

# Georgia Journal of College Student Affairs

---

Volume 40 | Issue 1

---

2024

## From Private to Public: Lateral Transfer Student Experiences

Melissa P. Stough

*Lehigh University*, [melissapstough@gmail.com](mailto:melissapstough@gmail.com)

Diane C. Elliott

*Kutztown University of Pennsylvania*, [elliott@kutztown.edu](mailto:elliott@kutztown.edu)

Follow this and additional works at: <https://digitalcommons.georgiasouthern.edu/gcpa>



Part of the [Higher Education Commons](#), [Higher Education Administration Commons](#), and the [Student Counseling and Personnel Services Commons](#)

---

### Recommended Citation

Stough, M. P., & Elliott, D. C. (2024). From Private to Public: Lateral Transfer Student Experiences. *Georgia Journal of College Student Affairs*, 40(1), 151-173. <https://doi.org/10.20429/gcpa.2024.400107>

This research and scholarship in student affairs is brought to you for free and open access by the Journals at Georgia Southern Commons. It has been accepted for inclusion in Georgia Journal of College Student Affairs by an authorized administrator of Georgia Southern Commons. For more information, please contact [digitalcommons@georgiasouthern.edu](mailto:digitalcommons@georgiasouthern.edu).

# From Private to Public: Lateral Transfer Student Experiences

**Melissa P. Stough** (Lehigh University)

**Diane C. Elliott** (Kutztown University of Pennsylvania)

*The phenomenon of student movement between higher education institutions received considerable attention due to its widespread occurrence and impact on academic trajectories. While extensive research focused on vertical transfer, such as transitions from community colleges to four-year institutions, less research exists concerning lateral transfer, involving shifts between institutions at similar academic levels. This study aims to fill this gap by examining the factors influencing lateral transfer, specifically from private four-year colleges to public four-year institutions. The COVID-19 pandemic heightened interest in this understudied area, with indications of increased lateral transfers in its aftermath. Leveraging data from Fall 2022, this research investigates the reasons for this trend shift and delves into the motivations prompting students to transition from private to public institutions. By shedding light on the dynamics of lateral transfer, particularly amidst post-pandemic enrollment and retention challenges, this study seeks to offer valuable insights for both private and public institutions striving to improve student retention and success.*

Stough, M. P. & Elliott, D.C. (2024). From private to public: Lateral transfer student experiences. *Georgia Journal of College Student Affairs*, 40(1), 151- 174.

ISSN: 2330-7269



National evidence shows approximately one-third of all college students transfer at least once during their college careers (Hossler et al., 2012). The ubiquity of student movement across institutions resulted in an extensive body of research focusing on student transfer (e.g. Adelman, 2006; Hossler et al., 2012; Shapiro et al., 2016). Within the transfer literature, much research examines vertical transfer or the transition from a community college to a four-year institution (Taylor & Jain, 2017). Although lateral transfer is the second most common form of transfer (Bahr, 2009), it received considerably less attention. Existing research on lateral transfer more commonly examines movement across community colleges (e.g. Lee, 2023) or factors of timing in relation to lateral transfer (Bahr, 2009).

However, there exists a dearth of research on lateral transfer across 4-year colleges. Such a gap in the literature is surprising, given evidence suggesting the COVID-19 pandemic prompted greater levels of lateral transfer (Bragg, 2020; Soler, 2020). For instance, in Fall 2022, the National Student Clearinghouse found that while upward or vertical transfers decreased across public and private nonprofit institutions, lateral transfers across 4-year colleges increased more than any other form of transfer (Causey, et al., 2023). The aim of the present study explored why students laterally transferred from private 4-year

colleges to public 4-year institutions. Given post-pandemic enrollment and retention pressures faced by all institutions, exploration of the private to public lateral 4-year transfer can shed light on what prompts students to leave private 4-year colleges and what public 4-year colleges need to address to retain lateral transfer students.

### **Relevant Literature**

In fall 2021 over 1,229,724 transfer students enrolled in higher education institutions (United States Department of Education, 2021). Taken in totality, these data demonstrate the widespread nature of student mobility across colleges. While the number of students identified as transfer students in the United States changed over the years, it remains prevalent in enrollment trends. The most recent evidence indicates that more than one out of every ten undergraduates fits the transfer student definition (Causey, et al., 2023). As a result, research generated extensive literature devoted to transfer students (e.g., Adelman, 2006; Baldwin, 2017; Elliott & Lakin, 2020; Johnson, 2005; Laanan, 2004, 2007; Lakin & Elliott, 2016; Monaghan & Attewell, 2014). This corpus of research underscores 3 predominant areas of focus: why students transfer, post-transfer issues, and the multiple patterns or forms of transfer.

### **Why Students Transfer**

Why students transfer is at the heart of many conversations surrounding retention and enrollment (Adams et al., 2016; Iloh, 2021; Jenkins & Fink, 2015; Peter & Cataldi, 2005; Shirley et al., 2023; Soler, 2020; Taylor & Jain, 2017; Yoon et al., 2022). Students transfer due to not feeling as though they belong on campus, also known as 'fit.' Social and academic fit, as well as support systems, can determine whether a student will remain enrolled at an institution (Lozada & Croft, 2021). Without an adequate support system, it becomes much more difficult for students to remain at an institution, especially when combined with other areas of fit. Financial fit also represents an important piece of student belonging and why students transfer (Yoon et al., 2022). Financially, many students may not be able to continue at an institution because of a life change or a lack of understanding of cost. Researchers continue to attribute stress to multiple factors, including the absence of financial resources, and these stressors can lead to poorer academic performance in the classroom (Adams et al., 2016; Iloh, 2021). Poor academic performance and disparities in fit further decrease the likelihood of retention (Goguen et al., 2010). However, some transfer inevitably takes place, and is even required for furthering a student's degree completion.

