students, many pointed to their first-generation status as the reason the first entry into the higher education system was not successful, and they said it was ultimately the reason they walked away. Many made mistakes when they were on their own for the first time like partying or getting into debt. What contributed to their decisions to leave college was a feeling that they had no idea how to overcome these problems.

Parental roles/nontraditional students. The role of being a parent emerged as a common reason individuals chose to leave the higher education system, especially those who were mothers. Traditional gender roles played a part when it comes to student swirl. The women in the sample talked about their responsibilities and desire to be with their children, whereas the one father in the sample said he was motivated to focus in school so that he could provide for his family. Many of the mothers stayed home with their children while their partners worked or attended college. There was a notion among the mothers that, when they returned to college, it was their turn or time for education; some of the mothers waited 14 years or more for "their turn." My findings related to parental roles align with what Peterson (2016) noting that students returned to the college setting when it was the "right time in their lives" (p. 378) and Radey (2017) who found the college enrollment increased for mothers as their children aged.

Motivation. Scholars who study persistence and retention often focus on reasons why students leave college (Hillman et al., 2008; Kretovics, 2015; Morest & American Council on Education, 2013). Elements of my study were designed to expand scholars' understanding of why individuals choose to come back to higher education after multiple absences and setbacks. In my research, I observed primary motivations for returning to school to be (a) career aspirations and earning potential, (b) inspiring their family, and (c) finishing what they started. In

this section, I discuss these motivations and suggest ways that university personnel can tap into these motivations to help swirling students meet their personal goals.

Career aspirations and earning potential. Some participants in this study said they were seeking a bachelor's degree because they wanted a better job. For part of this group, this meant more flexibility or the potential for promotion and mobility. Their current educational status was not helping these students get ahead. Similarly, some students wanted to make more money and believed that a bachelor's degree would enhance their earning potential. For most of these participants, the desire to make more money stemmed from the responsibility to support their families. They saw their degree as a path to financial security.

Inspire family and personal pride. Another motivation theme was to inspire others or to prove to oneself that one was able to complete the chosen degree. Many mothers in the study expressed a wish to instill a value of education in their children. They wanted to be a living example of what is possible with hard work and dedication. This finding fits in with what Peterson (2016) called parents wanting "to set examples for their children related to a work ethic, goal setting, efficiency and effective time management, and balancing responsibilities" (p. 378). Other members of my sample wanted something they could be proud of for themselves. For example, one participant who was not a very good student in high school wanted to prove she was capable of learning. Participants who said they had a personal goal to achieve often bragged about how good their grades were now. A couple of students were quick to point out how much they had grown through their educational journeys and how they sometimes fixated on times that they earned an A- on a paper.

Many of the students shared a strong desire to finish what they had started. While conducting interviews with these students, I observed optimism, pride, and adaptability as they

reentered the classroom (or virtual classroom) after years of being away. Kinser and Deitchman (2007) used the term "tenacious persisters" to describe returning adult students who had either stopped out or had enrolled in college more than three years after graduating from high school; I assert that this term clearly describes the participants in my study. What motivates adult learners is at the core of what enables them to persevere and understanding what keeps adult college students in the game is key to helping them persist. I have included recommendations for how practitioners can harness the power of motivation in the "Implications for Practice" section below.

Context

Throughout the course of this study, I used the context aspect of Bronfenbrenner's (1979) framework to analyze reasons why students make decisions to exit and to return to college allowing, which allows for a categorizing of challenges students face while in the higher education system. Bronfenbrenner's framework starts with the individual in the center and then moves out to the microsystems, mesosystem, exosystem, and macrosystem. In order to streamline my discussion, I referred to the individual, the microsystems, and the mesosystem as encompassing the "inner rings" and the exosystem and macrosystem as the "outer rings" of the model. There is a strong relationship between the inner and outer rings regarding student swirl. Some of the challenges individuals face with the elements of their daily lives (inner ring elements) are functions of outer-ring elements. For example, first-generation college student status affects how a student interacts with faculty members and is closely related to the macrosystem, the outermost ring of context, which includes societal forces that influence college-going and historical patterns of participation (Evans et al., 2009) in that higher education has historically catered to the needs of traditional students (Hadfield, 2003; Monroe, 2006).

