WISCAPE

WORKING PAPER

Institutional Transfer and the Management of Risk in Higher Education

Regina Deil-Amen
University of Arizona, Center for the Study of Higher Education

Sara Goldrick-Rab
University of Wisconsin-Madison

August 2009

Address correspondence to:

Regina Deil-Amen, Ph.D.
Assistant Professor, Center for the Study of Higher Education
University of Arizona, Education Building, Room 307
P.O. Box 210069
1430 E. Second Street
Tucson, AZ 85721
reginad1@email.arizona.edu

National data indicate today's college students often attend more than one postsecondary institution (Goldrick-Rab 2006). While such mobility, or movement between institutions, can be beneficial, it is clear that a growing proportion of undergraduates who change colleges are not completing degrees. For instance, while transferring from a community college to a 4-year college is associated with increased odds of earning a bachelor's degree, a move in the other direction—a reverse transfer from a 4-year to 2-year college—is associated with lowered rates of BA attainment (Goldrick-Rab and Pfeffer 2007). Yet according to one national longitudinal study, 15 percent of 4-year students undertake a reverse transfer, and rates are especially high among students from families with lower levels of parental education. Nearly one-fourth of 4-year students whose parents did not finish high school engage in reverse transfer, compared to less than 7% of students with parents holding professional or post-graduate degrees. Moreover, among low SES college students, a reverse transfer (4-year to 2-year) is more common than an upward transfer (2-year to 4-year) (Goldrick-Rab and Pfeffer 2009).

If their initial entry into 4-year colleges is indicative of desires for earning bachelor's degrees, and evidence of at least some level of resilience and success, why are so many low SES and first-generation college students ultimately transferring to community colleges? Goldrick-Rab and Pfeffer's (2009) analysis of national longitudinal survey data determined that many typical predictors of college attainment (e.g. inadequate high school preparation, lower expectations, lack of strategic college planning, and lower financial capital) do not predict reverse transfer. Instead, differences in the success of the initial college academic experience (as evidenced by first-year GPA) provided the strongest clue (of those examined) as to why students with lower levels of parental education were more likely to reverse transfer. This association persisted net of the factors noted above, suggesting students are encountering a complex set of hurdles in their first

year of college for which simple measures of finances and prior goals, planning, and academic preparation cannot account.[1]

A richer and more meaningful explanation for the phenomenon of reverse transfer clearly requires additional theorizing and testing using micro-level data more capable of capturing early college experiences. On the one hand, we might consider the utility of a rational choice approach, in which the evaluation of costs, benefits and probabilities of success determine the postsecondary choices and eventual attainment of individuals from particular family origins (Becker 1976, 1993; Elster 1986; Goldthorpe 1996). Rational choice theory posits that individuals make decisions (e.g., about reverse transferring) by comparing the benefits with the costs for all possible alternatives, and then select the best alternative with the greatest net benefit, given the individual's preferences and tastes. According to this framework, students make choices that maximize their opportunities for success, and families with less access to information and resources tend to make less of an investment in postsecondary pursuits. Although foregrounding individual agency, this approach does acknowledge the existence of structural and cumulative inequalities that limit or prevent the social mobility of poor and working class students (Goldthorpe 1998). Furthermore, it offers a viable explanation for why students with less parental education engage in reverse transfer more frequently. However, a rational choice perspective does not shed much light on two key questions. First, what factors influence students with less parental education to reverse transfer? Second, within that group of students, what differentiates those who persist in four-year colleges from those who engage in reverse transfer?

In contrast, socio-cultural theories of social reproduction in sociology, exemplified by the foundational work of Bourdieu (1977, 1984; 1990) and Bourdieu and Passerson (1977) offer a more culturally-nuanced conceptualization of the factors that may be

influencing lower SES students to reverse transfer more readily. Within such frameworks, class-based and collective explanations are offered for why poor and working class families make seemingly limited educational choices that foreclose options. Through the central concept of habitus, Bourdieu (1977) suggests individuals make choices defined by a cumulative set of embedded perspectives within their social class. It is within these structured patterns that agency is limited, and existing-class differentiated outcomes are thereby reproduced. Such a framework is quite deterministic, underplaying the agency involved as students and families make choices and take actions within stratified contexts. At the same time it opens the door to understanding of why lower SES students might choose the apparent 'non-rational' path of reverse transfer.

Rational choice theory, with its overemphasis on individual agency, and socio-cultural theory with its tendency toward cultural determinism, may be more compatible than they appear on the surface, and the two theories in interplay may be more useful than in isolation. According to rational choice theory, all choices are rational in some sense, and the often unanswered puzzle rests in figuring out why individuals perceive the choices that guide their behavior as rational. In the culturally-based theory the independent influence of class culture is prominent, but the role of any given set of social relationships embedded in a class-context to alter or direct perceptions and strategic decision-making toward non-reproductive ends has been absent. Interestingly, both theoretical approaches emphasize the role played by family and social class in framing a student's postsecondary goals and options, which suggests some compatibility between the two frameworks. Yet, with their focus on cultural and other differences *between* social classes, neither approach appears adequate to illuminate differences in decisions and trajectories *among* students from the same lower social class of origin.

By probing the micro-level interactions and experiences shaping students' thoughts, behaviors, and decisions during college we hope to generate a better picture of how individuals enact the intersection of their own agency with their given social context. Such insights may enable a more accurate and meaningful interpretation of the association between parental education, first-year GPA, and reverse transfer. Therefore, the purpose of this study is to examine the 'remain or reverse transfer' decision more closely by focusing on how it occurs among graduates of Chicago Public Schools (CPS).

CPS students are overwhelmingly from socioeconomically disadvantaged backgrounds and are disproportionately underrepresented racial/ethnic minorities, allowing a closer, nuanced look at this phenomenon than a nationally representative sample (such as that employed by Goldrick-Rab and Pfeffer 2009) can provide. Furthermore, most attend college in the greater Chicago area, which includes numerous 4-year and 2-year colleges, presenting a wide variety of opportunities for transfer. Using information from multi-year qualitative interviews conducted with 110 graduates of Chicago Public Schools, we find that underlying the statistical association between college grades and the incidence of reverse transfer is a set of experiences that develop over time and in concert with multiple personal and institutional actors. Cumulatively, these contribute to both a lower first-year college GPA and shape the *influence* of academic and financial difficulties on students' decision-making.

By illuminating these experiences and relationships we move beyond a reductive depiction of "at-risk" students risking their bachelor's degree aspirations to attend community college, to explore in greater depth the circumstances, behaviors, and understandings that lie at the root of their decisions to reverse transfer or not. In particular, we focus on how they experience and respond to the risks induced by an accumulation of inadequate guidance, misaligned goals, misinformed decisions, and the

4

academic and financial challenges inherent in their college trajectories. Although the term "risk" has precise and varied economic meaning, we are conceiving of "risk" as simply heightened exposure to the possibility of negative consequences; here, the potential consequence is leaving college without a four-year degree. Assuming that all students from disadvantaged backgrounds begin college at a 4-year school at least somewhat at risk of non-completion, we compare the reasons why some are more or less exposed to such risk relative to others of similar circumstances, and we also explore how some successfully manage risk in a way that leads to four-year college persistence while others confront risk in a way that leads to reverse transfer.

Based on the qualitative analyses, we conclude that the reverse transfer process is inherently an attempt to grapple with the creation, interpretation, and management of the risk of dropping out of college. Risk is *created* by misalignment between an individual's postsecondary aspirations and their secondary school preparation and support, and by the absence of a strong goal motivating completion of a bachelor's degree. Our evidence is consistent with many other studies that reveal how first generation and lower SES students in particular (but not exclusively) have college aspirations but lack college knowledge, high school guidance, and parental involvement in the college going process.[2] Risk is then *interpreted* after enrollment in response to distinct academic and/or financial challenges in ways that are informed by the nature of the construction of students' college goals and plans. Finally, risk is *managed* via social relationships, with some students benefiting from the influence of others who actively discourage a move to a community college. These findings support a synthesis of rational and cultural approaches to better explain how agency can be exerted in multiple and varied ways within an SES subgroup. The sum result of these three processes appears—in statistics—as either persistence in the 4-year college where a student began, or a reverse transfer.

COLLEGE STUDENT MOBILITY

Student mobility is a persistent—yet stratifying-- feature of American higher education (Goldrick-Rab 2006). A slight *majority* of students change institutions at least once during their college career, and nearly one-fifth of high school seniors attend more than *two* institutions (Adelman et al. 2003: 12; Adelman 2004: 45). Despite this, traditional models of educational attainment put intermediary college transitions in a black box, focusing on only the initial transition to college and the final transition to degree completion (e.g. Manski and Wise 1983; Mare 1980). Dominant theories of student persistence consider only academic and social integration into a single institution (e.g. Tinto 1993). Mobility is essentially set aside, contributing to incomplete and therefore limited depictions of contemporary college life.

Better understanding the causes and consequences of student mobility can illuminate pathways to successful degree completion, especially for students most at risk for dropping out – lower income, first-generation college students. Barely 17 percent of high school seniors from families in the lowest SES quintile finish a bachelor's degree by age 26 compared to 62 percent of those from the highest SES quintile (Adelman et al. 2003). Significant differences in *how* students attend college contribute to this gap (Goldrick-Rab 2006). For example, taking time off from college is associated with reduced odds of persistence and increases time to degree (Carroll 1989; Ganderton and Santos 1995; Guerin 1997; Hanniford and Sagoria, 1994; Horn 1998; Pascarella and Terenzini, 2005; Porter 1990), and institutional continuity increases the odds of BA completion (Adelman 1999; Berkner, He, and Cataldi, 2002; Eimers and Mullen 1997; McCormick 1997).[3]

Studies tend to focus on the traditional transfer pathway from community college to a 4-year college – measuring the gap in bachelor's degree attainment between 2-year and

4-year college beginners.[4] Given the well-documented finding that, on average, initially entering a 4-year college is more beneficial than starting in a 2-year college, it is surprising that more research has not been conducted on the mobility patterns of low-income, racial minority, and first generation college students who begin at 4- year institutions. Furthermore, despite dramatic increases in college-going among low SES students over the past several decades (Rosenbaum, Deil-Amen and Person, 2006), they remain at greater risk of dropping out of 4-year colleges (Adelman 1999, 2006; Choy 2001; Haycock and Huang 2001; Kurlaender and Flores 2005; McCarron and Inkelas 2006; Mortenson 2007; Rosenbaum 2001). Although likely more promising than 2-year enrollment for most students seeking a BA, enrollment in a 4-year institution does not guarantee completion of that degree (Goldrick-Rab and Pfeffer 2007; Long and Kurlaender 2009), especially for underrepresented racial minority students who have 4-year college completion rates below 50 percent (Mortenson 2005; Swail, Redd, and Perna 2003).