### **Post Transfer Issues**

Post transfer, students often face multiple challenges and issues, such as delayed graduation. For instance, Shapiro et al. (2018) discussed transfer as student mobility and the relationship between transfer and degree completion. Many students transfer before receiving a credential of any type. Specific to lateral transfers, Cullinane (2014) investigated degree attainment outcomes and found a delay in completion of their baccalaureate degree. A central component of delayed graduation includes credit loss. The loss of credit has been cited as a significant factor that delays degree completion (Handel & Williams, 2012). Though somewhat dated, national evidence shows transfer students lose, on average, 13 credits, though evidence shows lateral transfer students lose more credits, on average, than other forms of transfer (Simone, 2014). A surprising 41% of transfer students were unable to receive any credit for prior coursework (Simone, 2014).

Beyond credit loss, transfer connects to transfer shock. Transfer shock, first identified by Hills (1965), denotes a temporary decrease in academic performance associated with differences in academic norms across institutions. Research links transfer shock to norms in the form of increased pace of instruction, coursework intensity, divergent norms in relation to help-seeking and exam structure, and larger class size, which results in dips in

grade point average (Cejda, 1997; Elliott & Lakin, 2021; Johnson, 2005). Although transfer shock occurs mainly during a transfer students' first semester (e.g. Lakin & Elliott, 2016), research implicates longitudinal effects (e.g. Lakin & Elliott, 2016). For instance, Glass and Harrington (2002) examined the impact of transfer shock on student retention and withdrawal rates by comparing transfer and non-transfer students' grades and rates of withdrawal. They found that transfer students exhibited lower grade point averages both the first semester after transferring as well as two years post-transfer.

### **Multiple Patterns of Transfer**

The transfer literature created nomenclature to differentiate across forms of transfer. To understand the common nature of transfer, one must recognize the variety within transfer populations. These unique transfer student populations differ in their reason for transfer. While much research conceives student mobility as movement from a 2-year college to a 4-year university, evidence demonstrates that students' progression does not always follow a linear path (Baldwin, 2017). The concept of a 4-year degree also evolved since changes in types of mobility also influence a student's time to completion of their baccalaureate degree. The National Student Clearinghouse reports on transfer students and student mobility

annually, and their 2015 outlined student mobility for the 2013-2014 academic year.

Transferring from a 4-year institution to a 2-year institution is a reverse transfer (Hossler et al., 2012; Shirley, et al., 2023; Taylor & Bragg, 2015), and it is one of the many types of mobility within higher education. According to the National Student Clearinghouse in 2013-2014, over 46% of baccalaureate degree recipients studied at a 2- year institution at some point in their college career, and 38% of students from the cohort they studied came from a public 4-year institution to a 2-year public college (Shapiro, Dundar, et al., 2015). As of 2022, transfer enrollment continues declining; however, students still occupy various stages of movement within higher education (Causey et al., 2023).

Baldwin (2017) suggests a more nuanced view of student mobility, including transfer, breaks in education, and the influence of life itself on progress toward baccalaureate degree completion. This perspective resulted in typologies that categories transfer in accordance with where the student begins their education career and the trajectory through higher education (e.g. Taylor & Jain, 2017). Taylor and Jain (2017) identified 5 predominant forms of transfer.

Vertical transfer, though definitions can change based on the researcher and the subject of studies, happens when a student

starts at a 2-year college and transfers to a 4-year institution (Hossler et al., 2012; Shirley, et al., 2023; Taylor & Jain, 2017). Reverse transfer occurs when a student begins at a 4-year institution and transfers to a 2-year institution, distinct from reverse transfer credit, which is simply the reverse transfer of credit for the explicit purpose of obtaining an associate degree (Hossler et al., 2012; Shirley, et al., 2023; Taylor & Bragg, 2015).

Another form of student mobility occurs as transfer swirl, which is when students attend more than two institutions, and transfer--this can occur across institution types (Taylor & Jain, 2017). In addition, students may also 'double dip,' or enroll concurrently as when students who take classes at multiple institutions and transfer courses (Taylor & Jain, 2017) though double dipping does not exclude any one type of transfer. Lateral transfer, also known as horizontal transfer (Bahr, 2009), occurs when a student transfers across institutions of the same designation (e.g. 2-year to 2-year and 4-year to 4-year). Although the second most common form of transfer, lateral transfer remains understudied.

### **Lateral Transfer**

Lateral transfer students do not represent a monolithic group. Of lateral transfer students across the United States, multiple socioeconomic statuses and sociodemographic characteristics and

from/to diverse institutions of varying prestige and cost exist (Spencer & Stitch, 2023). Evidence on lateral transfer figures is somewhat mixed. In 2009, Bahr found 27% of his sample transferred laterally, however, more contemporary national data indicates the number of students who laterally transfer is 13% (Bahr, 2012). Both 2-year and 4-year lateral transfers cite major choice as one of their main reasons for transferring (Bahr, 2012; Li, 2010).