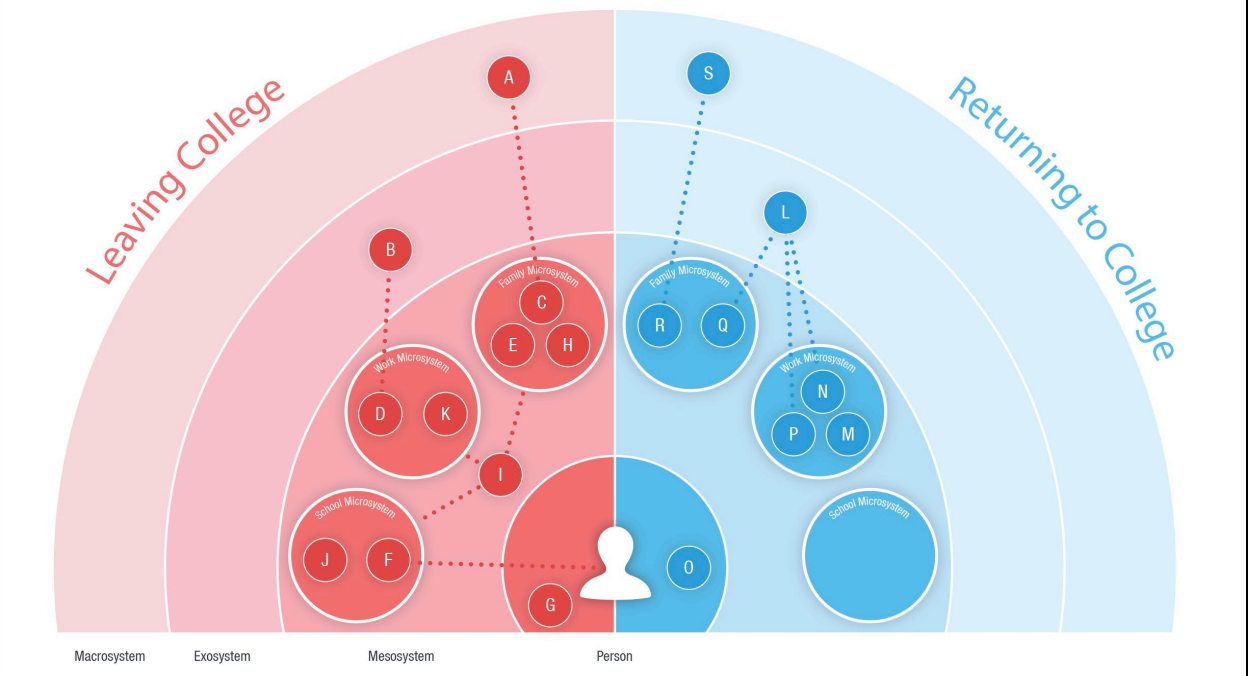
Pivotal moments. I was very deliberate in my use of the phrase pivotal moments when describing transfer episodes for the swirling population. The word pivot aptly captures the movement in a way that portrays a student as turning away from and then back to their education. Understanding the events surrounding pivotal moments and how they affect adult learners is essential to having a full understanding of the swirl phenomenon. In the context of this study, many of these transitions were on the heels of major life events like divorce, the death of a parent, and the birth of a child. These major events disrupt the inner rings resulting in the need for the student to shift short-term goals and reallocate time to focus on their new priorities.

As students talked about their lives, they frequently connected enrollment decisions to a crisis or life change. However, I assert that it is not just one thing that causes them to change focus; instead, students leave due to a lack of harmony in the inner rings brought on by that significant event. While describing how they prioritized and attempted to find balance in their lives while working and going to school, students talked about what they put on the back burner or elements of life they temporarily cut to make time to take classes. The back-burner is a place for what they consider lesser priorities, like going on vacation or seeing friends. When a significant life event occurs, students cannot cut their primary source of income or the time it takes to care for family; they will include "going to college" as least important when there is nothing left to eliminate. In the remainder of this subsection, I describe the most common life events that led up to higher education transitions for the students in my study. I then show how these pivotal moments relate to the context within the PPCT framework.

To connect life events that led up to pivotal moments to the context of the PPCT ecological model, I first aggregated the common life events described by my sample which preceded times when students left and returned to the higher education system. Then I classified

each life event as and belonging to the person, individual microsystems, mesosystem, exosystem, or macrosystem based on Bronfenbrenner's (1979) and Evans et al.'s (2009) descriptions of the elements of these levels. I plotted these events onto the concentric model of context (see Figure 6).

Figure 5 Life events leading up to Pivotal Moments



Leaving College	Returning to College
A. Cultural expectations	L. The economy
B. The economy	M. New job
C. Having children	N. Laid off
D. Loss of job	O. Quit drinking
E. Death/illness of a close family member	P. Career slump
F. Academic/social problems	Q. Partner loses job
G. Fertility issues/treatment	R. Children getting older
H. Divorce (self or parents)	S. Cultural expectations
I. Financial problems	
J. Problem with faculty member(s)	
K. Promotion at work/more work	

In this visual representation of the events leading up to pivotal moments, I organized all the reasons for leaving college on the left side of the diagram and all the reasons students returned on the right side. Nearly all the pivotal moment events were clustered within inner

rings--the mesosystem, the microsystem, and the individual level. For example, more than one participant noted that they left college temporarily after their own divorce or during the time that their parents were getting divorced. This life event fell distinctly within the family microsystem. In some situations, the event fell into one of the inner rings and yet there appeared to be an outer ring factor at play. When this was the situation, I connected the outer ring force to the life events with a dashed line. For example, economic downturns or upticks can facilitate layoffs or new job opportunities.

A conflicted finding is that the circumstances surrounding pivotal moments can occur on both sides of the diagram I created. The same type of event that pushes a student to leave college may pull another student back into the college setting. For example, some students noted they left college when they were laid off from their job. For them, school represented a financial hardship, and they cut back by leaving college. Another student went back to school while laid off to retool and get some skills that would allow him to get a new job. Likewise, the economy and societal forces were both drivers for events that lead to students leaving and returning to college. That these elements can push or pull students to and from higher education makes it difficult to predict what an individual will do when they encounter a major life event. At the same time, understanding why students leave and return to college can help practitioners enable students to return in the context of their personal situations.

