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Reverse transfer credit: A case study of the perceived influence on degree recipients

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Reverse transfer credit: A case study of the perceived influence on degree recipients

by

Shawna L. Saad

A dissertation submitted to the graduate faculty
in partial fulfillment of the requirements for the degree of

DOCTOR OF PHILOSOPHY

Major: Education (Educational Leadership)

Program of Study Committee:

Janice N. Friedel, Major Professor
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The student author, whose presentation of the scholarship herein was approved by the program of study committee, is solely responsible for the content of this dissertation. The Graduate College will ensure this dissertation is globally accessible and will not permit alterations after a degree is conferred.

Iowa State University
Ames, Iowa
2017

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DEDICATION

To my amazing daughter, Bella, whom I love dearly:

You inspire me each day with your loving spirit, your quick wit, and your never-ending drive to stand up for others. May those qualities inspire you to never give up on what you believe in, always fight for what is right, and never be afraid to take a risk in order to achieve your dreams.

First, think.
Second, believe.
Third, dream.
And finally, dare.

(Walt Disney)
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Your turn is next to follow your stars and pursue your dreams!
ABSTRACT

Researchers have consistently attested that those who earn a college degree experience numerous personal and professional benefits that can greatly influence their lives. Degree completion has been linked to multiple individual benefits including financial benefits, overall health benefits, increased civic engagement, social mobility, and overall job satisfaction (Baum, Ma, & Payea, 2013). In addition to the benefits indicated in the research, degree completion has also become more important than ever as institutions of higher education work to respond to President Barack Obama’s administration completion agenda which set a goal to increase the nation’s degree attainment rate to 60% by 2020 (Kanter, Ochoa, Nassif, & Chong, 2011), and adding at least “…10 million more graduates from community colleges and four year colleges and universities” (Kanter et al., 2011).

The reverse transfer credit agreement has been increasingly looked at as one opportunity to increase degree completion numbers. The new reverse transfer is defined as students who transfer from a two-year college to a four-year institution and retroactively receive an associate’s degree with their newly earned four-year college credits (Friedel & Wilson, 2015). As the implementation of the new reverse transfer program has been revamped in higher education institutions across the U.S., many students have participated and received their associate’s degree through this program. Although students have completed their associate’s degree through the new reverse transfer credit agreement, little research has been completed to explore the influence the receipt of a degree through reverse transfer has had from the perspective of the student.

The purpose of this case study was to explore the perceived influence the receipt of an associate’s degree through the new reverse transfer credit agreement had on a student’s
economic status as it relates to position, sense of belonging within a community, and social well-being. After the data obtained were transcribed, coded and analyzed, five thematic findings emerged: (1) all participants of this study indicated every transfer student should opt-in to the new reverse transfer credit agreement as it was perceived as a benefit; (2) all of the participants exhibited key characteristics of persistence and self-sufficiency that informed the participant’s perception within this study; (3) all participants believed earning an associate’s degree through the new reverse transfer program had a beneficial influence on their sense of belonging within a community; (4) all participants stated connections built during their educational experience while pursuing their associate’s degree through the new reverse transfer program had influence on their sense of belonging within the community as well as their social well-being; and (5) the majority of participants indicated that the receipt of an associate’s degree through the new reverse transfer credit agreement had a positive influence on job attainment and speed of promotion.
CHAPTER 1. INTRODUCTION

Background of the Study

Researchers have consistently attested that those who earn a college degree experience numerous personal and professional benefits that can greatly influence their lives. Degree completion has been linked to multiple individual benefits including financial benefits, overall health benefits, increased civic engagement, social mobility, and overall job satisfaction (Baum, Ma, & Payea, 2013). These benefits could become a crucial step in motivating students towards degree completion. College is widely understood to be the gateway to the middle class. Nearly 75% of future jobs will require a postsecondary degree or certificate, and many of these job openings will be in middle-skill professions that require more than a high school degree but less than a four-year college degree (Wakelyn, 2009).

From a financial perspective, the benefits of postsecondary education are clearly detailed in the research. In 2014, median weekly earnings for people with a bachelor’s degree or higher were $1,193, compared with $488 for those with less than a high school diploma. High school graduates without any college earned $668 per week in 2014, and those with some college or an associate degree earned $761 per week (Bureau of Labor Statistics, 2015).

In addition to the benefits shown in the research, degree completion has also become more important than ever as institutions of higher education work to respond to the Obama administration’s completion agenda, which set a goal to increase the nation’s degree attainment rate to 60% by 2020 (Kanter, Ochoa, Nassif, & Chong, 2011), and the addition of at least “…10 million more graduates from community colleges and four year colleges and universities” (Kanter et al., 2011, p. 12). The “completion agenda” has been brought forth by educators, reformers, policy makers, and foundations in response to low completion rate,
with the goal to increase the number of individuals with college degrees and certificates (Bailey, 2017). The completion agenda provides an opportunity to evaluate higher education and the current needs of the United States, with the intent of much needed reform.