SITUATING RISK AND AGENCY IN THEORETICAL CONTEXT

The pervasiveness of risk in students' college trajectories is inherent in sociological and economic theories recognizing the pivotal role of family and social class circumstances. On the one hand, socio-cultural theories, like that of Bourdieu, do not discuss the concept of risk explicitly, but they do emphasize the role of habitus in shaping one's perspective on what is appropriate and likely for themselves as a member of a particular social class group. On the other hand, rational choice models address risk directly, as its assessment is considered part of the decision-making process. Breen and Goldthorpe (1997) embed risk within the family, using the concept of relative risk aversion to explain why persistence to a degree is strongly influenced by parental social class. Their model assumes families "seek to avoid downward social mobility," with parents

attempting to maximize the probability that their children will acquire a social class position equivalent to or higher than their own. Given inequalities in resources and differences in constraints and opportunities faced by members of different social classes, rational actors participate in higher education at rates that maintain existing class differentials. Members of elite social classes participate more and pursue higher degrees while members of lower social classes participate less and are more likely to opt out or not persist. Both of the above economic and socio-cultural models, however, do little to explain the horizontal stratification of risk (e.g. risk variations within a given SES level) as they relate to different trajectories *among* students from families of similar social class origins. In such theories, the ways in which individual agency intersects with socio-cultural context are underdeveloped.

Prior sociological and educational research provides some direction to fill this gap, particularly studies indicating that explanations for postsecondary participation and success extend beyond the family. The high school context has been found to play a central role in shaping the college choice process and in providing a foundation for college success. College aspirations (Hout and Morgan, 1975; Morgan, 2005; Pascarella and Terenzini, 2005), college knowledge/information (Vargas, 2004; Venezia, Kirst and Antonio, 2003), strong academic preparation (Adelman, 1999; 2006; Perna, 2005; Rosenbaum, 2001), and a high school culture and counseling structure that encourage and guide students' college planning (Hill, 2008; McDonough, 1997; Perna, Rowan-Kenyon, Thomas, Bell, Anderson and Lee, 2007; Roderick, Nagaoka, Coca and Moeller, 2008), are key components of 4-year college enrollment, setting the stage on which students attempt to enact their college goals. For example, regarding the construction of college goals Schneider and Stevenson (1999) demonstrate that high school institutional context plays a prominent role in fostering student plans that are either aligned or not aligned with their ambitions. This

school context dynamic acts in concert with family influences. Due to a lack of clear direction from schools and parents, many students have poorly formed, unrealistic, and unspecified plans that lead to mistakes in choosing coursework, choosing a college, and setting career goals. This hinders their ability to realize their college and life goals. The authors identify community college enrollment as a *high risk* college pathway and mechanism through which ambitious plans falter.

Consistent with Schneider and Stevenson's recommendations regarding the potential value of providing students with the needed direction to avoid high risk community college pathways, the work of Stanton-Salazaar (1997, 2001) and Bensimon (2007) foreground the agency of supportive others in minority student success. Stanton-Salazaar depicts how minority youth struggle to mobilize their social networks to access high school institutional agents who provide support and transmit valuable social capital. Bensimon (2007) turns attention to the positive aspect of a similar dynamic in the postsecondary context, noting the role of college practitioners in providing information and support to minority students in community colleges. Furthermore, Deil-Amen and Rosenbaum (2003) detail how the college organizational structures within which information and services are provided can reduce the confusion and mistakes 2-year college students experience in navigating the institution and strategizing success. In particular, college staff- or faculty-initiated contact rather than student-initiated contact were found to be more effective in guiding and assisting vulnerable students who lacked social know-how regarding college.

Taken together, such research can inform existing socio-cultural and rational choice frameworks to move beyond an individualistic depiction of students as the sole authors of their decisions and success (or lack thereof) toward a focus on the intervention of active, institutionally-located others in their college trajectory. Yet research tends to pay attention

only to trajectories of risk during both the transition out of high school and the 2-year college experience. Scholars have not yet explored how such dynamics might operate for 4-year college beginners and their relevance to reverse transfer as a mobility option. In sum, apart from family background, prior research has established that several high school context relevant conditions must be met in order for students to have a good chance of succeeding in college. When not met, students are placed at risk of not fulfilling their aspirations, and their trajectories are embedded within risk-inducing circumstances. But exactly how does that process occur and what are the particular dimensions of that process for 4-year college beginners? What role do others play in their decision-making and trajectory? If reverse transfer is evidence that dreams of a bachelor's degree will not come true, how do 4-year college goers arrive at that decision? These questions are the focus of our inquiry.

DATA, SAMPLE, AND ANALYTIC METHODS

Our approach brings together two distinct yet interrelated sources of quantitative and qualitative data on the college trajectories of a sample of Chicago Public School (CPS) students. The quantitative data, used here for descriptive purposes, come from the Chicago Postsecondary Transition Project, a unique longitudinal study of the college experiences of CPS students conducted by the Consortium on Chicago School Research, [5] which surveyed and tracked the post-high school experiences of successive cohorts of CPS graduates using National Student Clearinghouse (NSC) data. The NSC provides an indicator of college enrollment and the school in which a student is enrolled. In addition, we use CPS data on students' family background. The qualitative data used for analytic purposes comes from semi-structured interviews with open-ended questions conducted with 110 African-American and Latino students chosen as a stratified subset of over 1100 seniors attending

10

five high-poverty Chicago high schools in 2003-04. Data from the Chicago Postsecondary Transition Project includes these students. As such, this joint research effort provides a unique and rare opportunity to combine findings from a longitudinal quantitative and longitudinal qualitative study to understand the college transition experiences of a particular group of students.

Interviews were conducted at three points in time to span the qualitative sample's transition into college.[6] Initial interviews (N=110) took place during the students' senior year in high school. The second interview occurred 12-24 months after senior year of high school (during the first year of college for most). The third interview occurred 24-36 months later.[7] Fully 76 percent of those initially interviewed were re-interviewed at all time points.

All interviews were fully transcribed and analyzed inductively (Coffey and Atkinson, 1996; Creswell, 1998) to generate original coding schemes. *NVivo* was used to facilitate the analysis, which began with an open coding technique (Corbin and Strauss 2007) to identify general themes, and axial coding (Glaser and Strauss 1967) was used to structure a 'ranking' of concepts and sub-concepts. Selective coding helped to identify the main themes used to organize the final stages of the analysis and interpretation of the data. A modified version of the constant comparative method was used to develop concepts, categories, and social processes that were emerging in the data over the three year period in which data collection was proceeding, rather than waiting until all data was collected (Bogden and Biklen 2007; Strauss 1987). As a result of this questions on the student interview guide were adjusted as new unanticipated themes were identified between the years that interviews were conducted.[8]

FINDINGS AND DISCUSSION

Reverse Transfer in Chicago

Most analysis in this paper focuses on the 44 students in the qualitative sample who began college at a 4-year institution.[9] These students are largely first-generation African-American and Latino college students whose parents have not completed a bachelor's degree. Nearly all began college enrolled full-time, as is increasingly common among students who attend college right out of high school (Schmidt 2009). Although they all graduated from the same five low-performing high schools, their high school curricula, grades and ACT scores vary. Most did not take AP classes, and among those that did few scored high enough on the exam to receive college credit. Some students were high achievers earning all A's, while others were B/C students. Their ACT scores range from 15-24.[10]

Of these 44 students, 24 remained enrolled in a 4-year college three years after initial entry, 15 transferred to a 2-year college, and 5 left college without re-enrolling during the period of time we observed them. Does this make the qualitative sample unique, or is it typical of CPS students more broadly? And how do rates of reverse transfer in Chicago compare to those nationally? Our calculations of data on 2004 graduates of Chicago Public Schools and a national sample of 1992 high school graduates (NELS:88) reveal the following. First, the rate of reverse transfer in our qualitative sample (35%) is higher than the CPS average (20%) and the national average (15%). However, when we narrow the comparison to students graduating from high-poverty high schools in the CPS sample, and low SES students in the national sample, we find that rates of reverse transfer are similar (40% in the CPS sample, and 34% in the national sample). While transfer is observed over somewhat different lengths of time in each sample it does appear that the students we are studying leave 4-year colleges for community colleges at rates roughly

comparable to their counterparts. However, while analysis of national data finds that reverse transfer students have lower than average levels of academic preparation for college, we do not find this to be the case in the qualitative sample—likely because there is less variation in academic preparation within that sample. So, although academic preparation is strongly correlated with college success (Adelman 2006), the value of examining this particular sample comes from a closer look at divergent trajectories within a sample of lower-income students, all relatively weakly-prepared for college.

Given our intention to illuminate the findings from national data on the reasons for reverse transfer, we next examined the qualitative data with an eye towards identifying key differences between students who persisted in a 4-year setting and those that moved to a community college. Broadly speaking, we found that variation stemmed primarily from: (1) How students experience the creation of risk, and (2) how they interpret and manage risk in the face of academic and financial challenges. Four distinct yet mutually reinforcing factors contribute to the creation and interpretation of risk. The creation of risk was affected by: (a) guidance in the construction of college plans, and (b) development of a motivating goal. The interpretation and management of risk was affected by: (c) academic and/or financial support, and (d) the presence of advocates to promote and strategize bachelor's degree completion. These four factors cut across variation in high school grades, ACT scores, and selectivity of initial institution of enrollment[11], and can be thought of as *risk-minimizing supports* that spanned the transition into and through college.

Although nearly every student in the study experienced at least one of those four factors, those who persisted in a 4-year college throughout the study experienced all four factors. In contrast, none of the students who experienced reverse mobility or stopped out from college experienced all four factors—at least one was missing. This left them vulnerable as they tried to negotiate the thin line between staying in their college, leaving

college, or the third option of reverse mobility. Table 1 illustrates this pattern in detail for 10 of the 24 'persisters' in the sample. Table 2 illustrates the pattern for 11 of the 20 who did not persist in a 4-year[12] and demonstrates the ways in which those students who stopped out or reverse transferred were lacking in at least one area (as indicated by an italicized font). Next, we discuss dynamics of each factor.

[insert Table 1 and Table 2 here]

The Creation of Goals at Risk

Students experienced the creation of risk when initially constructing their college goals and plans in different ways. Although exposed to fairly similar high school contexts, some students were able to better negotiate the risk-inducing conditions of their high schools and benefited from additional help in planning and in the development of a strong motivating goal, each of which factored into their decision-making as they transitioned into and through college. Others were not as successful in negotiating the risk-inducing circumstances to marshal additional assistance.

College planning

Students attended high schools in which risk-inducing pre-college circumstances were pervasive in the sense that general encouragement to attend college was frequently offered, but it lacked specificity and was not tailored to account for individual circumstances and interests. This was particularly problematic for students whose families lacked "college knowledge" (Conley 2005). Three different students provide examples of the encouragement they received in high school, which was motivating but often generalized to the whole group rather than specific to individual students:

> My world literature teacher…likes to tell us…"Go to college, college is good for you." So they really motivate me… all of my teachers that I have had say you need to aim for college as a necessity I guess, a requirement...They just say, "Go to

college, you need college, go for it, you can do it. At the end everything pays off, when you have your house, your car, your family, you'll see that college was the answer.

They ask the class in general…who's planning on going to college and that's about it…but they never ask questions about, you know, what you want to be when you do go to college, what do you want to major in…They just say you should go.

They just, like glorified it, you know like, "Go to school, it's just so wonderful and you'll do this and you'll do that." And I'm like, "There's the bad sides of college, too. It's not all good, you know. It's highly stressful..." …I don't know how you would prepare someone for that, but I guess it's just like giving them information, letting them know. … Maybe have a more, um, more one-on-one with people that's in school, going to a university…so you can really see, "this is what it's going to be like.