Leaving college. The left half of Figure 6 focuses on leaving college. The common life events leading up to pivotal moments that preceded decisions to leave the college environment were frequently tied to the individual- or family-level challenges. Individual problems included academic problems, financial problems, and personal issues with faculty. Familial challenges

included the birth of a child, the death of a parent or grandparent, fertility issues, and divorce from a spouse or parental divorce.

These events plotted onto the context diagram show that they typically occur in the inner rings. Depending on the student's academic abilities, motivation, other responsibilities and the level of support from other individuals in their inner rings, these life events may rapidly throw the student into a state of disharmony. Within my sample, not every crisis or major life event resulted in a change in enrollment. Students put their education on the back burner when they needed to focus on issues related to their main priorities (typically family and career). In many ways, life events that led up to pivotal moments are akin to the adage that "the straw that breaks a camel's back." Just one change in the inner-rings can be the impetus for a student to decide to pause their education or leave college for an indefinite amount of time.

Hadfield (2003) found that adult learners stop-out for similar reasons as those which emerged during the course of my study: "to have a baby, change jobs, close on a house, care for an ailing or dying parent, get a divorce, get married, have bypass surgery, start a business, or simply catch their breath" (p. 19). Hadfield asserted that since adult learners are likely to have these interruptions in enrollment the best thing institutions can do to retain them is to make it easy for them to return to their particular college or university. One way for practitioners to create pathways back into higher education is to gain a better understanding of what enables students to return to the college system.

Returning to college. The right half of Figure 6 focuses on returning to college. Some of the events that preceded returns to college facilitated harmony in the inner rings. For example, a new relationship with a supportive partner may create more happiness at home and lead to harmony in the inner rings. Changes in the individual's lifestyle (for example, quitting drinking

or children getting older) also emerged as catalyzing events that allowed students to return to college (Peterson, 2016; Radey, 2017). On the other end of the spectrum are life events that do not create harmony. The circumstances surrounding these pivotal moments caused students to reevaluate and redefine their goals. For example, many participants described the catalyzing effect of being passed up for a promotion. When this happened, participants said they returned to college with a renewed goal of finishing what they started to get out of a career slump. Work situations frequently played a role in individuals deciding to return to college such as being laid off or getting a new job with a tuition benefit. Family situations were also catalyzing events, for example, when a spouse lost a job or the ability to work due to injury. In these situations, participants frequently stayed in their current jobs to have a paycheck coming in and returned to college to have more career opportunities.

My study's attention to the context elucidates why students make decisions to exit and to return to college. This analysis links significant life events to the pivotal moments when a student decides to take a break from their education. Typically, when a life-event causes disharmony in the inner rings, students leave college. In some cases, students return from a pause when harmony returns to the inner rings, and they are able to allocate time and resources to their educations (Hadfield, 2003). Other times, life events catalyze renewed resolve to earn a degree triggering a pivotal moment in which students return to college with or without harmony in the inner rings. With this new understanding of student swirl, higher education practitioners can work to mitigate the effects of critical life events. How those working with students can use the inner-ring/outer ring concepts to help students persist to graduation is included a subsequent section on implications for practice.

Process and Time. To use the PPCT model (Bronfenbrenner, 1979) to study swirl, I used the process lens to focus on what happens to students as they transfer from institution to institution. Collectively, the 15 participants in my study transferred or coenrolled about 50 times and were able to provide a rich description of the transfer process. The volume of transfers in this study represents extreme cases at the individual level, but it is becoming less unusual for students to transfer more than one time (Simone, 2014). Findings from the NCES Beginning Postsecondary Students Longitudinal Study indicated that 35% of first-time undergraduate students from the 2004 cohort transferred (or coenrolled) at least once between 2004–2009, with 11% of students transferring more than once (Simone, 2014). Currently, the NCES is conducting a follow-up analysis of transcripts from students from the 2012 cohort (U.S. Department of Education, 2018). I assert that the NCES follow-up study has the potential to show if this trend has increased in the intervening years which would add to the value of studies like mine which seek to understand why students transfer.

The length of time between enrollments plays a role in the transfer process. In my observations, the time away has a cooling effect, resulting in what I call "hot" and "cold" transfers. The transfer experience will be different for students "coming in cold," meaning they have stopped out for a long time, than for students "coming in hot," or transferring directly from another institution. For example, some of my participants struggled with figuring out a new system; they felt like they were always a beginner, even when they were transferring directly from another institution feeling that each college or university had its own learning curve. Those who had long breaks in their enrollment entered entirely different systems, as technology, policies, and practices continually evolve.

My data indicate that admissions advisors, academic advisors, transfer credit evaluators, and other student services serve as a lifeline for transfer students that helps facilitate a smooth transition. "College transfer students rely on university staff to help them understand policies and procedures regarding college transfer credits, online registrations, course timetabling, and for general information and support following admission" (McGowan & Gawley, 2006, p. 1). Timing is crucial during this process because students have many sequential steps that need to happen before beginning their coursework, e.g., completing applications, having transcripts sent over, filling out financial aid information, getting a transfer credit evaluation, receiving program advising, and registering for classes. Therefore, students noted the greatest frustration when university personnel did not respond in a timely matter especially in circumstances that things needed to be decided or resolved before they could begin taking classes.