Reform that has occurred historically through efforts proposed by President Lincoln with the Morrill Act, and by President Roosevelt with the G.I. Bill. The completion agenda is a clear program from the Obama administration that was promulgated by the reality that completion rates in the U.S. have flattened. Twenty years ago, the United States was first in the world in postsecondary attainment for adults ages 25 to 34 (Wakelyn, 2009). According to the Organization for Economic Co-Operation and Development (OECD, 2017), the nation was ranked as 10th as of 2016, with regards to population with tertiary education. In order to change this ranking and meet industry and economic needs, many programs are now in place in order to increase degree completion.

The National Governors Association (NGA) has led the call for more transparency and more of a focus on outcomes in postsecondary education for years (Reindl, 2013), which is in part a reflection of the need to increase degree completion. According to the NGA, Governors are the only policymakers to oversee the entire pipeline of policies and resources for their state’s education systems, making them well-positioned to lead discussion in improving education (NGA, 2015). In part, many discussions around increasing degree completion have looked at transparency for students, families, and taxpayers. With that comes the need to understand the demand for a more educated workforce, significant and lasting fiscal constraints, and changes in who goes to college (Reindl, 2013). By understanding the data from these standpoints, states are better positioned to make informed policy decisions that can improve degree completion.
For their part, the NGA has partnered with Complete College America in order to determine better metrics for measuring student outcomes. The common Completion Metrics were created in 2010. From a student progress standpoint, metrics included remedial education, gatekeeper courses, credit accumulation, course completion, and retention (Reindl, 2013). From a student-outcomes standpoint, metrics included degrees awarded, graduation rate, transfer rate, and time and credits to degree (Reindl). Furthermore, as of 2013, 32 states were collecting and publicly reporting these metrics through Complete College America’s Alliance for States (Reindl).

Community Colleges have also been at the forefront of evaluating ways to increase degree completion. They were asked to increase the number of associate degrees and certificates they award by 5 million, making these institutions responsible for over 60% of the graduates’ need to reach the completion agenda 2020 goal (Templin Jr., 2011). The American Council on Education prepared a blueprint of strategies that could be applied to help community colleges achieve success with this goal. Among the list of guidelines, five have stood out as having potential to influence this need: (a) confronting the issues around low students success and making data driven decisions; (b) bringing more-college ready students into the system through local school partnerships; (c) increasing the number of students receiving financial aid; (d) redesigning remedial education; and (5) partnering with community-based nonprofits in job training and college completion programs (Templin Jr., 2011).

It is clear community colleges play an invaluable part in moving the completion agenda forward, and coordination with higher education institutions is essential. One clear way this coordination effort has been established is through the reverse transfer credit
agreement. In the Annual Condition of Iowa’s Community College (2014) report, among the 8,959 students from the 2012 cohort, 2,268 transferred to four-year colleges or universities, yielding a transfer rate of 25.3%. Of these, 1,271 students (56.0%) transferred to four-year colleges or universities before graduating with two-year awards. This increase has inspired community colleges to look further at reverse transfer credit as a solution to increasing degree attainment numbers.

The new reverse transfer credit agreement has been viewed increasingly as one opportunity to increase degree completion numbers. New reverse transfers are defined as students who transfer from a two-year college to a four-year institution and retroactively receive an associate’s degree with their newly earned four-year college credits (Friedel & Wilson, 2015). As the implementation of the new reverse transfer program has been revamped in higher education institutions across the U.S., many students have participated and received their associate’s degree through this program. Although an increasing number of students have completed their associate’s degree through the new reverse transfer credit agreement, little research has been conducted to explore the influence the receipt of a degree through reverse transfer has had from the perspective of the student.

In order to research this question, policies and practices surrounding reverse transfer credit in the state of Iowa must also be understood. One practice noted throughout the research process for this study as well as in my capstone project is the concept of opt-in and opt-out as operationalized in Iowa. Opt-in refers to a student who applies to an Iowa Regents Institution, i.e. Iowa State University (ISU) and authorizes the release of academic records from ISU to a previously attended community college for the purposes of credit evaluation to determine eligibility to receive an associate’s degree by the community college. Opt-out
refers to a student who applies to Iowa State University (ISU) and does not authorize the release of academic records from ISU to a previously attended community college for the purposes of credit evaluation to determine eligibility to receive an associate’s degree by the community college.

The current policy followed at ISU is an opt-in approach. During the admissions process for students, there is an opportunity for a student to opt-in to the new reverse transfer credit agreement. Information provided by the Iowa State University Office of the Registrar (2017) revealed that from 2012 to 2016, 1,554 students had participated (i.e., opted-in) in the reverse transfer credit agreement, with 188 associate degrees awarded. In comparison, in fall 2016 alone, there were 1,871 transfer students admitted of which 1,382 had not completed their two-year degree (Iowa State University Office of the Registrar, 2017).