Unlike students from 2-year institutions who must transfer to a 4-year institution with the goal to receive a baccalaureate degree, students who begin at a 4-year institution do not need to transfer for a baccalaureate degree (Li, 2010). Yet, students continue to engage in lateral transfer from 4-year institutions to 4-year institutions. Nationally, we know that rates of transfer decreased 7%, however, since the pandemic, lateral transfer rates across 4-year colleges increased more than any other form of transfer (Causey, et al., 2023). This rate may also be higher than believed due to the nature of lateral transfer from 4-year to 4-year colleges since responsibility for transfer student data collection lies with the institutions (Clemente et al., 2015, as cited in Clines, 2010).

Because of the absence of clear national statistics on 4-year lateral transfers, much fewer studies exist based on the characteristics and experiences of this

population (Clines, 2010). Planning of transfer activities and involvement at the campus level often forget lateral transfer students. For instance, Elliott and Lakin (2020) found that transfer colleges tailored orientation and advisement for incoming freshmen, neglecting the specific needs of transfer students. With fewer activities and programming geared towards 4-year lateral transfer students, there may also be further post-transfer academic, social and normative challenges that this population faces.

Across these categories, lateral transfer students report losing credits (Bahr, 2012; Jenkins & Fink, 2015; Li, 2010; Peter & Cataldi, 2005), perhaps in part because institutions designed articulation agreements for vertical, not lateral transfer (Ignash & Townsend, 2000). However, for some students, credit transfer can also contribute to their decision to transfer (Li, 2010). Though many view articulation agreements as a tool for transfer success, these are a tool for vertical transfer students to ensure credits transfer from a 2-year institution to a 4-year institution. Institutions that issue 4-year degrees were previously barred from actively recruiting students already committed to other institutions, but the National Association for College Admission Counseling (NACAC) removed this rule from their ethical guidelines (NACAC, 2019, as cited in Keller, 2019). This change in NACAC's ethical guidelines also means that

institutions can create more initiatives and programs to recruit transfer students from other 4-year institutions, further complicating research and data around lateral transfer students in this population.

### **The Current Study**

The goal of this study is to add to the literature around students in higher education who engage in lateral transfer. Through interviews, the study intended to supplement the limited research on students who laterally transferred and provide insight into the private to public transfer. Though previous research explored general reasons for transfer (e.g. Adams et al., 2016; Jenkins & Fink, 2015; Yoon et al.), specific exploration of the private to public transfer is a gap in the existing research. The focus of the study explored the following question: Why do students transfer laterally from private institutions to public institutions? To address our research question, we asked a series of probing questions based on academic, social, and financial factors issues highlighted in the transfer literature.

### **Methods**

As an initial step, we secured IRB clearance. We recruited participants from five different states across the east coast of the United States, and it began via social media. We tapped various transfer student online outlets, including Facebook and Twitter, to

recruit participants. Additionally, we used snowball sampling to reach our target sample. To be considered for the study, the participants transferred from a private college/university to a public college/university during their undergraduate career within the past five years. We intentionally kept fields of study open to capture a variety of perspectives.

From the recruitment process, we purposefully selected ten participants for interviews to maximize geographic diversity and obtain data from a variety of private

institutions. Researchers assigned each participant pseudonyms and so were the names of schools, peers, faculty members, and any other individual mentioned in their interviews. Table 1 shows that participants varied demographically and in terms of when they attended college and first-generation status. As seen in Table 1, the sample was predominantly female and White. All participants were traditionally aged and entered college immediately after high school.

**Table 1**

*Participant Demographic Data*

<b>Pseudonym</b>	<b>Race</b>	<b>Gender</b>	<b>First Generation Status</b>	<b>College immediately after H.S.</b>
Alex	White	Female	No	Yes
Cynthia	White	Female	No	Yes
Elaine	White	Female	No	Yes
Ken	African American	Male	Yes	Yes
Leeann	White	Female	Yes	Yes
Mara	White	Female	Yes	Yes
Marcus	White	Male	No	Yes
Ollie	White	Male	No	Yes
Tama	White	Female	No	Yes
Valeria	White	Female	No	Yes



## **Data Analysis**

We collected data through 45-minute semi-structured, qualitative interviews that probed reasons for transferring, influences on their decisions, and feelings following their decision to transfer from a private institution to a public institution. We utilized a general interview guide, open-ended questions, and probes to ensure consistency across interviews, but also elicit stories that captured the essence of participants' experiences (Patton, 2002). The interviews took place over recorded Zoom sessions and were initially transcribed via Zoom. After converting the files to Microsoft Word documents, we examined the files for any errors in dictation and review.

We relied on narrative inquiry as a methodological approach to help us interpret our data. Narrative inquiry uses storytelling as a means for understanding how participants make sense of their lived experiences (Butler-Kisber, 2010; Mitchell & Egudo, 2003; Savin-Baden & Van Niekerk, 2007). Stemming from social constructionism philosophy, it emphasizes contextual construction of meaning and the relevance of multiple perspectives (Clandinin, 2006). Utilizing narrative analysis works well for understanding why students transfer out of private colleges because it emphasizes narrative discourse and construction of interpretive events that lead participants to transfer. Through in-depth

interviews, we documented details on the lived college experiences from participants' lenses.