Students' frustration may stem from the idea that Hadfield (2003) put forward, that adult students think of themselves as customers. "'Customer' is exactly how adult learners think of themselves, and they hold our institutions of higher education accountable for providing paid-for results and educational experiences that make a difference in their lives" (p. 19). Adult learners, like the participants of this study, are experienced consumers who are likely to leave when an institution is not meeting their needs (Hadfield, 2003; Monroe, 2006)

The Swirl Experience

Use of the PPCT framework allowed me to explore how students' experienced swirl. The individuals in this study had multiple responsibility roles (work, family, and other obligations) that complicated their ability and desire to remain at a given institution. Focusing on life events and motivations leading up to pivotal moments allowed me to uncover what the transfer experience is like for those students who exhibited a swirling enrollment pattern. What I

observed was non-linear and could appear messy at times. To help make sense of this phenomenon, I derived patterns of swirl from the lived experiences of students who amassed multiple transcripts on their way to earning a bachelor's degree. As they experienced births of children, deaths of parents, promotions, and layoffs, they paused and re-started their educations to focus on what was most important at the time, with some making strategic enrollment decisions to accelerate their time to degree. Periods of enrollment can be very intense for students as they try to maintain a state of harmony. With so much going on, these students often felt like they had to put parts of their lives (i.e., their social lives or quality time with family) on the back burner. Transitions between institutions can be periods of excitement, but they also can be stressful as students learn the ropes at a new college or university.

Ultimately, students need help from student success personnel to escape the vortex that is student swirl. The findings from this study can guide those who work in higher education who wish to help swirling students graduate. Transfer credit evaluators and transfer advisors may be the first to notice a pattern on paper. Subsequently, those offering student services who take the time to learn more about the causes of serial transfer can tailor their approach to the individual following the archetype. In the following section, I outline the implications for practice.

Implications for Practice

This section discusses implications for practice by focusing on actions university personnel can implement once they recognize a swirling enrollment pattern for an individual or a group of students. Findings from this study are an entry into the lives of swirling students. Reconceptualizing the PPCT framework can help practitioners determine policies and practices that have the potential to assist swirling students. Through targeted advising, course offerings,

and other services, university personnel can disrupt the swirl cycle and help students meet their graduation goals.

In this section, I describe how practitioners can use what is known about context to organize interventions and services for adult college students who transfer frequently. I do this by conceptualizing elements of the context as inner rings and outer rings. This binary view of context builds off the work of Bronfenbrenner (1979) but creates a new way to think about swirling enrollment and to assist students exhibiting these patterns. By classifying elements as the inner ring and outer ring, practitioners can recognize and develop appropriate interventions for everyday stressors that push students out of higher education. Table 4 includes a summary of the inner and outer ring elements that contributed to the swirl phenomenon for students in this study.

Simply put, inner-ring problems require interventions, assistance, and support services. Personal and career counseling, academic advising, childcare, and course offerings that fit adult learners' enrollment preferences are outer-ring elements that can help alleviate some problems students face in the inner rings. Macrosystem problems also included in the outer rings may seem less manageable because institutions cannot change societal forces easily. Where they can exact change is within their policies and practical approaches to assisting adult learners.

Table 3 Inner and outer-ring issues in the lives of adult students who swirl

Inner-ring	Outer-ring
• Personal financial issues/debt • Parental responsibilities and competing priorities • Lack of engagement, disinterest in the curriculum/general education classes • Lack of a support system • Lack of study, time-management, or other academic skills • Work promotions and added responsibilities	• Course offerings (time of day and modality) • Transfer policies requiring students to repeat courses • Student service and instructional practices causing students to feel like a number • 9–5 office hours and advising times • Other policies and practices designed for traditional students and applied to adult learners • Societal forces that contribute to who goes to and who completes college

Inner rings

The inner rings include the individual and elements of their day to day lives. When a person enrolls in higher education, the institution, classmates, faculty, and staff are also a component of the inner rings. Therefore, along with work and family situations, universities play a role in the harmony or disharmony a student experience. Students in my study experienced harmony in the inner rings when they felt advisors were part of their extended circle of support. Supportive practices humanized the college experience and made participants feel like they were people, as opposed to feeling like a number or a revenue source.

How institutions support non-traditional students outside the classroom is linked to their satisfaction and ultimately, their retention (Hadfield, 2003; Monroe, 2006). Cultivating a student-support model in which students feel connected to their advisors can promote success because it changes their relationship with the higher education system. Advisors working with individuals within the swirling population should focus on developing high-impact support that centers on the individual needs of students. In the case of this study, the students would have benefitted from specific assistance for first-generation, adult learners, and from the support that tapped into their motivating factors. In the remainder of this subsection, I outline potential methods that practitioners can use to support swirling students.

Support for adult learners. Support for adult learners needs to start before students enroll at an institution. University personnel who interact with transfer students play a critical role in facilitating smooth transitions. Students in my study referred to admissions representatives, transfer advisors, academic advisors, and other individuals who are responsible for onboarding students into the new institution. How these individuals provided service to students frequently had a significant influence on the students' perceptions of their colleges or

universities. When these staff members did not respond quickly to emails or promptly return phone calls, they alienated and eroded student confidence in institutional fit (Hadfield, 2003). The most favorable situation described by students was when university staff became trusted members of their support system. Students in this study wanted to feel cared for, and some even became emotional when talking about the support their academic advisors extended to them. If schools create relationship-based approaches, it can enable students to let their guards down and help advisors connect students to the institution and to the resources they need to be successful.