There seems to be a clear disconnect for students in relation to opting in to the new reverse transfer credit agreement. This study suggests that the reverse transfer credit agreement is an option to provide academic success to students and improve degree completion rates. Understanding students’ perspective regarding the opt-in process for new reverse transfer can inform policy makers on decisions surrounding the admission process. In addition, it is important to understand why institutions have chosen opt-in versus opt-out language. This is a direct reflection of the language listed in the Family Educational Rights and Privacy Act (FERPA), a federal privacy law that protects student records. FERPA guidelines currently followed at ISU require the institution to obtain permission from a student prior to sending electronic transcripts to a community college of their choice. Although the policy is aimed to protect student privacy, it does have unintended consequences as students are not opting in when they are eligible. The research consistently
discusses the benefits of degree attainment yet current FERPA policy could be a barrier for this situation.

In order to better understand new reverse transfer implications, it is essential to have a clear understanding of the influence it may have from the students’ perspective. Therefore, this case study was conducted to better understand the influence this program has had on Iowa State University student degree completers from their perspective. Data were gathered by the current researcher regarding students’ perceptions of the new reverse transfer credit agreement. It was anticipated that results of the study will highlight the perceived influence from the perspective of the students, and inform higher education institutions of the influence of receiving a degree through the new reverse transfer program may have to students.

Statement of the Problem

Research findings have indicated that students who obtain an associate’s degree are positively influenced both personally (financial, health, self-worth) and professionally (higher job level attained, further education attainment, social mobility, and job satisfaction) (Baum, Ma, & Payea, 2013). Although current research studies have been conducted on the benefits of a degree, no current research has examined the student’s perceived influence the receipt of a degree through the new reverse transfer program may have. This research may contribute to the literature by providing higher education institutions, state administrators, and policy makers insight regarding the students’ perspective of the new reverse transfer degree completion program.

Purpose of the Study

The purpose of this case study was to explore the perceived influence of the new reverse transfer credit agreement by students who have received their associate’s degree in
this manner. This research could contribute to the literature by providing additional insight into the influence students perceive they have received by obtaining a degree through the new reverse transfer program. New reverse transfer students are defined as those who transfer from a two-year college to a four-year institution and retroactively receive an associate’s degree with their newly earned four-year college credits (Friedel & Wilson, 2015). This qualitative study focused on new reverse transfer completers who attended Iowa State University (ISU) within the last five years (2012–2016) who then left ISU without completing their bachelor’s year degree.

**Research Questions**

The research questions were derived after a detailed literature review that provided insight and support for the numerous benefits students receive related to degree completion. Although not an exhaustive list, some of the most commonly identified benefits include: increased earnings, decreased unemployment, overall health benefits, increased civic engagement, social mobility, job satisfaction, open mindedness, more rational decision making, and an increased awareness of cultural norms (Baum, Ma, & Payea, 2013; Day & Newburger, 2002; Rowley & Hurtado, 2002). In order to focus this study, I chose to conceptualize the larger body of knowledge related to the benefits of degree completion for a student and narrow the focus into three major categories: (a) economic status as it relates to position; (b) sense of belonging within a community; and (c) social well-being. The following questions framed the study and guided the process of collection and analysis of data:
1. How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their economic status as it relates to position?

2. How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their social well-being?

3. How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their sense of belonging within their community?

Significance of the Study

This study was conducted due to the limited qualitative research that has focused on the student’s perceived influence as it relates to the receipt of a degree through the new reverse transfer credit agreement may have on them. At the time of this study, no research had been found that discussed the new reverse transfer credit agreement from the student perspective. Although economic and social benefits are well established, reverse credit transfer policies raise new questions on the benefits and value of an associate’s degree from multiple perspectives (Taylor, 2016). The results of this study could be valuable to higher education institutions, state administrators, and policy makers as they continue to look for ways to increase degree completion rates. An understanding of the student perspective could guide the way in which higher education institutions promote their programs and develop retention plans. In addition, an understanding of the student experience could enable a deeper appreciation of the student perspective which, in turn, could direct the way student success programs are created. Finally, focusing on students who completed their associate’s degree through reverse transfer who then left prior to completing their bachelor’s degree could
inform higher education administrators regarding the factors that influence a student’s decision to leave an institution.

Theoretical Framework

This research study was explored through the lens of the Human Capital Theory (HCT) which is derived from the work of Gary Becker who made people the central focus of human capital theory as opposed to economics (Becker, 1964). At its principle, HCT refers to people’s abilities and qualities that make them productive. Of these qualities, knowledge is the most important; however, other factors also matter. Investment in human capital mainly refers to education. Becker observed that people do acquire general human capital, but they often do so at their own expense, rather than that of their employer. An example of this would be at a university, when students take on debt to pay for education prior to entering the workforce. The main contribution of HCT is that it could be applied as returns to individuals from education. As with any theory, some objected, stating that Becker had expounded the importance of learning. Education matters not because it imparts knowledge, but because of what it signals about the people who complete a credential, namely that they are disciplined and more likely to be productive workers (Spence, 1973).