Counselors rarely filled this information/guidance gap systematically. One student explained that she did not consider her counselor to be "helpful" in her college planning, and she did not talk to her much about college. She met with her counselor regularly, but "it was mostly like about talking about my schedule. I would not consider her a person that helped me with preparing for college or anything. She was just doing her job…scheduling my classes." So, while all students reported encouragement from family and high schools to pursue college, it was almost always accompanied by limited specific information, questionable academic planning, and barely adequate guidance.

When students came from families where the parents had not attended college, the absence of detailed advising at school was even more problematic. In Darian's case, his parents -- who had less than a high school education – were not involved at all in his college decisions. His college planning process and the help he received was minimal since he had not accessed any form of support to compensate for his parents' lack of knowledge. As a result, he applied to only two colleges – Southern Illinois University (SIU) and University of Illinois Chicago (UIC)—and his decision to apply to SIU was based simply on his counselor's brief response to his interest in engineering. "I told…the

counselor about my interest in engineering and she's like, 'Oh let me find out schools about it.' So she gave me that school." Darian neither learned more from his high school about engineering as a degree, a field, or an occupation, nor received any further help planning for college from his family, despite their verbal support. His older siblings told him "just to go to school" so that he won't "get stuck in the dead end jobs."

Darian enrolled at UIC as a commuter student rather than attend SIU due to cost--SIU had higher tuition plus the expense of living on campus. When asked why he did not continue at UIC after his first semester, he stated financial reasons and a self-imposed pressure to not continue being a financial burden on his family. He explained that he wasn't working and his parents, "they were supporting me," which he described as a problem because "first of all, my dad doesn't really…earn a lot. So does my mom. My brother is still living here helping out with the house. Just in general, it put a strain on everybody." Darian made the decision after one semester to drop out and then return to a much cheaper community college the following fall. It is quite clear that his initial goal-setting and college choice process (described above) were void of a planning process that included a well-thought out financial and academic plan for pursuing his goals. Ironically, it appears that encouraging high aspirations in this context *induces* risk since students are not adequately equipped financially, socially, and/or academically to succeed, and thus more likely to fail in college.

However, it appears the negative consequences of a risk-inducing context accrues to some students more than others, partly based on the students' capacity to marshal *additional* assistance. Students who either developed unique one-on-one relationships with counselors or teachers or went beyond typical circles to find help in constructing college plans (relying on wider social networks) were later much more likely to persist at a 4-year college (tables 1 and 2, first column). Those who did not were more likely to develop

misinformed goals based on false assumptions and little guidance, and since they were not as adept at anticipating or preparing for challenges, they eventually reverse-transferred.[13]

Veronica provides a key illustration. Her college expectations were heightened by the encouragement she received in high school. However her plans to pursue forensic psychology were interrupted by unexpected obstacles related to her lack of information about what to expect when living away on campus and how to plan accordingly. Her college application was sufficiently strong to merit admission to the only college to which she applied -- the flagship campus of the state's public university system, University of Illinois at Urbana Champaign (UIUC) – four hours away from home. Her high school culture made her feel that going away to college was ideal, but she wanted to remain close to home--though not too close. After successfully completing a bridge program for at-risk students, she decided to transfer back to a city community college after her first semester. No one had warned Veronica of the additional years of study beyond the bachelor's degree that it would take to attain her goal of being a psychologist. She explained, "I wanted to be a psychologist, but I didn't know that you have to do like seven years of school to be a psychologist." Nor had anyone informed her of the added costs not covered by her grants or the drawbacks of living away from home. In her second interview she reported:

> Champaign was too expensive for me. I did not want to take out any more loans. I took out a $6,000 loan and that was just for a semester. …I could not afford that… I could not deal with that much. It was too far from home and too expensive…and it being four hours away and I wanted to come [home] every weekend, and then that is gas just being wasted and a lot of money.

She was also poorly informed about the social culture that would surround her in her dorm:

> I did not like the environment either. It was way different from over here [in Chicago]. I…never did like the environment…the dorm rooms, the kids. I would be like trying to do…my homework and concentrate, there would be kids in the hallways running around banging on my door and then I would go out and start cursing at them. They were ignorant and being very immature.

As a result, she adjusted her goals downward after her enrollment at the university:

> I went for a…semester…then I dropped out for the second semester…now I am going to be going to [a community college] in June. I am going to go for two years and…major in criminal justice. …I am going to be a police officer.

In contrast, those who persisted in 4-year colleges accessed considerable help in planning, either from home, school, or other sources. Lenny grew up in a housing project and described the lack of knowledge of professional life in his family. "My family, they don't know a lot [about college, careers, and professions], so…my mind frame wasn't as great as it is now because I was learning from my family who didn't like typically know much about [these things]." He applied to college because of an internship he had gotten at Quaker Oats through a high school program. Before that time, he had not been putting much effort into school, and was desperately looking for a job simply to make money -- not for "big important jobs" because he didn't think he was, "good enough to work at a corporation or get an internship." During his internship he developed relationships with several mentors, who, along with mentors at his church, helped him perform a directed college search and informed him of the details of going to college to become an accountant. He applied to four colleges and chose one based on their opinions:

> Well my main mentors come from my church. I've been going to this church ever since I was nine years old I think. There are a lot of people there that have really nice jobs and really know about education…so they kind of helped me out through high school and they still help me out now. And my other mentors were from work. I work at Quaker Oats, and they're of course really big on education and learning. And they know a lot about different universities, so they told me that Northern was especially good in my field, which is accounting. So that's why I chose Northern.

We thus find evidence confirming Schneider and Stevenson's (1999) claim that the risk-inducing circumstances of some high schools lead to the development of "misaligned ambitions." Where those authors emphasize the results in terms of an "ambition paradox" in which bachelor's degree aspiring high school graduates enroll not at a BA-granting

12

college but rather at a community college. In our study, we find similar processes occurring among students who bypassed the community college initially, but ended up there eventually.

A motivating goal

Another component of the creation of risk process was the presence or absence of goals that superseded the mere desire to pursue college. We found that students who held such a goal perceived persistence to a four-year degree as an unbending proposition. The 4-year college plans of those without such a clear goal were more tenuous. Notably, nearly all of the 4-year persisters held a motivating goal, compared to only a fraction of non-persisters. The goal often included a highly desired career or postgraduate plan that set a students' field of vision beyond the short-term bachelor's degree goal. For some the goal was personal, such as a strong motivation to not return to their old neighborhood or to buy their mother a house. And all who held this kind of goal were convinced that there was no turning back -- they saw that accomplishing what they set out to do required persisting in college. The following quotes – the first from Olivia and the latter from Andrew – illustrate this kind of motivation:

> I realized that if I don't slow down and do my best every time I do something, I'm gonna be back at home, a place I don't wanna be because there's nothing positive going on at home right now – my neighborhood, the people I know…If I don't get through school…get this college education, I'm not going to jump out of the cycle that I'm going through at home. I don't want to be what I see around me. I want to be more. …I want to help people too. I can't help people if I'm in the same situation.

> Motivation. …I didn't want to…come back here in this neighborhood. I wanted to go somewhere and stay there and not come back. Basically I've been living here all of my life   and I'm tired, so I wanted something different.

> In contrast, it wasn't until several years after Harmony had left college (without a degree) that she developed a desire to return. Going away to college "for the experience"

13

and then coming back to her neighborhood after her mother had moved to Wisconsin left

her on her own to work while attending community college. She hadn't thought through

the implications of how leaving college would affect her day-to-day life, but once she did,

she then connected her bachelor's degree to the opportunity to change her circumstances:

> I want to go back and get my Bachelor's degree. …Now it's just, my objective is
> work, school, home, work, school, home, work. And I feel like, "Wow, I'm only
> twenty. This is so boring." … Now since I've gotten older and…I have to take care
> of myself and everything… I'm thinking in the future now and not in the moment.
> …I want to get my Bachelor's degree…to see how far I can go with that…I want to
> get out of this environment too. I don't want to be here much longer. It's not for
> me.

Also, Harmony was never fully committed to going to a 4-year rather than a community

college. In fact, Harmony did not have much drive or vision of why she was at a

university other than "the experience."

> I didn't want to go away to school… I waited 'til the last minute to turn in
> applications and it was like I was unconsciously fighting it. I didn't really want to
> go. And at first my plan was…"I think I'm going to go to [a community college],
> and then I'll go to another school." …But, I don't know, I kind of got caught up in
> the "…all my friends are going away to school, and I don't want to still be at home
> and everyone else is like living the college life." So, I guess that's what really
> pushed me to go.

Although Darian was motivated to avoid dead end jobs, he was similar to Harmony

in that his goals about his chosen institution and potential major were also quite unstable.

His motivation to "just go to school" was not enough to keep him at UIC. His career goals

were varied and extremely tenuous. He was also willing to change his goals radically after

stopping out and returning to a community college. In his first interview, while in high

school he said, "I know I want to do something like getting in the math field…in like

…civil engineering." Then in his second interview, after enrolling in community college,

he said, "now I'm not currently sure, so I've been looking at other options…like teacher,

that's kind of fun, and also cooking …cause I've been talking to some of my friends and

they're at CHIC (culinary school)." In Darian's third interview, his goals were still malleable and he was quite impressionable, easily swayed by friends' experiences. Across his college trajectory, his approach to obtaining a degree, his institution choice, and career/major choice were vulnerable to challenges. As his unanticipated circumstances changed, so too did his strategy.

The Interpretation and Management of Risk

The second element contributing to differential trajectories was how students interpreted and managed risk in the face of challenges during college. Our findings indicate that even though changing colleges is associated with lowered levels of degree completion, students themselves often see mobility as a strategy to *reduce the risk* of dropping out. Given this paradox, we explored the interview data to determine whether informational deficiencies or other factors contributed.

Surprisingly, most students in the study (regardless of whether or not they reverse-transferred), were initially, academically, financially and/or socially overwhelmed in college. However, we noted that students who reverse transferred or stopped out were more likely to experience *protracted* and unresolved academic and/or financial struggles and therefore to view reverse mobility as one of their only feasible options, especially when faced with the reality or impending reality of academic probation and loss of financial aid due to their poor academic performance in college. In the face of such challenges, one group of students chose reverse transfer or stop-out as an acceptable pathway to avoid putting themselves at risk of "failure" as defined by complete academic failure, further accumulation of debt, or more wasted time in pursuit of a goal not likely to be achieved in the short-term. They interpreted their heightened level of risk as a signal to pursue reverse transfer or stop-out. The other group interpreted their existing risk as a signal to take action to avoid not only the failure noted above, but another form of "failure"

– movement out of a 4-year college. Their actions, therefore, reflected an effort (with the help of others) to avoid both of these risks of failure so defined by employing "risk-management strategies."

Overall, we found that the nature of the support students received to negotiate academic and financial challenges, and in particular their access to advocates who prioritized 4-year completion, were two critical factors distinguishing those who reverse transferred from those who did not. Furthermore, strategies employed by students and their advocates to manage risk were informed by the dynamics inherent in their construction of their college goals and plans as well. In effect, these advocates framed students' high-risk college planning and academic and financial challenges within a risk management strategy that defined 4-year persistence as the only appropriate goal, ruling out reverse transfer. In essence, they changed the "default" option from transfer to persistence, and was a powerful change.