One way institutions can help support adult learners is to help them learn to balance competing priorities in their lives, which could include the need to work and support their families as well as a desire to advance their careers while attending school. Structuring services to help students create life balance should be a priority for institutions that enroll adult students (Hadfield, 2003; Hale, 2014; Kerka, 1995; Valentine & Darkenwald, 1990). In writing about adult college student retention Kerka (1995) stated, "Retention needs a student support system, high-quality instruction, and flexible structures and processes to help motivate and sustain student commitment" (p. 6).

Advisors and others working with adult learners should cultivate and support student success, providing a coaching approach to academic advising. Coaching relationships should make students feel that their advisors are part of their support network. Those working with swirling students can take a focused approach by tailoring support systems, structures, and practices to include the types of swirl they observe. Because different patterns of swirl have different root causes, a unilateral approach to assisting students misses an important opportunity. Below are some recommendations tailored to the types of swirl I discovered through this study:

Career Swirl

- Provide strategies for getting buy-in support from employers or provide advice on how to manage in circumstances where there is no support.
- Help students garner buy-in and support from family members.

Path Changing Swirl

- Engage students to talk about the different phases of their life and the changes that happened along the way to help them reflect on their personal path to date.
- Help students refine their educational focus by bridging personal and career goals.
- Compare potential fields of study to occupational choices, interests, motivation and values, skillset and strengths. (Gordon, Habley, & Grites, 2011).

Strategic Swirl

- Help students be strategic in ways that are mutually beneficial for students and institutions. This could include assisting students with scheduling classes, mapping out their programs, and even discounting tuition over the summer to keep students moving toward graduation. This assistance could also benefit institutions by enabling better enrollment management, tuition dollars generated, and potentially better completion rates.

Similar practices are promoted throughout higher education literature focusing on both traditional and non-traditional students should be adopted and adapted to meet the needs of swirling students (see Hadfield, 2003; Hale, 2014; Kerka, 1995; Valentine & Darkenwald, 1990).

Motivation and personal growth. Along with helping students balance elements of their inner rings, student support personnel also have an opportunity to help students develop an understanding of their starts and stops in higher education. Students need to reflect about past experiences in order to learn (Fenwick & Tennant, 2004; McClendon, Neugebauer, & King, 2017; Merriam & Bierema, 2013). Silverman and Casazza (2000) explained that successful adult learners connect "ability and diligence to success and a lack of effort to failure" (p. 23). This means that harmony and disharmony in the inner rings should not be viewed as strokes of luck or accidental, rather as states of being to cultivate and mitigate. Advising sessions and orientation

activities that prompt students to understand what went wrong during their prior enrollments can help them plan for and prevent issues derailing their graduation goals.

In addition to helping students sort out times where they may have struggled, student support personnel should encourage students to reflect on personal achievements. The individuals I interviewed had many noteworthy accomplishments they may have lost sight of during academic transitions. For example, both military veterans served the United States honorably and had multiple deployments between them. Others who started in retail quickly ascended to management roles. In their lives as students, participants overcame academic challenges. For example, one participant mentioned that he was nearly academically dismissed and now his grades qualify him for the honor roll.

By having students reflect on how they have overcome challenges, support personnel can help adult college students develop a strong sense of self-efficacy, and the grit needed to withstand periods of disharmony in their inner rings. Self-efficacy relates to a student's belief in their ability to be successful (Silverman & Casazza, 2000). Students need to believe they can overcome the pitfalls they face while in college to be successful. Related to self-efficacy is the personal trait of grit, or "perseverance and passion for long-term goals" (Duckworth, Peterson, Matthews, & Kelly, 2007, p. 1087). McClendon et al. (2017) examined how grit contributed to the success of adult learners taking online courses, noting: "Grit is the quality of working persistently and consistently toward long-term goals, despite failures, challenges, and highs and lows in the process" (p. 9). I assert that students in the swirling population are inherently gritty, as they repeatedly return to the higher education setting to achieve their long-term goal of earning a bachelor's degree. By helping students see their perseverance as a positive attribute, student services personnel can help further motivate students to be successful.

Motivation plays a momentous role in the success of adult learners (Silverman & Casazza, 2000). If those working in colleges and universities assume that students are only motivated by earning potential and employment opportunities, they may miss other motivating factors. I observed a much broader source of motivation, namely, participants' desires to support their families and to make their spouses, parents, and children proud. Admissions officers and advisors should develop strategies to help students articulate their motivations for earning a degree. This can be as simple as asking adult learners, "What has been motivating you lately?" during advising sessions and other interactions. This can serve as an entry point for advisors to encourage students to draw from these past victories as a source of strength.