The early cultivators of HCT were economist Sir William Petty and Adam Smith. Petty’s contribution examined the role of the state in the economy while Smith was credited with establishing the basis of the economics of human capital. Joseph Spengler (1955) had several references to human capital in some of his articles on the qualitative analysis of population.

Human capital theory resurfed in the 1960's primarily through the work of American economists Theodore Schultz and Gary Becker. During this time, economists began making
tangible connections between education and its impact on the ability of humans to earn higher wages. Based upon the work of Schultz (1971), human capital theory rests on the assumption that formal education is highly instrumental in improving the production capacity of a population. To that extent, HCT emphasizes how education increases the productivity and efficiency of workers by increasing the level of cognitive stock of economically productive human capability. Human capability is a product of innate abilities and investments in human beings. Therefore, a provision of formal education is seen as a productive investment in human capital.

Originally HCT focused primarily on the relationship between levels of education, economic returns, and social returns. More recently, developments in the literature suggest that the quality of education (e.g., how educational time is spent) and when educational investments are made (e.g., early childhood vs. secondary education) are critical in the process of human capital formation. In alignment with the more recent applications of HCT, I used this theory as defined by Netcoh (2016) who states HCT is a framework that examines the relationships between education, economic growth, and social well-being. Netcoh further explains HCT as an extension of the capital concept and posits that expenditures on education, job training, and health are capital investments that will yield economic and social returns at the individual and societal levels (Netcoh, 2016).

As with any theory, HCT was utilized for this study as the guiding lens. HCT was an appropriate lens to use for this study as it followed a bounded system which was used to also support the use of case study as a methodology. Although that was the original intention, challenges with HTC developed during the process of this study. Theory is a constantly
evolving process, therefore, the process framed by HCT in this study evolved into an evaluation and challenge of HCT’s assumptions.

Piketty (2014) posited that Becker’s (1964) mathematisation of human capital theory was permeated by the belief that all forms of capital other than human capital (i.e., financial, social and cultural capital) have lost their determining importance. This study aligns with the idea that more than just economic status can be considered as a form of human capital in relation to educational attainment. Another point of challenge was the level of understanding each participant had related to their sense of value as it relates to human capital.

HCT informed the study as to the perceived influences a student received due to the completion of a degree through the new reverse transfer program. The relationship between behaviors and perceptions has been well-documented in the social psychology literature (Gifford, 1987; Walsh, 1973), but has rarely been explicitly specified in the empirical testing of theoretical models. An understanding of these challenges can inform the theory and provide insight to alternative approaches when using human capital theory.

**Research Design**

The research design used for this study followed a qualitative approach. Case study was the methodology applied in this study. Case study research involves the study of an event or a situation within a real-life, contemporary context or setting (Yin, 2009). In this case study, the real life context was the experience of receiving a degree through the new reverse transfer credit agreement and then leaving ISU prior to completing a bachelor’s degree. Participants in this study were identified using criterion based sampling, a strategy under the concept of purposeful sampling. Participants had an entry year at Iowa State University of 2012, 2013, 2014, 2015, or 2016, had received an associate’s degree through
the new reverse transfer credit agreement, and had left ISU prior to completing a bachelor’s degree. Data were collected using semi-structured interviews, document reviews, memos, and journals. Data were then analyzed by coding the data to look for significant statements to generate meaning units (or codes), that were then used to create thematic findings. The thematic findings were then described in detail, with the study concluding with a theoretical discussion, and implications for policy, practice, and future research.

In order to provide for a deeper understanding of the topic at hand, select definitions are detailed in the next section. Following the definition section is a discussion of the literature surrounding the major concepts of this study, benefits of degree completion on student success, new reverse transfer credit history, new reverse transfer credit terminology, the degree completion agenda and drivers, sense of belonging within a community, economic status, social well-being, and persistence.

**Definition of Terms**

The following terms were defined for the purpose of this study:

**Case Study:** An approach to inquiry in which the research involves the study of an event or situation within a real-life, contemporary context or setting (Yin, 2009).

**Economic Status:** An individual’s financial position based on income, education, and occupational prestige (Johnson, 2016).

**First Generation Student Status:** A student whose parents did not earn a four-year college degree (TRIO, 2017).

**Human Capital Theory (HCT):** A framework that examines the relationships between education, economic growth, and social well-being (Necoh, 2016). According to Becker (2008), education is an investment in human capital that pays off in terms of
higher productivity. Therefore, economists regard expenditures on education, training, medical care, and so on as investments in human capital. They are called human capital because people cannot be separated from their knowledge, skills, health, or values in the way they can be separated from their financial and physical assets (Becker).