Our analysis consisted of four stages: (1) data preparation, (2) initial analysis, (3) development and application of codes, (4) thematic analysis (Butler-Kisber, 2010; Creswell, 2014). Data preparation involved transcription of the interviews verbatim to ensure we accurately captured participants' stories. In initial analysis, we read the interviews, reviewed field notes, and developed analytic memos on emerging insights (Creswell, 2014). The multi-step coding process began with the development of initial codes, which stemmed from research literature, and as reoccurring ideas and trends in the interviews, codes evolved to include multiple descriptions (Butler-Kisber, 2010). To avoid code definition drift, the researchers independently audited code application (Creswell, 2014). Thematic analysis occurred simultaneously with coding as an iterative process. From our codes, we devised overarching themes that answered our research question and helped us make meaning about why participants transferred.

To establish trustworthiness, we relied on existing criteria: credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985). We established credibility by ensuring we captured varied experiences and

perspectives during data collection and through member checking. We established transferability through providing a detailed description of our analytical approach and findings (Lincoln & Guba, 1985). We utilized staff and faculty members who specialized in transfer student recruitment and retention, frequently with transfer students, and worked in public and private institutions to establish dependability. To ensure confirmability, we cultivated reflexivity, where we regularly reflected on how positionalities, prior experiences, and beliefs framed our analysis (Lincoln & Guba, 1985).

As qualitative research relies on the researcher to obtain and interpret data, the epistemic orientation of researchers in this study is essential. Two researchers led this study with an understanding of the transfer student experience. During data collection, the primary researcher worked as a full-time graduate student identified as a transfer student from a private to a public institution during their undergraduate career. The secondary researcher and advisor of the primary researcher have close to a decade of research studying transfer students' experiences. Both researchers further explored the transfer student experience of those who came from private institutions to public institutions. With this research, they hope to provide better support for transfer students from private to public institutions.

## Results

The experiences of transfer students we interviewed varied widely, from personal challenges to academics. Although we saw academic and social factors in the data, financial themes linked factors and were most prevalent across the data collected. Under financial challenges, two themes emerged: Affordability as a Lure and Burden with a subtheme entitled Buyer's Remorse and Fish out of Water: Feeling Financially Inferior to Peers.

### Affordability as a Lure and Burden

Among the participants, 30% replied that finances impacted their initial college of matriculation. For participants like Leeann, finances immediately factored into college choice, "it [finances] was a very high priority, because obviously of student loans and everything involved in that." Elaine mentioned the very nature of financial aid almost deterred her from attending her first institution and said, "finances was huge, and I almost wasn't able to go because of that." Some participants, like Elaine, received financial packages from private institutions that covered a significant portion of their tuition, drawing them to the school in the first place. Eventually, after waiting at her email, Elaine received her offer from the private institution:

I was able to get a lot of money from them. And that was...not a

guaranteed things so I was...waiting by the email until I got what my offer from them was going to be...I still have student loans, but it would have been way...way too much for me to take out if I hadn't gotten financial support from them so that was a big thing.

This promise of financial aid drew in other participants like Ken, who transferred after attending a private university for two semesters. When asked why he chose his initial college, Ken said, "It was 100% financial. My deciding factor of what school I was going to go to was 100% which school offered me the most money. And what school would help me the most financially." To participants like Ken, a first-generation college student, the promise of financial aid proved a selling point for the private institution. Although only 30% of respondents initially cited finances as a pivotal factor in selecting their college, 80% later identified finances as a motivation for transferring. While all students felt sticker shock when choosing their first institution, as they progressed through their careers at the private institutions, participants experienced a form of financial shock as they realized the costs of college beyond tuition.

Like Ken, most of the other participants highlighted the personal financial burden of college costs with 90% of interviewees indicating personal financial

responsibility for the cost of their college education. Still, financial aid does not always balance out the high sticker prices of private institutions. Participants like Marcus could reason with that concern for financial aid as a reason for transferring after he saw how much he spent on his private college's tuition when he remarked, "private school was a little bit of a hit, financially." After he returned home, Marcus noticed the bills piling up, and began to calculate the actual costs of college in addition to tuition, and stated, "After the semester in the winter. On top of everything else, cost and everything was huge." This financial hit led Marcus and others to take on additional ways to make money, and ultimately led them to transfer to a public institution.

### **Buyer's Remorse**

Participants discussed the significance of finances both at the beginning of college and as a motive for transferring. However, many also expressed feelings of guilt regarding the money they spent while enrolled at private institutions. A substantial 80% of participants in the study conveyed experiencing buyer's remorse following their attendance at these private institutions. Buyer's remorse is a strong feeling of regret after making a purchase (Iloh, 2021). Purchases resulting in buyer's remorse do not only include material items and can occur after experiential expenditures such as higher education (Iloh,

2021). When students do not experience what they expect for the money that they expended while paying for college or do not receive the results desired, this can result in buyer's remorse.

Alex recently graduated from college and felt this sense of buyer's remorse after she realized she could not even remember the courses she took due to the overwhelming cost, "The classes weren't that memorable because I think a lot of the money now and I'm like, 'Oh, wow!' But I was like, 'Okay, so I paid \$56,000, and I don't remember the professors or the classes.'" Alex was not alone in her regret for the price she paid. Though Leeann transferred because of costs, she did not understand the expense of college until she left her private university. Leeann's transfer helped her to understand how much she truly invested:

I did not exactly fully know how expensive it was until after my first semester there...after my first semester, I transferred to it was very expensive, and so finances were very important, but I don't think I fully realized how expensive it was until afterwards.

For Ollie, during a holiday break, when he came home, he saw the financial challenge of paying tuition for the private school he attended and felt that same sense of buyer's remorse:

Then came Thanksgiving Break, loans, finances, and I was planning on moving off campus. I was working full time plus school. On Thanksgiving, I was talking to one of my friends. Finances were the biggest part. Private tuition and fees were really high, roughly \$22,000 for one year.