Support for first-generation students. First-generation students need guidance as they move into the higher education landscape, and even more so if they begin to exhibit a swirling enrollment pattern. A practical solution for helping first-generation college students include practices that foster integration into the college setting and facilitate connections to services like academic tutoring, assistance with completing financial aid applications, and financial literacy tutoring. These services have proven helpful for at-risk first-generation students who access them through targeted interventions like the Student Support Service (SSS) program, which is a federal TRIO program. "The goal of SSS is to increase the postsecondary persistence and graduation rates of low-income students, first-generation college students (i.e., students whose parents have not received a bachelor's degree), and students with disabilities" (U.S. Department of Education, Office of Postsecondary Education, 2016). Unfortunately, only individuals who qualify for TRIO programs at participating institutions are able to benefit from SSS programming. My findings suggest that similar programming should be adapted and adopted at

institutions who serve first-generation adult learners in order to help mitigate the swirl phenomenon.

Among my study's sample of first-generation college students, many indicated that they were strong students in high school including those who mentioned taking AP classes or being dual enrolled at their local community college. At the time, they thought this was the smart way to get ahead. In my analysis, these students lost the advantage the first time they stopped out. A better way to help these students graduate would be to offer earlier access to student success programming, like introducing SSS program-like interventions to them before they leave the high school environment.

Another practical solution to help students transition is to include specialized content in college and university orientations for first-generation college students (Hale, 2014). This content could be an extension of the typical introduction to college resources included in orientation programming and focus on how to avoid and resolve problems common to nontraditional-aged college students. Tailored content for returning college students and transfer students should also have some content designed for first-generation college students.

Transfer process. There is support in the literature for focusing on inner-circle elements during the transfer process. Laanan's (1996) recommendations to facilitate a smooth transfer include (a) providing workshops that focus on transfer skills, (b) connecting students to individuals who successfully transitioned in order to provide them with resources and support structures, and (c) mentor-mentee programs at the university that pair transfer and university students. These practical applications help identify needs, mitigate elements in the inner rings, and focus on both the individual and the micro- and mesosystem levels. The timing of these services plays a vital role in helping the student succeed, according to Wilson and Townsend

(2006). They noted that if students had more assistance in the first weeks of their transition, they were more successful.

Outer rings

There are a several ways people who work with adult students in a college or university can focus on elements in the outer rings of Bronfenbrenner's (1979) context to develop interventions and services to help students complete their degrees.

First, university personnel should examine the current environment for outer-ring elements that may become enrollment barriers for this population of students. There may be potential to offer services and assistance to help all adult learners avoid taking breaks or make it easier to return from a break. For example, if an institution notices a pattern in which students are becoming more strategic by taking their general education classes elsewhere to save money, they may consider instituting a discount system for general education courses. Colleges and universities could be proactive and offer a "completion scholarship" to students during the summer term or other creative ways to make remaining at their home location the optimal choice.

Second, university personnel should ensure that new policies and practices will not create additional inner- or outer-ring problems for students. Something as routine as canceling an online or evening section of a course with low enrollment may create disharmony in the inner-rings as working parents try to shift their schedules to attend an in-person course section. Or, a new university policy that changes the prerequisite structure may result in outer-ring complications. Prerequisite changes could potentially add additional time to degree and complicate sequencing and articulation agreements, which community college students rely on as a blueprint for their enrollment.

Finally, institutions should work together whenever possible to facilitate transfer-friendly policies and processes in the outer rings. Participants in this study indicated that one element that aided in a smooth transition was collaboration between sending and receiving institutions. Cooperative systems that made it easy to send transcripts, articulation agreements, and collaboration between advising staff at both locations eased the transition. This finding aligns with the advice of Rhine, Milligan, and Nelson (2000), who advocated advisors have connections at four-year universities, use articulation agreements, and that university advisors meet with students before they transfer to answer questions. Administrators and student service providers at universities that frequently accept students from certain institutions should work to create a transfer-friendly environment by evaluating policies and practices, which are in the outer ring.

Cold transfer, hot transfer. The student swirl-pattern diagrams included in chapter 4 illustrate that the amount of time students spend out of school varies. The transfer needs of students will be different if they are "coming in cold," meaning they stopped out for a long time, or "coming in hot," meaning they are transferring directly from another institution. Practitioners can determine the impact of time away by framing their approach according to inner and outer rings.

When focusing on the inner rings of a student coming in cold, the institution should shape advising sessions or orientation content to evaluate what has changed in the student's life since the last time the student transferred. Advisors could conduct a formal inventory or directly ask the student to reflect on changes in their family and work situations, as well as current motivations for degree attainment.

This conversation or orientation content can serve as a needs evaluation, which enhances the transfer process in many ways. First, reflective exercises are an essential way in which adults

learn and process information. MacKeracher (2004) explains that adults' reflection on past experiences allows them to process and make sense of current events and to predict future experiences. Second, this conversation or reflective exercise would help the advisor determine if the student is currently experiencing harmony or disharmony in the inner rings. With this knowledge, the advisor can connect the student to the best resources to help that accomplish her or his educational goals.

Understanding what has changed in the environment between enrollments also helps guide an advisor's outer-ring approach in a way that helped the student. The outer-ring approach would focus on what has changed in the higher education landscape while the individual was away. Challenges that affected students coming in cold in my study included changes in instructional technology, in how to register for classes, or in how classes were offered (for example, compressed or online courses). Helping students understand the learning curve and what will make things easier for them can foster a smoother transition.