**New Reverse Transfer:** A term used in higher education which refers to students who begin at a two-year college and transfer to a four-year college before completing a degree. Credit is then transferred back to the two-year college retroactively in order to award a degree. Other terms, such as “new revers transfer”, “transfer back”, “reverse university transfer”, and “reverse articulation” are also used interchangeably in the field (Bragg, Cullen, Bennett, & Rudd, 2011; Friedel & Wilson, 2015; Marling, 2012).

**New Reverse Transfer Agreement:** Enacted by a group of individuals from Iowa’s community colleges, Regent universities, the Board of Regents, and the Iowa Department of Education who focus on analyzing data and making enhancements to the Reverse Transfer Credit program (Merten, 2017).

**Opt-in:** Refers to a student who applies to Iowa State University (ISU) and authorizes the release of academic records from ISU to a previously attended community college for the purposes of credit evaluation to determine eligibility to receive an associate’s degree by the community college.

**Opt-out:** Refers to a student who applies to Iowa State University (ISU) and does not authorize the release of academic records from ISU to a previously attended community college for the purposes of credit evaluation to determine eligibility to receive an associate’s degree by the community college.
**Persistence:** The desire and action of students to remain in higher education and complete their degree. (Berger et al., 2012).

**Retention:** Refers to the ability of an institution to retain students from admission to graduation. (Berger et al., 2012).

**Sense of Belonging within a Community:** A feeling that members have of belonging, that members matter to one another and to the group, and a shared faith that members’ needs will be met through their commitment to be together (McMillan, 1976, McMillan & Chavis, 1986).

**Social Well-being:** The appraisal of one’s circumstance and functioning in society (Keyes, 1998).
CHAPTER 2. LITERATURE REVIEW

The purpose of this case study was to ascertain the perceived influence the new reverse transfer credit agreement had on students who have received their associate’s degree through the new reverse transfer credit agreement. The study was conducted due to the limited qualitative research that has focused on the student’s perceived influence as it relates to receiving a degree through the new reverse transfer credit agreement. The literature review addresses the benefits of student success in higher education, reverse transfer history, terminology, the degree completion agenda and drivers, sense of belonging within a community, economic status, social well-being, and persistence.

Benefits of Student Success in Higher Education

Research findings on the benefits of higher education continue to reinforce the positive effect a higher education degree can have on a student. Individuals with higher levels of education earn more and are more likely than others to be employed (Baum, Ma, & Payea, 2013). According to the College Board Education Pays 2013 report, in 2011, median earnings of bachelor’s degree recipients with no advanced degree working full time were $21,000 higher than those of high school graduates (Baum et al., 2013). According to the Census Bureau, over an adult’s working life, high school graduates earn an average of $1.2 million; associate’s degree holders earn about $1.6 million; and bachelor’s degree holders earn about $2.1 million (Day & Newburger, 2002). In addition to the financial benefits, many other benefits have been associated with attaining a degree in higher education.

The unemployment rate for individuals with at least a bachelor’s degree has consistently been about half the unemployment rate for high school graduates (Baum et al., 2013). Baum et al. also noted that other benefits consistently appear such as better overall
health, increased civic engagement, social mobility, and overall job satisfaction. According to a report published by the Carnegie Foundation, non-monetary individual benefits of higher education include the tendency for postsecondary students to become more open-minded, more cultured, more rational, more consistent and less authoritarian; these benefits are also passed along to succeeding generations (Rowley and Hurtado, 2002).

Reverse Transfer

History of the reverse transfer credit agreement

At one time, students who transferred to earn a higher education degree may have been considered “nontraditional students.” Now, these multifaceted trajectory patterns indicate an “American undergraduate” (Goldrick-Rab, 2006). Traditionally, a student participates in a vertical transfer progression transferring from a two-year community college to a four-year college or university hoping to acquire a baccalaureate degree. Reverse transfer is coined reverse because its direction and goals are considered the opposite of vertical transfer movement (LeBard, 1999; Renn & Reason, 2013; Townsend & Dever, 1999).

Reverse transfer students are often divided into categories within literature, nationwide surveys, institutional data, and focus groups (Anderson, 2015; Catanzaro, 1999; Kajstura & Keim, 1992; LeBard, 1999; Shapiro, et al., 2015; Townsend & Dever, 1999; Townsend, 2001; Winter & Harris, 1999). The reverse transfer categories are based on their reasons for reverse transferring from a four-year college or university to a two-year community college. Reverse transfer students can be categorized into one of four subgroups: (1) undergraduate reverse transfers, (2) temporary reverse transfers, (3) post-baccalaureate reverse transfers, and (4) reverse transfer credits (Anderson, 2015; Catanzaro, 1999; Kajstura
Undergraduate reverse transfers include students who begin their postsecondary education at a four-year institution and then transfer to a two-year community college (Townsend & Dever, 1999). These students often are referred to as noncompleters due to their lack of completing a bachelor’s degree before enrolling at a community college (Catanzaro, 1999; Kajstura & Keim, 1992; Winter & Harris, 1999). However, this student group can be categorized beyond mere incompletion; undergraduate reverse transfer students can have a variety of educational goals and reasons for the reverse transfer movement: to fulfill a special need, to attain a two-year associate’s degree, to earn a technical degree or certificate (Catanzaro, 1999; Winter & Harris, 1999). Associate degrees or certificates in nursing, engineering technology, graphic arts, dental hygiene, automotive technology, cosmetology, fashion merchandising, construction management, hotel and lodging management, and more may be earned in two or fewer years and afford students well-paying jobs sooner than if they were to stay enrolled at a four-year college or university.