It appears many participants did not fully understand the full cost of college and/or the loans that they would accrue while paying for school.

Even with immense aid, participants frequently still needed to take out greater loans. A minority of participants mentioned absolute ignorance when it came to finances in college related to tuition. This absence in understanding of college financials emerged when Cynthia admitted, "I don't know...the funds and like financials between private and public, I don't know which is more expensive." Cynthia was the only participant who discussed her lack of information when it came to financial aid and tuition costs, but it appears ignorance or inexperience played a role in the decisions made by other participants in the study.

### **Fish Out of Water: Feeling Financially Inferior to Peers**

Beyond the cost of tuition and fees, finances contributed to participants' decisions to transfer from private institutions to public

institutions when participants compared themselves to peers. At the private institutions, these participants felt financially inferior to their peers. Financial comparisons with peers can cause additional financial strain and impact students socially as well. Financial strain can negatively impact the psychological health of students, and researchers noted the significant links between mental health and financial strain (Adams, Meyers, & Beidas, 2016; Archuleta, Dale, & Spann, 2013; Moore, Nguyen, Rivas, Baby-Mohammed, Majeika, & Martinez, 2021; Tran, Lam, & Legg, 2018). In the case of these participants, it led to their decision to transfer. Though research examined fit in the past when considering student transfer, less evident is financial fit. For these participants, financial comparisons led to financial strain as well as a lack of belonging.

The idea of social financial comparisons added to their financial strain. The disparity in socioeconomic class created tension in the lives of the participants in the study. Students across institutions mentioned this feeling of financial shame from comparing themselves to peers (Moore, Nguyen, Rivas, Baby-Mohammed, Majeika, & Martinez, 2021). Some participants, such as Alex, noticed it at the very start of her time at her private institution. Alex noticed the financial status of her peers:

They had money, and you could tell they had money just by like this stuff

they brought for their dorm rooms. The stuff they brought for their dorm rooms, and on like Day 2 they were all going out to dinner, and like one girl, just kind of casually said that her parents gave her like \$200 a week.

Increased support from external parties eased the financial burden for other participants. Mara echoed similar feelings during her time at her private institution, especially when it came to roommate comparisons:

I felt like I was just an oddball out. I didn't want to tell anybody that I was working because these that goes on the volleyball team would go shopping every weekend, they were like, do you want to go? And, I'd be like, no, I can't. But really, in reality, I was going to [location] to work. But I didn't want people to think that I was poor.

Participants repeatedly cited the notion that they felt compelled to work and repeatedly cited it as a means to keep up with both the demands of college costs and peers (Archuleta, Dale, & Spann, 2013; Moore, Nguyen, Rivas, Baby-Mohammed, Majeika, & Martinez, 2021). We found that participants worked on and off campus and often occupied multiple positions simultaneously. Mara faced multiple stressors from unmet financial need and peer pressure worked multiple full-time jobs to make ends meet:

I had to work three full time, not two, full time jobs and then an extra job on the side. When I did, I did not have a single day off that entire semester, I worked so hard...

Of all the participants, 90% of them mentioned working at least one job on top of attending classes at their private institutions. Alex got an on-campus job at the bookstore, Tama and Ken both worked at their school's respective theatre departments, and others worked off-campus as well. Though the data collected from these participants may at first appear surface level, their struggles evolved into real issues of fit and insufficient social integration into the campus community; furthermore, these issues contributed to financial decisions to transfer to public institutions.

### **Discussion**

This study revealed affordability and financial issues as the chief reasons behind transferring out of private 4-year colleges. Specifically, two themes emerged from the data. First, participants, though initially drawn to a private college because of perceptions of high levels of aid, later experienced a form of buyer's remorse. Within the college choice literature, college selection is a personal decision and much varies across individuals in the factors that influence selection (Draisey, 2016). From major choice, selectivity, location, to the

students themselves, the reasons for college choice to eventual enrollment remain diverse. Our findings highlighted financial reasons as a principal factor in their final matriculation decision. As with other students, participants' concerns for financial burden led to selecting what they deemed as less expensive institutions or selecting those institutions that offer the highest amount of aid regardless of cost and reward (Yoon et al., 2022). With institutions advertising how many students receive financial aid and the sheer number of institutions, the initial choice to attend college presents a difficult enough choice for students. When considering other factors like first generation status, the burden of choice between schools becomes even greater. The lure of sizable aid may cloud a student's judgment or make them less aware of how this decision may impact them.

Participants reported that they took on the responsibility of paying their college costs independently or with limited familial support. As such, private universities drew participants due to the potential for high aid via student loans, grants, and scholarships offered by the institution. Prior research noted that students often feel taken aback by "sticker shock," after seeing the high cost of tuition associated with institutions, usually private colleges (Jabbar et al., 2021). Though many associate sticker shock with the initial selection process, the participants in this study experienced a form of cost of

attendance shock post-matriculation. We found that participants experienced shock when they learned firsthand that the aid they received did not fully cover the expenses.

Our second theme centered on feelings of financial inferiority and the subsequent need to work to help offset these feelings. Participants in the study often lacked financial support and the means to keep up with the demands of college costs, which included unplanned expenses such as those associated with dorm rooms and dining out. To combat financial demands, students frequently need to take on employment (Adams et al., 2016), which we saw in our data. This financial strain or “perceived economic stress and lack of economic support” (Adams, et al., 2016, pp. 362) weighed heavily on participants. Participants faced the choice between financial security and campus involvement, and social integration. As demonstrated in our conversation with Mara, Marcus, Ollie, or Alex, participants missed opportunities to spend time fostering friendships and having meaningful moments with peers.