When focusing on the inner ring of students coming in hot, the institution should cultivate advising sessions or orientation content to evaluate the circumstances of the transfer. Advisors should work to determine if this move is the next logical step in a student's academic plan or if the move is in reaction to something negative that happened at their prior institution. This knowledge can help the advisor tailor his or her approach to helping the student be successful, and guard against unplanned transitions. My sample included an example of a hot transfer that was not part of an academic plan. One participant I interviewed transferred to the current institution because her previous advisor and faculty made her feel unwelcome. She attributed the chilly feeling she got from university personnel to the demoralizing notion that she was "unfit"

to work in her chosen field. Switching colleges (and majors) became attractive, but this was not a part of her original plan.

A planned transition may involve students who have followed an articulation agreement and completed the requisite coursework to transfer. On the surface, students following a plan could be perceived as having harmony in their inner rings, but there is potential for this not to be the case, depending on other responsibilities and life circumstances. In planned or unplanned transfer situations, advisors should strive to help students reflect on how they balanced (or did not balance) their inner-ring elements to determine if they are currently experiencing harmony or disharmony.

When focusing on the outer rings for a student who transfers directly from another institution, advisors should ask students to reflect on past experiences to build an inventory of what student services, resources, and academic support existed at the student's prior institution. This activity or conversation should push students to evaluate if they sought help when needed, and what services were helpful to them. Advisors should also try to determine what (if any) barriers prevented students from accessing helpful outer-ring resources. Perhaps their previous institution was set up to serve traditional-aged students and only offered services during business hours. Conversely, students may not have seen value in the services offered or felt like they needed help in any way at the time.

Participants in my study described what made the transfer process feel smooth, and what happened when it was not, with the majority of their impressions coming from interactions with university personnel. In tune with these remarks, many of my suggestions within the implications for practice section focused on behaviors or activities of academic advising, orientation, and other staff members who are work with students as part of their day-to-day responsibilities.

However, how these staff are supported, trained and rewarded is the purview of college administrators (Bess & Dee, 2008; Hadfield, 2003). Hadfield (2003) asserts that "college administrators, who have the least contact with students, have the greatest responsibility for establishing an organizational culture that breeds customer service, a culture that manifests itself in the interaction between students and the staff on the front line" (p. 24). Administrators and service providers should work together to evaluate if their current transfer practices, policies, and services to enable students to successfully transition into their new environments.

Limitations and Implications for Future Research

Several limitations emerged in this study as well as implications for future research.

Critique of Bronfenbrenner

Tinto's (1993) work on why students leave college is central to how scholars and practitioners in higher education think about and talk about persistence and degree completion. In my exploration of the nature of swirl, I intentionally sought to find an alternative conceptual framework to serve as my inquiry lens because Tinto's persistence modeling was designed for a traditional college student population, and his conclusions were not compatible with adult learners (Braxton et al., 2011). After using Bronfenbrenner's (1979) human ecology framework, I find that there was wisdom in taking a new approach because the findings of my study expand upon findings from prior literature guided by Tinto's theoretical underpinnings. On the other hand, Tinto's notion that "intention to leave college" is key to whether students continue to enroll at a particular institution remains relevant to my study. Students decide if they should stay or go. The higher education landscape offers many alternatives to the traditional college setting with a growing presence of online programs, corporate universities (Hadfield, 2003), and disruptive offerings like Western Governors Competency-Based Education (Kinser, 2002).

These offerings change delivery and pricing model for higher education and have the potential to influence student swirl.

In chapter two, I offered a limited critique of the human ecology model, by stating that some of the language used by Bronfenbrenner (1979) to describe the systems at play in the context is complicated. *Microsystem, mesosystem, exosystem,* and *macrosystem* may be apt labels for each of the systems. However, their similarities in consonance and appearance could play a role in obscuring their meaning. This is why I used the terms inner and outer rings when describing the lives of swirling students.

A limitation in my adaption of Bronfenbrenner's (1979) human ecology model in this study is that it was originally designed to examine the development of children. This makes it difficult to consider all elements when studying adult learners. For example, this framework was designed to look at development, and while my study captured some aspects of how students developed in their academic careers, this type development is not entirely analogous to Bronfenbrenner's conception of development through progressively complex proximal processes (Evans et al., 2009).

A component of Bronfenbrenner's human ecology model that was difficult to apply within the context of this study was the role of time. Many scholars who have used the framework to study higher education only focus on the context of the PPCT (see Murphy, 2010; Poch, 2005; Sullivan, 1987) or have included time in their discussion of limitations in applying this model (see Renn, 2003). While there was some evidence that the element of time played a role in the swirl phenomenon, it is hard to draw any particular conclusions about time based on my data. Some participants noted that the transfer process got easier over time; some concluded that the timing was not right when they first attended college because they were too young and

not ready to take on the responsibilities of college. For these students, time enabled them to mature and to gain perspective and life skills that allowed them to progress toward their graduation goals.

Even though my study did not allow me to make any firm conclusions about the role of time, Bronfenbrenner's (1979) framework was useful for examining the lived experiences of students who exhibited a swirling enrollment pattern because it includes both the person and the environment. This new lens revised what we know about individuals who exhibited this enrollment pattern as well as what we know about elements of higher education that assist or inhibit these students. This framework enabled discovery into the nature of swirl and allowed me to describe it in a way that can be of benefit to those who are working with adult students.