Higher wages and job security can be reasons for an undergraduate reverse transfer. Temporary reverse transfers attend the two-year college for a short amount of time, typically during the summer semester (Catanzaro, 1999; Townsend & Dever, 1999; Townsend, 2001). These students, who represent the largest group of reverse transfers, typically intend to return earned credits to their four-year university. Transient student is another term found in literature to describe this student cohort. Comparative cost, proximity, accessibility, easier coursework, and convenience can be reasons for this temporary reverse transfer movement (Catanzaro, 1999; Townsend, 2001). Additionally, typical temporary reverse transfer
students are often traditional-aged students. Exploring Reverse Transfer 31 Post-baccalaureate reverse transfers are students who already have at least a bachelor’s degree before enrolling at a two-year college (Catanzaro, 1999; Kajstura & Keim, 1992; LeBard, 1999; Townsend & Dever, 1999; Townsend, 2001; Winter & Harris, 1999). These students are often seeking personal enrichment or have a specific personal objective (Townsend & Dever, 1999). This enrollment pattern typically happens a year or more after having earned the bachelor’s degree.

Community colleges implement new course development, specific marketing, nontraditional course sites, convenient times, condensed required credits, and internet and video delivery to appeal to the post-baccalaureate reverse transfer students (Catanzaro, 1999). Today, a fourth category of reverse transfer students is emerging. This category, only recently cited in research, originated in news stories and by the current actions of higher education administrators. According to Dr. Andy Tompkins, President and Chief Executive Officer of the Kansas Board of Regents, KBOR is beginning to incorporate a new definition of reverse transfer: students who begin at a two-year community college and transfer vertically to a four-year college or university, but then acquire a two-year degree or certificate based on combined credit hours from both the two- and the four-year institutions (A. Tompkins, personal communication, February 14, 2014). This emerging reverse transfer category, reverse transfer credits, can now be found in the literature (Anderson, 2015; Shapiro, et al., 2015). The definition of reverse transfer now also includes “the process by which students combine credits from both two-year and four-year institutions toward an associate’s degree from the two-year institution” (Shapiro, et al., 2015).
Reverse transfer credit agreement terminology

There are multiple terms to describe transfer patterns: transfer swirl, vertical transfer, horizontal transfer, parallel transfer, reverse transfer, dropping down, stopping out, double-reverse transfer, lateral transfer, double-dipping, upward transfer, summer swirl, transfer out, and downward transfer (Adelman, 2006; Bahr, 2012; Catanzaro, 1999; Cohen & Brawer, 2003; Duggan & Pickering, 2008; Eggleston & Laanan, 2001; Flaga, 2006; Hagedorn, 2006; Hossler, Shapiro, Dundar, Chen et al., 2012; Hossler, Shapiro, Dundar, Ziskin et al., 2012; Ishitani, 2010; Jacobs, 2003; Kajstura & Keim, 1992; Kalogrides & Grodsky, 2011; Kim et al., 2012; Laanan, 2004; Laanan, Starobin & Eggleston, 2011; Lang, 2009; LeBard, 1999; Nutting, 2011; Sylvia et al., 2010; Townsend & Dever, 1999; Townsend, 2001; Wang, 2009; Winter & Harris, 1999). It is clear the term reverse transfer credit has evolved over time.

In the traditional definition, reverse transfer has been used to describe multiple patterns of transfer, often focused on a student who started at a four-year college and then transferred to a two-year college (Hossler, Shapiro, Dundar, 2012a). Townsend and Dever (1999) defined reverse transfer as “…students who move from a four-year college to a two-year college” because they “…transfer in a pattern that is the reverse of the traditional pipeline pattern” (p. 5). Townsend and Dever referred to students as:

…undergraduate reverse transfer students (URTS); they are those that either (a) begin their education at a four-year school and then transfer to a two-year school and stay there for a while; or (b) temporarily reverse transfer, students who attend a two-year college, often during the summer, simply to earn a few credits that can be transferred back to their four-year college. (p. 6)

The second subset is referred to as “summer sessions” in research by Hagedorn and Castro (1999, p. 23). The third type of reverse transfer subgroup is called post baccalaureate reverse transfer students (PRST) (Townsend & Dever, 1999; Yang, 2006). This group has
already earned at least their bachelor’s degree before enrolling at a two-year college and “may attend a two-year school for personal development, exploration of new career fields, or advancement with their current field” (Townsend & Dever, 1999, p. 6).