Risk management strategy #1: Access to and utilization of academic and/or financial support during the "challenge" encountered after enrollment

Over 70 percent of the qualitative sample faced an academic or financial challenge during their first year. The third columns of tables 1 and 2 (shaded in grey) indicate experiences of severe academic or financial challenges that put students at risk of leaving , including challenges to the ability to afford college as well as threats of academic failure (academic probation), which could or did facilitate the loss of financial aid and scholarships. Clearly, the incidence of these conditions did not vary by outcome. This highlights the point that, although such challenges are often central, they should not necessarily be considered in isolation of the other three factors.

Those students who managed to access effective support to overcome their challenges were able to persist in a 4-year context. For instance, while both Darian (above) and Andrew (below) faced financial challenges, Darian had no support at UIC in

16

strategizing his financial circumstances post-enrollment while Andrew accessed help from sources at Morehouse. As detailed below, academically, John, Tyrese, Monique, Harmony, and Olivia all struggled in the face of standards in college for which their high school work had not prepared them, but only Olivia rallied the support she needed.

The students' retelling of their academic adjustments highlights their centrality. About his experience at UIC, John stated, "College requires more study time…At first my grades went down. I had to get used to their way of doing stuff." Olivia admitted, "I didn't end up on academic probation, but I was a point away." Other experiences illustrate how the threat or reality of loss of financial aid is often embedded within the academic struggle. Harmony's 0.5 GPA put her on academic probation and then forced her to leave Illinois State after losing her aid. Tyrese described his predicament at Chicago State, "I have to get my GPA up a little to get my financial aid back…my parents are pushing me toward a trade school, but I'm not sure…" Monique simply explained, "I got thrown out" as a result of her failure to bring her grades back up at UIC.

In the face of this academic shock and the threat of financial repercussions, study habits had to be re-oriented. Some figured it out, but most learned this lesson too late, and a lack of success in accessing support played a pivotal role. In his second interview, Tyrese explained how he was trying to recover from his poor academic performance by meeting with students after class to do homework and going to the tutoring center weekly. In his third interview, he said, "I had to get the time thing down, the study skills, finding a method that worked." Although he showed some improvement, it was too little too late. He wasn't able to bring his grades up enough to prevent loss of financial aid, and he stopped out. Monique, who eventually reverse transferred, reflected on why she waited so long to seek help, "The workload was very different…I know why my grades dropped…I thought I should do it by myself…For some reason I felt that if I got help, I'd be failing still." Harmony had similar feelings, and in retrospect in her third interview, she regretted

17

her approach, vowing not to repeat the same mistake of not seeking help with her academics:

> When I do get ready to like go back and get a bachelors or whatever, I know now…I made those mistakes and "don't do that again." So now…if I'm having problems…I go and talk to the teachers, you know. Like I didn't do that a lot at Illinois State. If I was having problems…couldn't figure it out on my own, I was like, "Well, forget it."…I really don't like to ask for help… But I'm trying to break out of that now…I'm learning, you know. Sometimes you need help…You need help, you ask.

Just under one-third of the students who reverse transferred hesitated to seek help for similar reasons; they thought it would be an admission of their lack of competence as college students. By defining the need to seek help as a failure, students inadvertently placed themselves at risk of spiraling even further downward in their academic performance. Prior research has found that students receptive to receiving help from advisors and academic support systems do better than those who are reluctant (Smith, 2005). Not seeking help creates a cycle of academic decline that is almost impossible to reverse, particularly for students with inadequate academic preparation. For these students who did not access support, the decision to reverse transfer became not a decision at all, but a process in which students' options are quickly reduced based on their academic decline (academic probation, loss of financial aid), and they are then forced to depart from their four-year institution.

Based on their initial non-help-seeking behaviors after enrollment, such students might appear unmotivated, uncommitted. In fact, most models of student persistence assume a student's efforts to seek connections, interactions, and relationships within a college setting are a reflection of their level of commitment to their goals (Astin, 1999; Bean, 1980; Nora, 2003; Tinto, 1975, 1993). As Arbona and Nora (2007) state, "Students strongly committed to their goal of obtaining a degree are more likely than their less committed peers to participate in the types of academic and social activities that provide

the support they need to meet the challenges faced during the initial year of college" (p. 250). By extension this means that less commitment should lead to less investment—a rational choice. However, the present findings reveal a group of motivated students whose sense-making framework made the *avoidance* of help-seeking their logical choice. Therefore, it is important to recognize that while some students might access support on their own, others might avoid it, but this avoidance makes sense given their alternate logic. In short, the eventual reverse transfer 'decision' – a seemingly non-rational decision – actually has a rational base in that the reverse transfer behavior occurred by way of an accumulation of choices that appeared rational to the student in the absence of their knowledge that avoiding help would severely impair their persistence.

Olivia is typical of students who do manage seek out the support needed to strategize success. Shortly into her second interview she proclaimed, "Anything below a 2.0, you're on academic probation. This was my first semester here. I had a 2.0 exactly. So I wasn't on academic probation, I was hop, skip and a jump away." Like so many others, Olivia noted the drastic difference in academic standards between her high school and the university. Olivia had to contend with the realization that she wasn't prepared for college, despite that fact that she had received mostly A's in high school and "took a lot of AP classes…"

> I was like, "I'm not on these people's level. They've been doing this since they were in kindergarten. What am I doing here?" …it's like you have to teach yourself all the things… Everyone else that's here comes from…like college prep schools. …Upper-class people send their kids to go to school here, and they're prepared for it… It was definitely scary. So my freshmen year GPA definitely reflects that I was scared and didn't know what I was doing…At [name of high school] I didn't have to work. Even in my AP classes I was breezing by. As long as I went to class and did my work - minimal work sometimes - I would do good. … That left me very unprepared.

Fortunately, Olivia developed useful relationships with many of her professors. "So all of the time I was sitting in the professors' offices… I'd have to sit down, go and see what this professor wanted me to do, and do what he wants me to do to get good grades. … I'm still in the process of making those changes." At the beginning of her second semester, Olivia began using the academic help center continuously and also sought informal help from a group of friends. She steadily raised her GPA to a 3.2 and graduated within four years.

Risk management strategy #2: Advocates who promote and help strategize 4-year degree completion

Access to a decision-making advocate invested in their success at the 4-year institution affected students' decisions as well. The embodiment of this advocate took many forms – faculty, counselor, mother, friend, cousin, aunt, a classmate, etc. Advocates supported students in one or more ways. First, they helped students strategize how to get from point A to point B and what behaviors would lead them in the appropriate direction. Second, they suggested where and how to find valuable information. Third, they helped students think through feelings, confusions, and resistance to come up with feasible strategies of behavior. Fourth, they aided students in making the adjustment or behavioral shift necessary to take advantage or strategize opportunities to incorporate new information, re-orient their approach to college or to related work habits, connect and integrate within the 4-year institution, and obtain the academic/financial support needed to remain. Lacking such *decision-making advocates* increased the likelihood students would reverse transfer, thereby decreasing their chances for degree completion.

These advocates, who in some cases changed over time, intersected or overlapped with the other risk-minimizing supports in key ways at different points. For example, Olivia had advocates in professors and in her mother, each supporting her in different, yet mutually reinforcing ways. Her professors gave help and attention outside of class time

20

and never once suggested she leave the university, while her mother, who knew how motivated Olivia was to succeed and help people like those with whom she grew up, offered emotional support and personal advice without pressuring her to return home or questioning her goals. Lenny's advocates were present from the start – helping him decide on a college, set a career goal, and strategize how to become more involved on campus and get help to raise his grades.

The decision-making advocates used by students who stayed in 4-year colleges were distinct in their commitment to the completion of a bachelor's degree *at a 4-year institution*. This distinction was critical, since many reverse transfer students had advocates who were committed only to their staying in college and completing any degree, including a 2-year degree-- leading these students to view the two types of degrees as equally worthy of pursuing.[14] When asked, "Did anyone in your family have any opinion about whether or not you were going to go to college or where you were going to go?" John replied, "Nah, they didn't know. They just wanted me to go to college, any college, so…" Other students had important adults in their life who not only failed to distinguish between one and two year colleges, but also upheld the 2-year option as preferable. For instance, Veronica's mom encouraged her to "go to college" but when Veronica asked "which one?" she would say, "I don't know, just pick one." Meanwhile Veronica viewed her reverse transfer from a university to a community college positively, as something she probably should have done in the first place, "…my teachers from high school always told me to go to a community college first, get your basics, and then transfer over."

In contrast, advocates who insisted on the 4-year degree led students to not consider a 2-year degree as an acceptable alternative. In comparing the different kinds of support and encouragement received from advocates, it becomes clear how influential this guidance was to students negotiating the thin line between staying in a 4-year college,

reverse mobility, and leaving college altogether. For instance, Olivia's self-initiated

attempts to seek out academic help were met with receptive and supportive interactions

with her professors, none of whom suggested she think about leaving the university. She

was also able to simultaneously benefit from her relationship with her mother, who served

as her decision-making advocate. Although Olivia laughed at the prospect of her non-

college-educated mother passing along information about college, she did describe how

she and her mother talked through each of the struggles that confronted her in college:

> Olivia: Yeah, me and my mom, she knows everything about relationships,
> schoolwork, what professors I'm not feeling this semester. She knows everything.
> I talk to her almost every day.
> Interviewer: Ok, so she's like a real support for you in terms of just keeping you
> going..?
> Olivia: Mm hmm (yes).
> Interviewer: Is she able to provide…any information for you about the whole
> college process?
> Olivia: No she didn't go to college, so she doesn't really know what to expect, or
> any advice to give me. …As far as like socially, she helped me to stay grounded.
> But like, classes and how to study for this test? No (laughing), she didn't go to
> college, so she doesn't quite know about that.

Rihana also benefited from supportive faculty and college peers as well as a mother who

firmly rejected Rihana's thoughts about leaving a university to go to a less-demanding

college or community college:

> So of course you know, when I would have those days of "I don't want to be here.
> These people gettin' on my nerves blah, blah, blah," she was like, "You're going to
> stay there, and you know, you do your best…" And my grandma would be the one
> you know, "Well let us pray for you, let's pray about it….it's okay." …My
> grandma…as far as you know, going through finals and being so stressful and
> teachers being stressful and you know, she would just sit and talk to me and you
> know, encourage me. … So just…my mom and my grandma being there for me.
> They definitely helped.

Harmony's experience, once again, stands in contrast to the 4-year persisters. Like

Olivia, Harmony spoke with her mother regularly; however, unlike Olivia's mother and

Rihana's grandmother, Harmony's mother did not engage her in her day-to-day challenges

of college life, and their conversations didn't produce strategies for her taking action to seek help. Also, unlike Rihana's grandmother, she was not firmly invested in Harmony remaining in her chosen institution. Her approach to her daughter's enrollment stood in sharp contrast to that of Rihana's mother:

> Me and my mother have a good relationship, so she knew how I felt about going away to school, and she was just like, "Just go, you know, for the experience….I feel you should at least experience it…Even if you don't want to stay or anything, you decide that's not what you want to do, at least….get that experience." So, you know, that's what I did.

A modified rational actor perspective on risk.