Future Research

Frequently, have studied swirl and its attendance patterns called for more researchers to explore the unique challenges that this population of students faces (Bahr, 2012; McCormick, 2003; B. K. Townsend & Dever, 1999) I echo these appeals for more research in this area, but future researchers should note that adult learners are balancing competing priorities to attend college(Bean & Metzner, 1985; Hadfield, 2003). These are busy people who do not have a lot of free time. Those planning to research adult learners need to be efficient with participants' time and have an agile approach.

Strategies that enabled me to collect the data for this study included computer-mediated interviews using a video-conferencing application. This level of flexibility allowed individuals to do the interviews from wherever they pleased. Researchers also need to be able to interview participants at times that are convenient for working adults. I made it clear to participants that I

was available to talk to them when they were free. I conducted interviews late at night, just after the close of the standard workday and over the weekend.

The results of this study are not generalizable to the broader population of students who transfer (Merriam & Tisdell, 2015). In other words, experiences of the individuals in the sample may not be universal. Therefore, more research surrounding the themes and ideas of this study would further add to the academy's understanding of swirl. The themes identified in this study constitute a starting point from which to consider the needs of adult students who have transferred multiple times.

Researchers should consider doing similar studies with different populations of students. The description of swirl represented in this study is limited to the experiences of 15 adult learners who were all pursuing business majors. The circumstance that my sample consisted of students studying business, may have contributed to the number of students who fit into the career swirl pattern. Future research that seeks to include the perspectives of non-business majors, students attending community colleges, and those who are not enrolled will help describe the nature of swirl more broadly. My sample consisted of students currently enrolled in bachelor's degree programs and potentially missed the perspectives of students enrolled at community colleges as well as unenrolled individuals who have swirled out of the higher education system temporarily or permanently.

Since the majority of my sample fell into the career swirl citatory, it would be especially prudent to embark on studies that focus on students in the other patterns of swirl, especially younger students who have been more strategic and students who return to the college setting after completing a degree. These studies which focus on the strategic nature of swirl should examine the relationship between age, transfer motivations, and skills for navigating the system.

A closer look at post-baccalaureate students' academic histories could uncover multiple enrollments and help determine ways to serve this population of students better.

Future research could also explore effects of the types of interventions recommended in the "Implications for Practice" section. My work may also guide the generation of an inventory to determine the individual needs of transfer students. Additionally, quantitative research that measures the frequency of each pattern in the general population of transfer students or that quantifies the frequency of certain life events leading up to pivotal moments could produce more generalizable findings.

Conclusions

In conducting this qualitative study, I learned from the lived experiences of students who have multiple transfers and breaks in their higher education enrollment. This new understanding of what life is like for these students was constructed by consulting individuals who enacted swirling enrollment patterns. The use of Bronfenbrenner's (1979) PPCT human ecology model allowed me to unpack complicated situations that lead students to be a part of the swirling population. First, I identified three enrollment patterns that went beyond directional movement between institutions and focused on reasons why students transferred multiple times. The overarching themes for these patterns included oscillating between higher education and career, changing personal goals (path changes) which includes returning to college to retool after earning a credential, and strategic moves.

Second, I took a closer look at the responsibilities and day-to-day activities that revealed a profile of the swirling student. The sample consisted of adult college students, many of whom were first-generation college students and primary caregivers for children. These students had multiple competing priorities and struggled to maintain harmony in their jam-packed lives.

Significant life events can potentially create changes resulting in pivotal moments where students leave college. Swirl occurs in the adult student population because students are continually prioritizing and will choose not to enroll when their responsibilities outweigh the perceived benefit of higher education.

The findings from this study can guide those who work in higher education who wish to disrupt cycles of swirl. To this end, registrars, transfer credit evaluators, admissions officers, and academic advisors need to be able to recognize what swirling looks like and should develop policies and practices to help these students succeed. Particular attention to the "inner rings" or the day-to-day elements of students' lives, will enable those working on the front line to help students maintain harmony which may help them remain school or ease transitions after breaks. Harnessing the power of students' motivation will help them continue to strive for and ultimately, help these adult learners meet their educational, personal, and career goals.

APPENDIX

APPENDIX: Interview Protocol

The following protocol maps to Bronfenbrenner's (1979) person, process, context, and time (PPCT) framework.

Person

Tell me a little bit about yourself.

Why are you pursuing a bachelor's degree?

What kind of student were you in high school? How would you describe yourself as a college student?

What was your plan for college when you first attended? In what ways, if any, did this plan change over time?

Have your interests or major changed over time? (If yes: Walk me through your different goals at different times.)

Process

Describe your experiences as a transfer student.

Has your experience been different at the various institutions you have attended?

(If negative response) Why was that frustrating or disappointing?

(If positive response) What helped you to have a good transition? What has been a factor in creating a positive transfer experience?

Context

Can you recall what you were thinking and feeling when your initial plans changed, and you transferred or stopped out? What was going on?

Tell me what taking a break from school (a pause) has been like.

What do you think enabled you to return to college after a pause?

Describe your life outside of school and how you balance other responsibilities with your schoolwork. (Follow-up: How has going to school and balancing your responsibilities changed with time?)

How have life changes shaped your educational journey?

Time

Has your motivation to get a bachelor's degree changed over time?

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