Additionally, the scope and pattern of student departure can be considered when describing transfer trends (Tinto, 1993). Tinto highlighted these trends: institutional departure, system departure, immediate transfer, delayed transfer, stop outs, and institutional stop outs. These terms show the “scope and variability among different segments” of the higher education student population (Tinto).

More recently, the term new reverse transfer has developed. New Reverse Transfer: An emerging term in higher education which refers to students who begin at a two-year college and transfer to a four-year college before completing a degree. Credit is then transferred back to the two-year college retroactively in order to award a degree. Other terms, such as “new reverse transfer”, “transfer back”, “reverse university transfer”, and “reverse articulation” are also used interchangeably in the field (Bragg, Cullen, Bennett & Rudd, 2011; Friedel & Wilson, 2015; Marling, 2012). For the purposes of this study, reverse transfer is associated with the definition of the new reverse transfer.

Degree completion agenda: Completion drivers

In addition to the college completion agenda discussed previously, completion is also becoming more important as state funding continues to decrease and students continue to bear the burden of rising tuition. Since the beginning of the 21st century, higher education enrollment has grown faster than in any decade since the 1960s. Simultaneously, state and local funding for higher education stagnated twice due to recessions (Pernsteiner & King, 2015). In order to handle these major economic downturns students and their families have
had to bear the costs of tuition at a higher and higher level. According to the State Higher Education Finance report for fiscal 2014 by the State Higher Education Executive Officers association, tuition dollars in 2014 made up 47.1% of public higher education revenues, down slightly from last year’s level of 47.7%, an all-time high. (Woodhouse, 2015).

Additional drivers for universities to build community college transfer partnerships include competition for lower-division students; few accountability demands; few status rewards and mission overload (meeting demands of ever increasing institutional mission requirements) (Hillman et al., 2014). Institutions of higher education have become more aware of what is currently being done to improve college completion rates and are targeting areas where improvement can be made. Many institutions have programs in place to improve retention and completion, such as academic success centers and student engagement programs. Several institutions are creating partnerships in order to improve completion rates. One program that is supporting the completion agenda at a national level is the Complete College America (CCA). CCA partners with the National Governors Association (NGA) to increase the number of college graduates through Complete to Compete program (Parke, Wilson, & Dufour, 2012). The Complete to Compete program uses a series of metrics to measure performance, including progress, outcomes, and context (Parke, Wilson, & Dufour, 2012).

Another program that is supporting the completion agenda is the Credit When It’s Due program. The Lumina Foundation, Kresge Foundation, Helios Education Foundation, USA Funds and Bill & Melinda Gates Foundation are collaborating to support partnerships of community colleges/universities that significantly scale-up approaches to awarding associate degrees to the many students who transfer from community colleges to universities
before receiving the associate’s degree when students demonstrate the learning required for
the degree (Lumina Foundation, 2015). National goals for increasing the level of college
attainment among adults are central to current U.S. education policy discussions both
because of their importance to educational opportunity and social equity, and for their
importance to economic competitiveness (Shapiro, Dundar, Yuan, Harrel, & Wild, 2014).

**Human Capital Theory**

Human Capital Theory (HCT) is a framework that examines the relationships
between education, economic growth, and social well-being (Nech, 2016). Human capital
theory formally evolved in this century, but its bona fide conceptualization was articulated
centuries ago (Kiker, 1968). Prominent users have included: Adam Smith, John Stuart Mill,
Alfred Marshall, and Irving Fisher (Sweetland, 1996). Theodore Schultz, pushed the concept
of education as an investment in man with its consequences as a form a capital, thus creating
the idea of human capital (Schultz, 1961). Schultz’s metaphor of human capital was quickly
embraced by economists, and those outside the profession also perceived it as a new way of
thinking about education being advocated by a social science that had previously given little
systematic attention to the phenomenon (Biddle & Holden, 2016). Becker (1964) viewed
HCT as an economic approach to human behavior. That is, he considered it to be a method of
analysis rather than an assumption about human motivations. This became an attempt to
explain various facets of human behavior through a set of simplified assumptions regarding
human behavior. This was a result of individual choices characterized by utility
maximization, a forward-looking stance, consistent rationality, and stable and persistent
preferences (Becker, 1976).
HCT primarily focuses on post-secondary educational options and the returns provided (Baum & Ma, 2007; Becker, 1975; Benson, 1978; Mincer, 1958; Schultz, 1971). Although originally focused on the economics of a student’s status, more recently HCT has been used to support the concepts surrounding education, social well-being, increased civic participation, and other non-monetary values (Necoh, 2016; Mulongo, 2012). Education is considered a capital good, and as a capital good, it can be used to develop the human resources necessary for economic and social transformation (Olaniyan & Okemakinde, 2008). All of these concepts support the research questions and provide a guiding framework for review of students perceived influence the receipt of an associate’s degree had on economic status as it relates to position, social well-being, and sense of belonging within a community.