Breen and Goldthorpe's (1997) theory of relative risk aversion assumes students engage in rational action by behaving in ways that would allow them to avoid the risk of not achieving or surpassing the status of their parents. They make decisions and take action to avert such risk of non-achievement, or "failure." Within this framework, one expects students whose parents have at least a 4-year degree to discourage their children from stopping out or moving to a community college because it places them at great risk of a lower educational status relative to their parents. For first-generation college students, like the majority of those in this study, the framework supposes a reduced risk of status loss and therefore a greater tendency to opt out of 4-year persistence through stop-out or reverse transfer. However, this framework does not help to explain differences in 4-year persistence and reverse transfer among students whose parents have similarly low levels of education.

Six students in the sample had parents with a college degree, but this was not the distinguishing feature that determined the differential trajectories. Rather, a broader scope of influential people beyond the family intervened in students' choices and in particular on the topic of which risks to avoid. These decision-making advocates played a pivotal role in defining boundaries for expected and appropriate college pathways among students

whose parents were of similarly low education levels. Variation existed in students' interpretations of what it meant to avert risk since their definitions of risk varied according to the advocates who influenced their sense-making frameworks. Students with access to advocates who insisted upon and unconditionally supported their *4-year* college pursuits had very different notions about what constituted success and what constituted failure. They differentially valued the desirability of each type of enrollment, defining the goal of 4-year persistence and completion as mutually exclusive from the goal of persisting in a 2-year institution, and certainly, they considered stopping out as a fundamental failure in ways that the 4-year non-persisters did not. Students who chose reverse mobility tended to have advocates who, rather than differentiating between the value of 2 and 4-year enrollment, they instead valued the mere effort to go to college at all more prominently. This variation challenges the notion that behavior is simply a consequence of one's status relative to their parents. The influence of supportive advocates appears to play a fundamental role.

Furthermore, relative rational actor models narrowly focus on the idea of an individual acting to achieve or surpass their parents' education level. However, many of the students studied who refused to frame reverse mobility as an option were also heavily influenced by a motivating goal that involved avoiding the risk of returning to their old neighborhood or social milieu without a degree. In this respect, they moved beyond the notion of simply achieving or surpassing their parents' education level toward a desire to avert the risk that they and their family would be unable to escape the perils and disadvantages of their current social context. And several spoke of returning to help others in their community of origin, thus further broadening the collective scope of risk as defined by lower income students. Overall, the primacy of decision-making advocates of all sorts (not just parents) and of more collective definitions of who is at risk point to the

importance of recognizing that, for the first-generation underrepresented racial minority students in this sample, risk is broadly defined beyond the family and is collectively interpreted in collaboration with others embedded along their college trajectory.

Such conditions mirror the emphasis of socio-cultural notions of habitus in which collective social class definitions shape the outlook of individuals. However, in this study, the proactive role of advocates and individuals in reframing definitions of risk adds a layer of agency to the more passive, deterministic, cultural approach. These particular examples of how agency can be compatible with a sensitivity to socio-cultural context supports the idea that scholars should attempt o fuse rational actor models with socio-cultural ones rather than continuing to pose the two as antagonistic to one another.

The benefits of well-managed risk

For students with supportive advocates who helped strategize their persistence, the benefits were particularly startling among the most upwardly mobile students who overcame serious obstacles. They activated their personal networks to access people with the organizational knowledge and power to intervene in ways that changed their likely trajectory. This social capital influence was sometimes intentionally activated by the student and sometimes the student benefited more passively from such networks of support. For Andrew, it was both. He attended Morehouse, which had a range of academic support services available to struggling students, but it was in overcoming his particular financial challenges that he more pro-actively sought out potential social capital. Andrew's parents were high school graduates, and he lived with his mom while in high school. He had a B average in high school and had been enrolled in all honors courses, but no AP classes, and he admitted to not studying. He had not been aware of what courses or work habits would be helpful for college because his focus had been only on high school graduation. Andrew was accepted to Morehouse on probationary status, and he described

his rude awakening once he realized how much time he would have to spend studying. He was totally stressed out by his progress report midway through his first semester indicating his poor performance in his classes, but he was told exactly what he had to do to improve. Professors were open to having him work during office hours and they called him on the phone too. Also, tutors were available for every subject, and he took advantage of this help during the week and on weekends.

Andrew's financial situation also threatened his persistence. He had no scholarship, and his single-parent mother earned $25,000 per year and took out a $22,000 loan for his first year. He confided in an administrator about his situation:

> I didn't know how I was going to pay for my sophomore year. [An administrator] made a deal with me. …He was like, "If you can make that 3.25 I can get you a scholarship." I got a 3.50 and he helped a lot, tremendously. … He's like the big guy like all over the financial aid offices. I just happened to see him on campus and I ran up to him as fast as I could and talked to him. … [A professor] actually typed up a letter and sent it to one of the deans…that was over the money... That was real helpful. She also like told me if I wanted to come to her about my problems and this and that. When I talked to the dean he let me know to just keep working hard and people were actually paying attention to what I'm doing, it's not just going to waste. … It was an environment where everybody helped you. Because you know you can't really get through college without somebody helping you.

Andrew's story demonstrates how his ability to access advocates to support him in his attempt to persist at Morehouse coalesced with his efforts to overcome his academic and financial challenges. Students not able to activate such social capital struggled on their own to make a connection in the 4-year setting but failed to access the support needed to stay at their institution. So, they chose to leave for a community college.

In summary, the experience of persistence among the students in this study, who have similar origins and similar initial college trajectories, can be understood as an accumulation of the four *risk-minimizing supports* outlined in detail above. For students who were lacking in at least one area, reverse mobility or stopout occurred. Those who

persisted in a 4-year college, experienced all four risk-minimizing supports, and in particular, decision-making advocates played a critical role by defining the boundaries of successful and failing pathways and parameters of acceptable action that excluded 2-year college or stop-out as an option. If the 4-year persisters had not had access to this alternative reference group, they likely would have chosen reverse transfer or stopout as an option just as the others did.

CONCLUSIONS AND IMPLICATIONS

This study reveals the multiple and complex ways in which a sample of low SES four-year college students enact choices and strategies that have an impact whether or not they remain on a four-year trajectory or experience reverse mobility. Findings demonstrate how the nuances of the pre-college goal-setting process have implications not just for access to college but also for students' trajectories through college. The importance of risk-inducing contexts and risk-management strategies emerge prominently, with the role of social capital in negotiating this process gaining central focus. As we see from the quantitative findings, CPS students who enroll in 4-year colleges experience reverse transfer at relatively high rates, and this pathway increases their risk of non-completion. Prior research and theorizing show lower SES students are more likely to participate at the lower rungs of postsecondary education, and when they do access 4-year college enrollment, they reverse transfer at higher rates (Goldrick-Rab and Pfeffer 2009). Moving beyond the role of parental education, our analysis of qualitative data highlights the pivotal role of advocates in helping students negotiate institutional contexts that induce risk and present serious academic and financial challenges. Several risk-minimizing institutional supports that act in concert with the actions of family must span the transition into and through college in order for students to overcome the risks inherent in their college trajectories. Without such supports, we find that students who move to a community

27

college and those who leave college entirely face similar prospects. These findings address the shortcomings in the literature highlighted by Goldrick-Rab and Pfeffer (2009) regarding the need to identify and consider more nuanced factors to better understand who will and will not persist at 4-year institutions.

Oftentimes, theories of rational choice are positioned in opposition to more cultural theories to frame attainment processes. In exploring the experiences of a group of students from similar high school and demographic backgrounds, we find that elements from both theoretical approaches are useful in understanding differences within this subgroup – why some students reverse transfer or stop-out while others persist at their four-year institution. Unlike much prior research and theoretical framing, in which the emphasis is on understanding why and how differences *between* social class groups become reproduced, the interplay of agency and context must be addressed to better understand differences in outcomes *within* social class groups. We find the active agency of individual students working in concert with supportive others can produce an interpretation of plausible and appropriate options and actions that can influence behavior in a way that is markedly different from others who exist within a similar socio-cultural class context. Such nuanced understandings of how collective agency can exist and vary in subtle ways within a broader class and racial/ethnic subgroup with seemingly similar exposure to risks, reveals that interpretations of such risk play a role in facilitating differing outcomes.

Hatcher's (1998) refusal to engage in the binary logic that presents rational choice as incompatible with Bourdieu's culturally-based theory provides some guidance regarding the implications of our findings for theory. Hatcher reviews ethnographic research demonstrating that those in the same working class social and cultural subgroup will employ multiple rather than uniform choices and strategies (Hatcher 1998). He argues that rational action should be reconceptualized, concluding that habitus, institutions, and

rational action can be viewed as operating as a dialectic in which each of these forces confronts and transforms the other in an ongoing interactive feedback loop process. In this way, individual or collective choice is not relegated to the role of merely reinforce existing class differentiation, but it can also reduce such differentiation. In other words, conscious rational strategic action can be brought into socio-cultural models that foreground habitus. Yes, normative cultural predispositions do direct perspectives and choice rationales, and habitus provides the central mechanism filtering one's understanding of one's social and institutional context. However, Hatcher also believes habitus can be transformed or controlled under certain conditions. In particular, conditions that significantly alter potential trajectories or heighten awareness of one's situated context can facilitate the ability to become more conscious of the relational patterns that both structure one's current circumstances and provide opportunities for advancement or advantage. We find that the decision-making advocates and others who collectively participate in helping students define their goals in light of risk-inducing circumstances interpret and manage this risk along the way work to transform habitus in a way that facilitates the control of students' trajectories toward reverse transfer or four-year persistence.

Hatcher suggests the consideration of institutional transitions as key points during which this exerting of agency can challenge entrenched class patterns. He states, "Rational, knowledgeable, skillful strategic action for culturally-situated utilitarian and non-utilitarian goals on the part of working-class young people and their parents, acting individually and collectively, can begin to contest the ways in which the dialectic of habitus and school reproduces patterns of class differentiation in education" (p. 22). The process through which four-year college students decide to remain on their chosen trajectory or choose a different course toward reverse transfer or stopout can be seen as such an institutional transition point. It is in such decision-making processes that the

forces of habitus, institution, and individual rational action converge and result in a particular action – staying or leaving. It is in the micro-analytic study of how decision-making happens at such crucial transition points that the elements of each of these three forces become more apparent.

Theories of relative risk aversion surmise the conscious consideration of risks as a primary mechanism of class differentiation. Our study provides an elaboration of the context within which risk is defined and responded to and thereby introduces both the institution and the habitus back into the framework to re-orient the notion of risk aversion in a way that better synthesizes it within the framework espoused by Hatcher in which all three elements – habitus, institution, and rational action -are central to choices as a lever of agency within a context of stratified opportunities. Our findings provide some elaboration of these three elements are operating in conflict and in concert in a postsecondary context, where arguably many stratification processes have been displaced in an era of near universal college access.

A consideration of rational actor models in concert with more socio-cultural approaches can inform a better understanding of the variation that exists between those of the same social class. It can illuminate the mechanisms at work for students from seemingly similar SES background as they define and redefine the saliency of their goal of 4-year college completion. Even among students for whom parental level of education was similar, normative understandings of the appropriateness of persisting in a 4-year college relative to other options varied in meaningful ways, challenging the framing of rational college decision-making behavior as simply a response to parental status. For 4-year persisters, the social and interpersonal sanctions of reverse mobility or stopout loomed large in their immediate social network. Those who did not persist experienced the absence of such forces on their decision-making and efforts to persist. Breen and

Goldthorpe's model relies heavily on parental educational status to explain differing college outcomes, and in so doing, accounts for neither the influence of decision-making advocates as described in the present study nor the role of such advocates in defining the boundaries for expected and appropriate college pathways. Also, such a model favors an individualistic rather than a more broadly defined and collective interpretation of risk. The infusion of a socio-cultural theoretical frame that accounts for the multifaceted and complex influence of context better informs our understanding of differences within a social class subgroup.