Lacking the time or the same financial status, these students could not take advantage of the same opportunities as their peers. For students, especially those at the beginning of their college career, these missed moments with peers could greatly impact their transition to college and their overall social support (Chickering &

Schlossberg, 2002). Peer interactions play an essential role in many student outcomes, including GPA (Grade Point Average), self-esteem, and interpersonal ability (Goguen et al., 2010). Institutions retain students who can rely on institutional and familial support at higher rates (Lozada & Croft, 2021), and added family support financially would likely increase retention as well. Familial financial support for activities allowed participants’ peers to focus on getting involved on campus or focus on academic progress since they did not face the same levels of financial strain (Adams et al., 2016).

Most relevant to the present study, we hypothesize the financial strain stemming from cost of attendance and social comparisons impacted social integration and feelings of institutional support tied to retention (Tinto, 2010). By selecting financial security over campus involvement, students may lack support within an institution. Institutional support represents a key factor in student retention and graduation rates (D’Amico Guthrie & Fruht, 2020; Lozada & Croft, 2021). Institutional support resources include mental health resources, career services, academic support services, and student involvement, but due to financial strain, many participants find them inaccessible. Though accessible at varying levels, the participants felt consumed with the worry of tuition costs, food, and comparing themselves to peers to be able to

utilize many of these services. A student's ability to access and capacity to utilize institutional support can directly impact retention rates.

### **Limitations and Suggestions for Future Research**

Limitations are present in any research design, and our study is limited by three factors. First, although well within the conventions of sample size for qualitative studies, nonetheless, our sample size may present a limited view of the reasons why students may laterally transfer out of private colleges. Future research should further explore lateral transfer as a means for garnering greater understanding of this phenomenon. In particular, we encourage the use of quantitative methodologies to capture a more comprehensive perspective on lateral transfer.

Second, our results rest on participants who voluntarily agreed to be a part of the study, possibly representing self-selection bias. We encourage future research to employ quasi-experimental designs to address self-selection bias issues. Lastly, given data was collected after the COVID-19 pandemic, it is difficult to disentangle if our results are attributable to shifts in students' personal financial circumstances. We encourage future research to replicate this study once the economy has fully recovered.

### **Implications for Research and Practice**

The findings in this study illustrate implications for policymakers and practitioners. By understanding the resources offered and not offered to transfer students from private to public institutions, practitioners can work to address any areas that impact a student's decision to transfer. For example, practitioners at private institutions can work towards greater student retention; whereas practitioners at public institutions can make themselves more appealing to potential transfer students from private institutions by highlighting specifically designed services to suit their desire for fit. Policymakers both within and beyond higher education can understand the diversity within the transfer student community by increasing their knowledge of transfer students beyond the traditional vertical transfer.

Though vast, the literature discussing transfer does not highlight every transfer subgroup, so these findings demonstrate the need for more specific research of subgroups within the transfer student population. Institutions cannot implement universal solutions with transfer students, and the results of this study reveal the prevalence within the private to public transfer population. The participants in this study all fit the lateral transfer description since they transferred from one four-year institution to another; however, most of the resources for transfer students mainly



support the vertical transfer population. Yet, the resources do not entirely apply to lateral transfers. By conducting further research on transfer students, institutions can more adequately craft resources to fit the needs of these groups within their transfer population.

Finances are one of the resources essential for success among students who transfer from private to public institutions. Students rely on financial support in general, but for many of the participants in this study, it decided not only where they studied but also served as their primary reason for transferring from their initial institution. By offering financial resources, public institutions can retain their transfer students who originally chose a private institution. This recommendation is particularly relevant considering participants in the study discussed finances as a reason for both choosing their college initially and as a reason for leaving their initial institution. In addition to providing increased financial resources, institutions should also consider their student wages. When students need to seek employment off campus to supplement their finances, they may be challenged to stay connected to campus life, potentially leading to a sense of detachment. Conversely, if students can secure well-paying on-campus employment, their engagement with the campus may improve.

As for the socialization of students, practitioners can pay increased attention to

programs on and off campus. By providing free or low-cost programming to students, especially those who transferred from private to public institutions, institutions can improve socialization efforts. When these students feel they do not need to choose between financial stability and socializing with their peers, this relieves pressures to compare themselves or feel unable to take part on and off campus. Rather than comparing themselves financially to their peers, students can create and support meaningful relationships.

### **Conclusion**

Higher education was and is incredibly vulnerable to the influences of COVID-19 and the drastic changes the pandemic caused, including enrollment numbers. In the years spanning 2018-2021, transfer enrollment decreased much faster than first-year college enrollment (Causey et al., 2023). Now, transfer enrollment still lags behind first-year enrollment, but the rate of decline slowed (Causey, et al., 2023). Transfer students maintain a place on campus, and they continue to serve a key role in enrollment across institutions.

This study provided insight into the rationale for why students transfer from private colleges into public institutions. Findings underscored financial concerns as a major lever in prompting initial consideration and subsequent action to

transfer. The COVID-19 pandemic prompted greater student mobility (Soler, 2020) and personal financial strain, suggesting lateral movement among college students, particularly movement from private to public colleges, will continue to rise. Socialization and financial elements influence lateral student transfer from private to public institutions, and they are prevalent to student recruitment and retention from both public and private student affairs professionals, policymakers, and students alike. By increasing awareness of this transfer subgroup of lateral private to public transfer students, institutions can create resources to generate higher enrollment and increase retention.