Fundamental to the success of lower SES students, many of whom are underrepresented minority students, is the reduction of the risks inherent in their institutional contexts, beginning with stronger academic preparation and more intrusive and individualized college counseling that extends beyond mere encouragement. At the postsecondary level, our findings provide further evidence that institutions differ in their contexts of support and that efforts directed toward underrepresented minority students post enrollment can be effective in overcoming academic and financial obstacles. If we want to improve institutions, we have to understand student experiences within these institutions, and this study elaborates these experiences in a way that other data does not.

Our findings also corroborate the suggestion of Spenner, Buchmann and Landerman (2003) to address the first year black-white GPA gap by crafting within institutions "effective programs to identify high-risk students early and to find effective ways to help these students acclimate to college and strengthen their academic skills" (p 25). As our results indicate, some students possess a logic that prevents them from seeking academic and other forms of support when faced with first-year challenges, and according to this logic, the perceive their choice not to seek help as a rational one. Similar to what Torres (2006) notes for Latino, commuting, first-generation university students, institutions should not assume all students can envision and understand what it takes to

succeed in college. Given this reality, institutions should take a more pro-active approach.

Some institution-specific studies have shown institution-initiated, proactive, or intrusive,

advising and systems of support to be successful in portraying that the institution cares and

in helping students navigate through college, reduce mistakes, and access the support they

need (Deil-Amen and Rosenbaum 2003; Heisserer and Parette 2002; Smith 2007). This

aligns with the work of Rendon (1994), which finds that, for non-traditional students,

simply providing opportunities for involvement and assistance is not enough. Instead,

faculty and others in the campus community taking an active role in initiating interactions

for the purpose of validating students by providing encouragement, affirming them as

being capable of doing academic work, and supported them in their academic endeavors

and social adjustment, appears to be much more effective than expecting students to

initiate that first contact.

Another key to student success is providing a mentor, adviser, or counselor at

different stages in the trajectory who can advocate specifically for *4-year* enrollment and

persistence, and provide accurate information, assistance, and guidance in shaping and

reshaping plans and strategies, so as to minimize risk for students. These advocates should

work in conjunction with families to ensure feasible and well-constructed college plans

that are aligned with family constraints and student ambitions. Findings are consistent

with those who suggest that models of student success should not simply depict the student

as the author of his or her own success. Rather, the ways in which minority and other

marginalized students experience their secondary and postsecondary institutional context

with or without the advocacy of practitioners and institutional agents (Stanton-Salazaar

1997, 2001) in facilitating their success should not be overlooked (Bensimon 2007).

The present study also has implications for rethinking our approach to the study of

community college students. Bensimon (2007) illuminates the possibility that institutional

agents, rather than just the particular characteristics or behaviors of students, play a pivotal role in enabling the success of those community college students who manage to persist. Such dynamics of agency and advocacy appear relevant in the present study of 4-year college beginners, whose high-poverty backgrounds are similar to those who attend 2-year colleges. Therefore, it may be useful to consider the commonalities that exist for such students across different types of postsecondary institutions. Future research should extend beyond research on 2-year colleges that merely compares two and 4-year beginners toward a focus on students from similar "high-risk" backgrounds who enter 2-year colleges compared to those who enter large access-oriented 4-year colleges. It may be that such students face challenges in 4-year access institutions that are more similar to similar students in community colleges than they are to students who attend more selective 4-year institutions.

Finally, it may not be productive to frame the factors relevant to success in terms of the presence or absence of a particular support or intervention at one point in time. Rather, it is important to consider an accumulation of supportive factors over a prolonged period of transition spanning several years pre- and post-enrollment. This portrayal acknowledges the emphasis Bensimon and Stanton-Salazaar place on institutional practitioners and agents and extends their approach to include a complex set of mutually reinforcing cumulative institutional supports that intersect in key ways with students' own family relationships of support. The elaboration of a four-part support structure distinctly notes the value of family support interwoven at differing stages of students' transition, and this recognition highlights the need for both high schools and colleges to work in concert with families. This would involve identifying the type and extent of advocacy that exists for each student and focusing institutional efforts accordingly. Without such attention, educational institutions induce risk by allowing cumulative disadvantage to overwhelm

student ambition and effort. Therefore, research should continue to consider models that include an understanding of the nuances and interdependencies of students' trajectories as they experience them over time and negotiate risk in conjunction with continual interactions with those in their family, school, and postsecondary contexts.

REFERENCES

Adelman, Clifford. 2006. *The Toolbox Revisited: Paths to Degree Completion From High School Through College*. Washington D.C.:U.S. Department of Education, Institute of Education Sciences.

Adelman, Clifford. 2004. *Principal Indicators of Student Academic Histories in Postsecondary Education,1972-2000*. Washington D.C.: U.S. Department of Education, Institute of Education Sciences.

Adelman, Clifford, Bruce Daniel, and Ilona Berkovits. 2003. *Postsecondary Attainment, Attendance, Curriculum, and Performance: Selected Results From the NELS:88/2000 Postsecondary Education Transcript Study.* (NCES 2003–394). Washington D.C..: U.S. Department of Education, National Center for Education Statistics.

Adelman, Clifford. 1999. *Answers in the Tool Box: Academic Intensity, Attendance Patterns, and Bachelor's Degree Attainment*. ERIC ED 431 363

Alba, Richard and David Lavin. 1981. "Community Colleges and Tracking in Higher Education." *Sociology of Education* 54: 223-247.

Alfonso, Mariana. 2006. "The Impact of Community College Attendance on Baccalaureate Attainment." *Research in Higher Education* 47(8): 873-903.

Arbona, Consuelo and Nora, Amaury. 2007. The Influence of Academic and Environmental Factors on Hispanic College Degree Attainment. *The Review of Higher Education,* Vol. 30, No. 3, pp. 247–269

Astin, Alexander W. 1972. *College Dropouts: A National Study*. Washington, DC: American Council on Education. ACE Research Reports 7(1).

Astin, Alexander W. 1999. Student involvement: A developmental theory for higher education. *Journal of College Student Development* 40(5): 518–529.

Auerbach, Susan. 2007. "From Moral Supporters to Struggling Advocates: Reconceptualizing Parent Roles in Education Through the Experience of Working-class Families of Color. *Urban Education* 42(3), 250-283.

Bean, John P. 1980. "Dropout and Turnover: The Synthesis and Test of a Causal Model of Student Attrition. *Research in Higher Education* 12: 155–187.

Becker, Gary S. 1976. *The Economic Approach to Human Behavior.* Chicago: University of Chicago Press.

Becker, Gary S. 1993. *Human Capital: A Theoretical and Empirical Analysis with Special Reference to Education (3ʳᵈ ed.)*: The University of Chicago Press.

Bensimon, Estella M. 2007. The Underestimated Significance of Practitioner Knowledge in the Scholarship on Student Success. *The Review of Higher Education 3*0(4): 441–469.

Berkner, Lutz, Shirley He, and Emily F. Cataldi. 2002. *Descriptive Summary of 1995 –96 Beginning Postsecondary Students: Six Years Later*. Washington DC: U.S. Department of Education. National Center for Education Statistics.

Bogden, Robert and Sari K. Biklen. 2007. *Qualitative Research for Education: An Introduction to Theory and Methods*. 5ᵗʰ Edition. Boston, MA: Pearson Education, Inc.

Bourdieu, Pierre. 1990. *The Logic of Practice*. Cambridge, Polity Press.

Bourdieu, Pierre. 1984. *Distinction: A Social Critique of the Judgement of Taste*. London, Routledge.

Bourdieu, Pierre. 1977. *Outline of a Theory of Practice* (R. Nice trans.). Cambridge, England: Cambridge University Press.

Bourdieu, Pierre and J.C. Passeron. 1977. *Reproduction in Education, Society and Culture*. Beverly Hills, California: Sage.

Breen, Richard and John H. Goldthorpe 1997, "Explaining Educational Differentials: Towards a Formal Rational Action Theory" *Rationality and Society* 9(3): 275-305

Cabrera, Alberto F., Kurt R. Burkum, and Steven M. La Nasa. 2005. "Pathways to a Four-year Degree: Determinants of Transfer and Degree Completion. In A. Seidman (Ed.), *College Student Retention: A Formula for Student Success* (pp. 105–209). Westport, CT: Praeger.

Carroll, Dennis C. 1989. *College Persistence and Degree Attainment for 1980 High School Graduates: Hazards for Transfers, Stopouts and Part-timers*. OERI: U.S. Department of Education.

Choy, Susan P. 2001. *Students Whose Parents Did Not Go to College: Postsecondary Access, Persistence, and Attainment.* Statistical Analysis Report, NCES 2001-126. Washington D.C.: U.S. Department, National Center for Education Statistics.

Conley, David T. 2005. *College Knowledge: What It Really Takes for Students to Succeed and What We Can Do to Get Them Ready.* Jossey-Bass

Corbin, Juliet and Anselm C. Strauss. (2007). <u>*Basics of Qualitative Research,*</u> 3rd Edition. Sage Publications

Coffey, Amanda and Paul Atkinson 1996. "Concepts and Coding." In A. Coffey and P. Atkinson (Eds.), *Making Sense of Qualitative Data: Complementary Research Strategies* (pp. 26-53). Thousand Oaks, CA: Sage.

Creswell, John. 1998. *Qualitative Inquiry and Research Design: Choosing Among Five Traditions*. Thousand Oaks, CA: Sage.

Deil-Amen, Regina, and James E. Rosenbaum. 2003. "The Social Prerequisites of Success: Can College Structure Reduce the Need for Social Know-How?" *Annals of the American Academy of Political and Social Science* 586:120-143.

Deil-Amen, Regina, and James E. Rosenbaum. 2002. "The Unintended Consequences of Stigma-Free Remediation." *Sociology of Education* 75(3): 249-268.

Deil-Amen, Regina, and Ruth Lopez Turley. 2007. "A Review of the Transition to College Literature in Sociology." *Teachers College Record,* Volume 109, Number 10. http://www.tcrecord.org/content.asp?contentid=12583

Dougherty, Kevin J. 1987. The Effects of Community Colleges: Aid or Hindrance to Socioeconomic Attainment? *Sociology of Education* 60 (May): 86-103.

Dougherty, Kevin J. 1992. Community Colleges and Baccalaureate Attainment. *Journal of Higher Education* 63, 2:190-214.

Dougherty, Kevin J. 1994. *The Contradictory College: The Conflicting Origins, Impacts, and Futures of the Community College*. State University of New York Press. Albany, NY.

Elster, Jon. 1986. *Rational Choice.* New York: New York University Press.

Fallon, Marcia V. 1997. "The School Counselor's Role in First-generation Students' College Plans. *The School Counselor* 44: 385-393.

Freeman, K. 1997. Increasing African Americans' Participation in Higher Education: African American High-school Students' Perspectives. *Journal of Higher Education* 68: 523-550.

Ganderton, P.T., & Santos, R. 1995. "Hispanic College Attendance and Completion: Evidence from the High School and Beyond Surveys." *Economics of Education Review*, 14(1), 35-46.

Glaser, Barney and Strauss, Anselm. 1967. *The Discovery of Grounded Theory: Strategies for Qualitative Research.* Chicago: Aldine.

Goldrick-Rab, Sara. 2006. "Following Their Every Move: An Investigation of Social Class Differences in College Pathways." *Sociology of Education* 79(1): 61-79.

Goldrick-Rab, Sara and Fabian T. Pfeffer. 2007. "Second Chances: Student Mobility, Institutional Differentiation, and Stratification in College Completion." Paper presented at the Annual Meeting of the American Sociological Association, New York.

Goldrick-Rab, Sara and Fabian T. Pfeffer. 2009. "Beyond Access**:** Explaining Socioeconomic Differences in College Transfer." *Sociology of Education*. (need volume, pages)

Goldthorpe, John H. 1996. "Class Analysis and the Reorientation of Class Theory: The Case of Persisting Differentials in Educational Attainment." *British Journal of Sociology* 45: 481-505.

Goldthorpe, John H. 1998. "Rational Action Theory for Sociology." *British Journal of Sociology* 49(2): 167-192.

González, Kenneth P., Carla Stoner, and Jennifer Jovel. 2003. Examining the Role of Social Capital in Access to College for Latinas: Toward a College Opportunity Framework. *Journal of Hispanic Higher Education* 2(2): 146-170.

Grubb, W. Norton. 1991. "The Decline of Community College Transfer Rates: Evidence From the National Longitudinal Surveys," *Journal of Higher Education* 62: 194–222.

Grubb, W. Norton. 1996. *Working in the Middle: Strengthening Education and Training for the Mid-skilled Labor Force*. San Francisco: Jossey-Bass.

Hatcher, Richard. 1998. "Class Differentiation in Education: Rational Choices?" *British Journal of Sociology of Education* 19 (1):5-24.

Haycock, Kati and Sandra Huang. 2001 "Are Today's High School Graduates Ready?" *Thinking K-16*, Education Trust, Washington, DC, Winter.

Heisserer, Dana L. and Phil Parette. 2002. "Advising at-risk students in college and university settings." *College Student Journal, 36*(1), 69-83.

Hill, Lori. 2008. "School Strategies and the 'College-Linking' Process: Reconsidering the Effects of High Schools on College Enrollment." *Sociology of Education,* 81:53-76.

Horn, L. 1998. *Stopouts or Stayouts? Undergraduates Who Leave College in Their First Year*. Washington DC: U.S. Department of Education (NCES 1999-087).

Hossler, Donald, John M. Braxton, and Georgia Coopersmith. 1989. "Understanding Student College Choice. In J. Smart (Ed.), *Higher Education: Handbook of Theory and Research*. Vol 5. New York: Agathon Press.

Hout Michael and William Morgan. 1975. "Race and Sex Variations in the Causes of the Expected Attainments of High School Seniors. *American Journal of Sociology* 81: 364-94.

Kane, Thomas. J. and Rouse, Cecilia E. 1995. "Labor Market Returns to Two- and Four-year College." *American Economic Review* 85, 600-614.

Karabel, Jerome. 1972. Community Colleges and Social Stratification. *Harvard Educational Review* 42: 521-562.

Kurlaender, Michal and Stella Flores. 2005. "The Racial Transformation of Higher Education." In *Higher Education and the Color Line*, edited by Orfield, G., Marin, P. and Horn, C. Harvard Education Publishing Group.

Long, Bridgete T. and Kurlaender, Michal. 2009. "Do Community Colleges Provide a Viable Pathway to a Baccalaureate Degree?" *Educational Evaluation and Policy Analysis*, 31 (1):30-53.

Manski, Charles F. 1989. Schooling as experimentation: A reappraisal of the postsecondary dropout phenomenon. *Economics of Education Review*, 8, 4: 305-12.

Manski, Charles F. and David A. Wise. 1983. *College Choice in America.* Harvard University Press, Cambridge MA

Mare, R. D. 1980. "Social Background and School Continuation Decisions." *Journal of the American Statistical Association*, 75: 295-305.

Massey, Douglas S., Camille Z. Charles, Garvey F. Lundy, and Mary J. Fischer. 2003. *The Source of the River: The Social Origins of Freshmen at America's Selective Colleges and Universities*. Princeton University Press, Princeton, NJ

McCarron, <u>Graziella</u> and Inkelas, Karen. 2006. "The Gap between Educational Aspirations and Attainment for First-Generation College Students and the Role of Parental Involvement." *Journal of College Student Development* 47.5: 534-549.

McConnell, Penny J. 2000. What Community Colleges Should Do To Assist First-generation Students. *Community College Review 28,* 75 87.

McCormick, A.C. 1997. *Transfer Behavior Among Beginning Postsecondary Students: 1989–94* (NCES 97–266). U.S. Department of Education, National Center for Education Statistics. Washington, DC: U.S. Government Printing Office.

McDonough, Patricia. M. 1997. *Choosing Colleges: How Social Class and Schools Structure Opportunity*. New York: State University of New York Press.

Melguizo, Tatiana. 2009. "Are Community Colleges an Alternative Path for Hispanic Students to Attain a Bachelor's Degree?" *Teachers College Record,* 111(1): 90-123.

Monk-Turner, Elizabeth. 1983. "Sex, Educational Differentiation, and Occupational Status." *Sociological Quarterly* 24: 393-404.

Morgan, Stepen L. 2005. *On the Edge of Commitment: Educational Attainment and Race in the United States*. Stanford, CA: Stanford University Press

Mortenson, Thomas. G. 2005. "Measurements of Persistence." In A. Seidman (Ed.), *College Student Retention: A Formula for Student Success* (pp. 31–60). Westport, CT: Praeger Publishers.

Nora, Amaury. 2003. "Access to Higher Education for Hispanic Students: Real or Illusory?" Pp. 47–67 in *The Majority in the Minority: Expanding Representation of Latino/a Faculty, Administration and Students in Higher Education,* edited by J. Castellanos and L. Jones. Sterling, VA: Stylus Publishing.

Nunley, Charlene and David Breneman. 1988. "Defining and Measuring Quality in Community College Education." Pp 62-92 in *Colleges of Choice*. New York.

Pascarella, Ernest T., and Terenzini, Patrick T. 2005. *How College Affects Students: (Vol. 2): A Third Decade of Research*. San Francisco: Jossey-Bass.

Perna, Laura W. 2006. "Studying College Choice: A Proposed Conceptual Model." Pp. 91–157 in *Higher Education: Handbook of Theory and Research Vol. XXI,* edited by J. C. Smart. New York: Springer.

Perna, Laura W. 2005. "The Key to College Access: Rigorous Academic Preparation." In *Preparing for College: Nine Elements of Effective Outreach.* Tierney, W.G.; Corwin, Z.B.; Colyar, J.E. (Eds.)

Perna, Laura W., Rowan-Kenyon, H.T., Thomas, S.L., Bell, A., Anderson, R. and Li, C. 2008. "The Role of College Counseling in Shaping College Opportunity: Variations across High Schools." *Review of Higher Education* 31(2):131-159.

Porter, Oscar. 1990. *Undergraduate Completion and Persistence at Four-Year Colleges and Universities.* National Institute of Independent Colleges and Universities.

Pratt, Phillip E., and C. Thomas Skaggs. 1989. "First Generation College Students: Are They at Greater Risk for Attrition Than Their Peers?" *Research in Rural Education,* 6: 31-34.

Rendon, Laura. 1994. "Validating Culturally Diverse Students: Toward a New Model of Learning and Student Development." *Innovative Higher Education*, 19, 33-51.

Reynolds, John, Michael Stewart, Ryan MacDonald and Lacey Sischo. 2007. "Have Adolescents Become Too Ambitious? High School Seniors' Educational and Occupational Plans, 1976 to 2000." *Social Problems,* 53(2): 186–206.

Roderick, Melissa., Nagaoka, Jenny, Vanessa Coca, and Eliza Moeller. 2008. *From High School to the Future: Potholes on the Road to College.* Research Report. Consortium on Chicago School Research at the University of Chicago

Rosenbaum, James E. 2001. *Beyond College for All: Career Paths of the Forgotten Half.* New York: Russell Sage Foundation.

Rosenbaum, James E., Regina Deil-Amen, and Ann E. Person, A. 2006. *After Admission: From College Access to College Success.* New York, New York: Russell Sage Foundation

Schmidt, Peter. 2009. "Full-Time Students Account for a Growing Share of Enrollments." *Chronicle of Higher Education*

Schneider, Barbara, and David Stevenson. 1999. *The Ambitious Generation: America's Teenagers, Motivated but Directionless*. New Haven: Yale University Press.

Smith, Joshua S. 2007. "Using Data to Inform Decisions: Intrusive Faculty Advising at a Community College." *Community College Journal of Research and Practice*, 31: 813–831

Smith, Joshua S. 2005. "The Effects of Student Receptivity on College Achievement and Retention." *Journal of College Student Retention: Research, Theory, and Practice*, 6(3): 273–288.

Spenner, Kenneth I., Claudia Buchmann, and L. Richard Landerman. 2005. "The Black-White Achievement Gap in the First College Year: Evidence from a New Longitudinal Case Study." Pp 187-216 In *The Shape of Inequality: Social Stratification and Ethnicity in Comparative Perspective, Research in Social Stratification and Mobility*, Vol. 22.

Stanton-Salazar, Ricardo D. 1997. "A Social Capital Framework for Understanding the Socialization of Racial Minority Children and Youths." *Harvard Educational Review, 67*(1), 1–40.

Stanton-Salazar, Ricardo D. 2001. *Manufacturing Hope and Despair: The School and Kin Support Networks of U.S.-Mexican Youth.* New York: Teachers College Press.

Stanton-Salazar, Ricardo, and Sanford Dornbusch. 1995. "Social Capital and the Reproduction of Inequality: Information Networks Among Mexican-origin high School Students." *Sociology of Education, 68,* 116-135.

Strauss, Anselm. 1987. *Qualitative Analysis for Social Scientists*. New York: Cambridge University Press.

Swail, Watson S., Kenneth Redd, and Laura W. Perna. 2003. "Retaining Minority Students in Higher Education: A Framework for Success." in *ASHE-ERIC Reader, 30*(2). San Francisco, CA: Jossey-Bass.

Terenzini, Patrick T., Leonard Springer, Patricia M. Yaeger, Ernest T. Pascarella, and Amaury Nora. 1996. "First-generation College Students: Characteristics, Experiences, and Cognitive Development. *Research in Higher Education, 37,* 1 22.

Tinto, Vincent 1975. "Dropout From Higher Education: A Theoretical Synthesis of Recent Research." *Review of Educational Research* 45:89-125.

Tinto, Vincent 1993. *Leaving College: Rethinking the Causes and Cures of Student Attrition*. (2nd Ed.). Chicago: University of Chicago Press

Torres, Vasti. 2006. "A Mixed Method Study Testing Data-model Fit of a Retention Model for Latino/a Students at Urban Universities." *Journal of College Student Development* 47(3), 299-318.