## REFERENCES

- Adams, D. R., Meyers, S. A., & Beidas, R. S. (2016). The relationship between financial strain, perceived stress, psychological symptoms, and academic and social integration in undergraduate students. *Journal of American College Health* 64(5), 362–370. <https://doi.org/10.1080/07448481.2016.1154559>
- Adelman, C. (2006). *The Toolbox Revisited: Paths to Degree Completion from High School Through College*. U.S. Department of Education.
- Archuleta, K. L., Dale, A., & Spann, S. M. (2013). College students and financial distress: Exploring debt, financial satisfaction, and financial anxiety. *Journal of Financial Counseling and Planning*, 24(2), 50-62.
- Bahr P. R. (2009). College hopping: Exploring the occurrence, frequency, and consequences of lateral transfer. *Community College Review*, 36(4), 271–298. <https://doi.org/10.1177/0091552108330903>
- Bahr, P.R. (2012). Student flow between community colleges: Investigating lateral transfer. *Research in Higher Education*, 53, 94–121. <https://doi.org/10.1007/s11162-011-9224-5>
- Baldwin, C.A. (2017). The evolving transfer mission and student mobility. *New Directions for Community Colleges*, 2017, 37-45. <https://doi.org/10.1002/cc.20279>
- Bragg, D.D. (2020). How transfer partnerships support more equitable baccalaureate attainment. *New Directions for Community Colleges*, 2020, 11-19. <https://doi.org/10.1002/cc.20419>
- Butler-Kisber L. (2010). *Qualitative inquiry: Thematic, narrative and arts-informed perspectives*. Sage.
- Causey, J., Cohen, J., Gardner, A., Karamarkovich, S., Kim, H., Lee, S., Randolph, B., Ryu, M., & Shapiro, D. (2023). *Transfer and Progress Fall 2022*. National Student Clearinghouse Research Center.
- Chickering, A. W., & Schlossberg, N. K. (2002). *Getting the most out of college* (2nd ed.). Pearson.
- Clandinin, D. J. (2006). *Handbook of narrative inquiry: Mapping a methodology*. Sage Publications.
- Crisp, G., Potter, C., & Taggart, A., (2022). Characteristics and predictors of transfer and withdrawal among students who begin college at bachelor's granting institutions. *Research in Higher Education* 63(3), 481-513. <https://doi.org/10.1007/s11162-021-09657-5>

- Cullinane, J. P. (2014). *The path to timely completion: Supply- and demand-side analyses of time to Bachelor's degree completion*. University of Texas, Austin. [Doctoral dissertation]. <https://repositories.lib.utexas.edu/handle/2152/24932>
- D'Amico Guthrie, D., & Fruht, V. (2020). On-campus social support and hope as unique predictors of perceived ability to persist in college. *Journal of College Student Retention: Research, Theory & Practice*, 22(3), 522-543. <https://doi.org/10.1177/1521025118774932>
- Draisey, T. (2016). Factors influencing college choice: A study of enrollment decisions at a regional comprehensive university. *Major Themes in Economics*, 18(1), 1-18.
- Goguen, L. M. S., Hiester, M. A., & Nordstrom, A. H. (2010). Associations among peer relationships, academic achievement, and persistence in college. *Journal of College Student Retention: Research, Theory & Practice*, 12(3), 319-337. <https://doi.org/10.2190/CS.12.3.d>
- Hagedorn, L., & Castro, C. R. (1999). Paradoxes: California's experience with reverse transfer students. In B. Townsend (Ed.), *Understanding the impact of reverse transfers on the community college* (pp. 15-26). *New Directions for Community Colleges*, 106. Jossey-Bass.
- Hossler, D., Shapiro, D., Dundar, A., Ziskin, M., Chen, J., Zerquera, D., & Torres, V. (2012). *Transfer and Mobility: A National View of Pre-degree Student Movement in Postsecondary Institutions, Signature Report*. National Student Clearinghouse Research Center.
- Iloh, C. (2021). The broken yellow brick road: A narrative exploration of the college-going decisions and trajectory of a low-income single mother of color. *Education Sciences* 11, 601. <https://doi.org/10.3390/educsci11100601>
- Jabbar, H. Schudde, L., Garza, M., & McKinnon-Crowley, S. (2022) Bridges or barriers? How interactions between individuals and institutions condition community college transfer. *The Journal of Higher Education*, 93(3), 375-398, <https://doi.org/10.1080/00221546.2021.1953339>
- Jenkins, D., & Fink, J. (2015). *What we know about transfer*. Columbia University, Teachers College, Community College Research Center.
- Lakin, J. M., & Elliott, D. C. (2016). STEMing the shock: Examining transfer shock and its impact on STEM major and enrollment persistence. *Journal of the First-Year Experience & Students in Transition*, 28(2), 9-31.
- Lee, J. (2023). Moving across 2-year institutions: Who are lateral transfer students? What

- are their degree outcomes? *Community College Review*, 51(3), 419-444.  
<https://doi.org/10.1177/009155212311639>
- Li, D. (2010). They need help: Transfer students from four-year to four-year institutions. *The Review of Higher Education*, 33(2), 207-238. <https://doi.org/10.1353/rhe.0.0131>
- Lincoln, Y.S., & Guba, E.G. (1985). *Naturalistic inquiry (1st ed.)*. Sage Publications Inc.
- Lozada, N., & Croft, P. (2021). Validating pathways to student success and retention: Viable and accessible links of investment and delivery through active and timely interventions to navigate to graduation. *Journal of College Orientation, Transition, and Retention*, 28(1), 1-18. <https://doi.org/10.24926/jcotr.v28i1.3587>
- Mitchell, M. C., & Egudo, M. (2003). *A review of narrative methodology*. Australian Government Department of Defense. <https://www.webpages.uidaho.edu/css506/506%20Readings/Review%20of%20Narrative%20Methodology%20Australian%20Gov.pdf>
- Moore, A., Nguyen, A., Rivas, S., Bany-Mohammed, A., Majeika, J., & Martinez, L.C. (2021). A qualitative examination of the impacts of financial stress on college students' well-being: Insights from a large, private institution. *SAGE Open Medicine*, 9.  
<https://doi.org/10.1177/20503121211018122>
- National Student Clearinghouse Research Center. (2015). *Contribution of two-year institutions to four-year completions (Snapshot Report)*. National Student Clearinghouse Research Center.
- Patton, M. Q. (2002). Two decades of developments in qualitative inquiry: A personal, experiential perspective. *Qualitative Social Work*, 1(3), 261-283.  
<https://doi.org/10.1177/1473325002001003636>
- Peter, K., & Cataldi, E. F. (2005). *The road less traveled? Students who enroll in multiple institutions (NCES 2005-157)*. National Center for Education Statistics.
- Savin-Baden, M. & Van Niekerk, L. (2007). Narrative inquiry: Theory and practice. *Journal of Geography in Higher Education* 31(3), 459-72.  
<https://doi.org/10.1080/03098260601071324>
- Shapiro, D., Dundar, A., Huie, F., Wakhungu, P.K., Yuan, X., Nathan, A. & Hwang, Y. (2017). *Tracking transfer: Measures of effectiveness in helping community college students to complete bachelor's degrees (Signature Report No. 13)*. National Student Clearinghouse Research Center.
- Shirley, M., Olsen, A., Kim, S., Dimino, M., & Kaplan, M. (2023). Heading in the right

- direction? Examining the relationship of transfer patterns and income status on college student outcomes. *Research in Higher Education* 64, 808–833.  
<https://doi.org/10.1007/s11162-023-09729-8>
- Simone, S. A. (2014). *Transferability of postsecondary credit following student transfer or coenrollment. Statistical analysis report* (NCES 2014-163). U.S. Department of Education, National Center for Education Statistics.
- Soler, M.C. (2020), Conceptualizations and strategies to enhance student success in the transfer swirl. *New Directions for Community Colleges, 2020*, 45-53.  
<https://doi.org/10.1002/cc.20422>
- Taylor J. L., & Bragg D. D. (2015). *Optimizing reverse transfer policies and processes: Lessons from twelve CWID states*. Office of Community College Research and Leadership. <https://www.luminafoundation.org/files/resources/optimizing-reverse-transfer.pdf>
- Taylor, J. L., & Jain, D. (2017). The multiple dimensions of transfer: Examining the transfer function in American higher education. *Community College Review, 45*(4), 273–293. <https://doi.org/10.1177/0091552117725177>
- Tinto, V. (2010). From theory to action: Exploring the institutional conditions for student retention. In: Smart, J. (eds) *Higher Education: Handbook of Theory and Research. Higher Education: Handbook of Theory and Research, vol 25*. Springer, Dordrecht. [https://doi.org/10.1007/978-90-481-8598-6\\_2](https://doi.org/10.1007/978-90-481-8598-6_2)
- Tran, A. G. T. T., Lam, C. K., & Legg, E. (2018). Financial stress, social supports, gender, and anxiety during college: A stress-buffering perspective. *The Counseling Psychologist, 46*(7), 846–869. <https://doi.org/10.1177/0011000018806687>
- United States Department of Education. (2021). *Trend Generator Number of degree-seeking undergraduate students enrolled in postsecondary institutions in the fall who are transfer-in students*. Washington, DC: National Center for Education Statistics.  
<https://nces.ed.gov/ipeds/TrendGenerator/app/answer/2/4>
- Yoon, H., Yang, Y., & Morewedge, C. K. (2022). Early cost realization and college choice. *Journal of Marketing Research, 59*(1), 136-152. <https://doi.org/10.1177/00222437211026337>

## AUTHOR BIOGRAPHIES & CONTACT INFORMATION

---



**Melissa Stough**, M.Ed., is an Institutional Research Analyst at Lehigh University. They received their Master's in Student Affairs in Higher Education and their Bachelor's in English at Kutztown University of Pennsylvania. Their previous roles include serving as a Senior Course Facilitator, Research Assistant, Annual Giving Specialist, and Student Experience Mentor. Their research is driven by their passion for diverse student support and development, and it focuses on first-generation and transfer student populations.

Email: [melissapstough@gmail.com](mailto:melissapstough@gmail.com)



**Diane Cardenas Elliott**, Ph.D., is an Associate Professor of Student Affairs and Higher Education at Kutztown University of Pennsylvania. Her research, which has been documented in over 75 publications and presentations, focuses on issues associated with student access, student success, instructional technology, community colleges, and student transfer. She holds a Ph.D. From New York University, J.D. from Rutgers University, and a Bachelor's degree from Villanova University.

Email: [elliott@kutztown.edu](mailto:elliott@kutztown.edu)