Vargas, Joel H. 2004. *College Knowledge: Addressing Information Barriers to College*. Boston: The Education Resources Institute (TERI). accessed June 2004 from www.teri.org.

Velez, William. 1985. "Finishing College: The Effects of College Type." *Sociology of Education* 58: 191-200.

Venezia, Andrea, Michael W. Kirst, and Anthony L. Antonio. 2003. *Betraying the college dream: how disconnected K-12 and postsecondary education systems undermine student aspirations*. CA: The Bridge Project. Stanford University

Walpole, Marybeth, Patricia M. McDonough, Constance J. Bauer, Carolyn Gibson. Kamau Kanyi, and Rita Toliver, Rita. 2005. This Test is Unfair Urban African American and Latino High School Students' Perceptions of Standardized College Admission Tests." *Urban Education* 40(3):321-349

York-Anderson, Dollean and Sharon Bowman. 1991. "Assessing the College Knowledge of First-generation and Second-generation College Students. *Journal of College Student Development, 32,* 116-122.

---

[1] This finding is consistent with studies at highly selective colleges that reveal a substantial minority-White achievement gap emerging as early as the first semester among students with similar family backgrounds and levels of social and cultural capital (Massey, Charles, Lundy and Fischer, 2003; Spenner, Buchmann and Landerman, 2005).

[2] Examples of such studies include Auerbach, 2007; Deil-Amen and Rosenbaum, 2002; Fallon, 1997; Freeman, 1997; Gonzalez, Stoner and Jovel, 2003; Hossler et al., 1999; McConnell, 2000; McDonough, 1997; Perna, 2006; Pratt and Skaggs, 1989; Reynolds et. al, 2006; Schneider and Stevenson, 1999; Stanton-Salazar and Dornbusch, 1995; Terenzini et al., 1996; York-Anderson and Bowman, 1991; Vargas, 2004; Walpole, McDonough, Bauer, Gibson, Kanyi and Toliver, 2005

[3] Institutional continuity refers to a student either staying in or returning to the same institution after stopout

[4] Numerous studies have measured this gap, including Alba and Lavin 1981; Alfonso, 2006; Anderson, 1981; Astin 1972, 1977; Cabrera et al., 2005; Dougherty 1992, 1987, 1994; Grubb, 1991; Karabel 1972; Long and Kurlaender, 2008; Melguizo, 2009; Monk-Turner 1983; Nunley and Breneman 1988; Velez 1985

[5] For more information see Roderick et al. 2006.

[6] Only 12% of the qualitative sample did not enroll in a four, two, or one-year college at some point. Only a handful delayed entry and/or initially enrolled part-time. The vast majority were initially enrolled full-time in a four-year institution. In later years, some dropped to part-time status while still attending a four-year college, but this pattern was much more likely among those who reverse transferred to a two-year college.

[7] Initial interviews included detailed questions about students high school experiences, college and career aspirations, potential college choices, entrance exams, the level of certainty and confidence about their immediate plans, self-assessment of their academic ability and potential, knowledge about college and the source of that information, and the influence of their family and social support

networks. Follow-up interviews focused on the details of students' trajectories, decision-making, support networks, and acquired knowledge of and experience with college since the initial interview.

[8] To further enhance validity, as relationships and themes in the data emerged, particular attention was paid to how themes and patterns were replicated and confirmed in each new round of data collection (Corbin and Strauss, 2007).

[9] Compared to the overall sample, these students who initially enrolled in a four-year college were representative of the larger qualitative sample, with slightly higher levels of parental education and educational expectations.

[10] These ACT scores roughly translate into SAT composite scores of 740-1110.

[11] Patterns in the characteristics of the four-year institutions did emerge and will be discussed in a later section.

[12] This includes both stopouts and students who experienced reverse mobility. In this analysis, reverse transfer students resembled stopouts in that they were more different from persisters along the dimensions discussed than they were different from stopouts.

[13] This may be partly attributable to the different college choices made by students with differing networks assisting with college planning—those with wider networks or more individualized relationships of support more frequently chose to begin college at smaller, private 4-year institutions that provided more support. Differences in outcomes were also attributable to the greater resiliency displayed by well-supported students. Individual attention from a counselor, teacher, family member, or co-worker, while in high school had helped the student think through what to anticipate academically, financially, and socially in college and led them to make decisions that aligned with their desired personal goals or family preferences.

[14] Likewise, many students at risk and their parents do not distinguish among different types of four-year institutions either.

Table 1: four-year persisters

Name (ACT score) high school grades college destination	CREATION OF RISK		INTERPRETATION & MANAGEMENT OF RISK	
	COLLECTIVE CONSTRUCTION OF COLLEGE CHOICE/ PLANNING	MOTIVATING GOAL	ACADEMIC / FINANCIAL CHALLENGE & SUPPORT	ADVOCATE(S) TO PROMOTE / STRATEGIZE 4-YEAR COMPLETION
Andrew (23) B's Morehouse	Specific high school teachers highly involved	Get himself and mom out of neighborhood / law school	*Alarming mid-term report* / office hours / tutors / *$22K parent loan* to scholarship	Mother encouraging of 4-year; Financial aid administrator notified him of scholarship opportunity; college mentors
Beatriz (20) A's DePaul	Extensive discussion, thought about multiple colleges / mother works for high school	Law school	B average and in honors program / scholarship	Mother, Uncle, Teachers all hold high career goals for her / older sister in college
Chynna (22) A's Roosevelt to UIC	Chose colleges for medical preparation / involved choice process	Med school	Works to pay her own living expenses / continually seeks help on financial strategies	Aunts in medical field / aunts and cousins who have gone to college encourage her to "just stick with it" and they support pursuit of medical school
Federica (19) A's/B's Valparaiso	Several of her teachers involved in choice process	Law school	Just below B avg. / finds small classes helpful / goes to profs for larger projects	Grandparents support decision to go away to four-year / High school teachers pivotal in coaching her through college admissions process
Josie (24) *A's/B's* Vandercook (on IIT campus)	Barely any guidance from high school but mother took initiative to help with planning	Music education degree goal	Academics not an issue - had IB curriculum in high school / grants and $5000 in loans each year to pay	Mother has four-year degree. Parents supported her degree goals. Extended family supported four-year goals, but not music. / organized summer orientation with peers in major
Leo (17) A's/B's Northern Illinois	Church and work mentors involved in choice with him	Finance dept at Quaker Oats / CPA then MBA	Raising grades from *C's and D's* / it helped to get involved on campus	Work internship has provided critical social capital, mentorship
Olivia (22) B's Dennison	Thoughtful about choice process	Advanced degree; Not return to neighborhood without degree	*One point from acad. probation* / faculty office hours / Posse scholarship	Mother talks her through problems and decisions / faculty support / college peer support
Philip (18) *A's/B's/C's* Northern Illinois	Sought info from counselor in college and career center	Strong interest in computers since 8th grade	Full ride 1st year, small loan other years. *Failed math* then sought help from tutors.	Involved with student group for Black males.
Rihana (16) A's/B's Bradley	Extensive choice process (6 schools), mother, friends, high school highly involved	Communications / mother and grandmother as role models / need degree to get a "good job"	*Academic shock*/ Seeks continual help/ tutor in every subject / Mother paying the difference / Grandma contributes	Other African-American student mentors and mentors in her major / Mother says cannot leave four-year / Grandmother college educated
Sophia (24) A's Northwestern	Put careful thought into college choice / sister helped	Need degree for stable career and opportunities for advancement	Office hours and works with TA's / Parents helping out with costs	Parents, siblings convinced 4-year degree needed / sister at same college / sister's mentor gives indirect guidance

Table 2: reverse transfers and stop-outs

Name (ACT score) high school grades college destination	CREATION OF RISK		INTERPRETATION & MANAGEMENT OF RISK	
	COLLECTIVE CONSTRUCTION OF COLLEGE CHOICE/ PLANNING	MOTIVATING GOAL	ACADEMIC / FINANCIAL CHALLENGE & SUPPORT	ADVOCATE(S) TO PROMOTE / STRATEGIZE 4-YEAR COMPLETION
Anita (17) A's/B's Northern Illinois (stopout)	Applied to 4 colleges, *mainly just wanted to get away from home*	Nursing, *but has diffuse backups "if nursing doesn't work out."*	*Struggled to bring up C's /remaining tuition paid by part time wk & Grandma*	Mother supportive *but can't offer much strategy or assistance*
Corina (19) A's/B's/C's Univ. of Wisc.-Whitewater to CC	Family helped with involved choice process, but *chose first univ. that accepted her*	Interested in accounting *but changed to education*	*Out-of-state tuition difficult for family*	Father from Haiti with 4-year degree and 2 older siblings in college – all supportive
Darian (20) B's/C's UIC to CC	*Counselor chose colleges / enrolled in first school that admitted him*	*Diffuse career goals / wants to avoid dead end job*	parents supported him living at home, but he felt "it put a strain on everybody"	*None / parents happy he is in any college*
Harmony (24) B's/C's Illinois State to CC	*Enrolled in 1ˢᵗ school admitted to / felt last-minute pressure from friends & high school to go to college*	*Diffuse career goals*	*Did not meet with professors or seek help / academic dismissal*	*Relatives with whom she doesn't communicate went to college / mother wanted her to "try college" "just go...for the experience"*
John (18) B's/C's UIC to CC	*Wouldn't have applied if not encouraged by teachers, went to first college to which accepted*	Criminal justice	Not an issue	*None – doesn't distinguish between a 2-yr & 4-yr college/ asked few questions, sought no help with decisions*
Joy (22) A's Loyola to CC	Highly involved college choice but *got pregnant & could not go to HBCU*	Law school	In honors program / *chose cc to avoid tremendous loans*	Parents support 4-year / plans changed due to baby / living on own with father of her baby
Monique (19) B's/C's UIC to CC	*Grandmother chose her college – she doesn't know why*	Psychology / social work	*Did not want to accept help freshman year / dismissed from university*	Grandmother pushed college *but forbade her to "go away" to college*
Raven (22) A's/B's Chicago State to CC	Counselor's help with college choice planning, *but little communication with mom about options; financial aid "got messed up" so didn't enroll at Northern Illinois Univ.*	Strong interest in criminal justice, always wanted to be police officer	*Shocked by workload; struggled with D's; interest dropped due to so many gen ed classes; did not seek much help from instructors*	*Mother would not allow to attend Dillard in New Orleans Regretted not having the "college experience"; did not make friends or interact with classmates; got pregnant, mom supported keeping baby*
Stefano (19) B's Urbana-Champaign to CC	*Trying to pursue medical field at Uof I for the "wrong reasons." Only applied to 2 (rather selective) colleges*	*Couldn't decide* between medical and law enforcement	Not an issue, but got help he needed from friends	*Mother against decision to go away to college – she expected him home every weekend / sister influenced him to enroll at CC*
Tyrese (21) B's / Chicago State (stopout)	*Only applied to colleges in a scholarship contest; no other options considered*	*Diffuse major & career goals*	*Lost financial aid due to low grades*	*Family pushing trade school*
Veronica (22) *B's /* Urbana-Champaign to CC	*Relied only on internet to choose college / didn't realize timetable for achieving career goal*	Goals to be a psychologist	Not an issue	*Mother not enthused about her going away. High school teachers advocated enrolling in community college first*