Human Capital Theory provides a useful lens for understanding how policy can be developed to incentivize individual’s investment in their own education (Necoh, 2016) and can provide answers surrounding how to determine the optimal levels of individual/social investments in education (Necoh). Two major critiques addressed in the literature include the assumption that education increases productivity and that a higher level of degree attainment impacts quality or productivity (Necoh, 2016; Mulongo, 2012). A related limitation is that upper-level applications of HCT (e.g., at the national or state levels) treat education as a relatively homogenous input. These applications assume that higher levels of educational attainment and quality will yield greater productivity and wages across the board. Such treatment of education is problematic because the process of human capital formation varies for individuals and groups. People learn differently, and a “quality” education in one context may prove ineffective in another. The investments required to achieve a desired outcome in
urban schools are necessarily different from those in suburban districts because of the unique characteristics of their student populations. It is thus incumbent upon policymakers to consider the context dependency of human capital investments to ensure efficient allocation of resources and effective policy interventions at the national and state levels (Necoh, 2016).

**Sense of belonging within a community**

There are many terms to describe sense of belonging. Osterman (2000) described sense of belong as “…a feeling that members matter to one another and to the group, and a shared faith that members’ needs will be met through their commitment to be together” (p. 324). Anant (1966) posited sense of belonging characterizes a person’s perceived belief of indispensability within a system. Tovar and Simon (2010) noted that sense of belonging is defined as “…an individual’s sense of identification or positioning in relation to a group or to the college community, which may yield an effective response” (p. 200).

In addition, there are definitions related to community. One definition used is a feeling that members have of belonging, a feeling that members matter to one another and to the group, and a shared faith that members’ needs will be met through their commitment to be together (McMillan, 1976, Chavis, 1986). Community, by definition, cannot exist until members experience feeling of belonging, trust in others (and self), as well as safety (Furman, 1998). According to Strayhorn (2014), a fair amount of research has revealed that sense of belonging is also associated with numerous positive, prosocial, and productive outcomes in specific domains such as education. Quite often, students’ academic and social involvement influences their sense of belonging on campus and vice versa (Strayhorn, 2008). By interacting frequently (and in positive ways) with others on campus, students establish meaningful relationships (e.g., friendships), which, in turn, can be seen as supportive
resources that can be brought to bear on the college experience (Strayhorn). Conversely, an absence of sense of belonging often leads to decreased or diminished interest and engagement in ordinary life activities (Weiss, 1973).

There is a deep history with regards to research surrounding the concepts of social bonds and connection and the concept has had many different terms to reflect this concept. Some references include the need for affection between people (Murray, 1938), the need for positive regard from others (Rogers, 1951), and belongingness (Baumeister & Leary, 1995, Goodenow, 1993, Maslo, 1954). Although numerous ideas surround these concepts, the first psychologist to address the study of sense of community was Seymour Sarason. Sarason summed up sense of community as the sense that one was part of a readily available, mutually supportive network of relationships upon which one could depend and as a result of which one did not experience sustained feelings of loneliness (Sarason, 1974). In 1975, Gusfield further defined sense of community by distinguishing between two major uses of the term community; territorial/geographical (based on location as a community) and relational (based on quality of character of a human relationship regardless of location).

Out of the concept of sense of belonging within a community, four elements are present; membership, influence, integration and fulfillment of needs, and shared emotional connection (McMillan & Chavis, 1986). Membership is a feeling that one has invested part of oneself to become a member and therefore has a right to belong (Aronson & Mills, 1959). Membership also includes boundaries, which define who is in and who is out (McMillan & Chavis, 1986). A major component within the element of membership is sense of belonging and identification which involves the feeling, belief, and expectation that one fits in the group and has a place there, a feeling of acceptance by the group, and a willingness to sacrifice for
the group (McMillan & Chavis, 1986). In addition, personal investment is an important contributor to a person’s feeling of group membership and to his or her sense of community (McMillan & Chavis, 1986). McMillan (1976) contended (a) that working for membership will provide a feeling that one has earned a place in the group and (b) that, as a consequence of this personal investment, membership will be more meaningful and valuable (McMillan & Chavis, 1986).

The second element of the sense of community concept is influence. Influence indicates that for a member to be attracted to a group, he or she must have some influence over what the group does (Peterson & Martens, 1972; Solomon, 1960; Zander & Cohen, 1955).

The third element of the sense of belonging concept is integration and fulfillment of needs (reinforcement). Reinforcement as a motivator of behavior is a cornerstone in behavioral research, and it is obvious that for any group to maintain a positive sense of togetherness, the individual – group association must be rewarding for its members (McMillan & Chavis, 1986).

The final element of sense of community is the shared emotional connection. In order to share an emotional connection seven features are important to the principle and include; contact hypothesis, the quality of interaction, closure of events, investment, effect of honor and humiliation, and a spiritual bond (McMillan & Chavis, 1986). Although all of the elements are important in understand sense of belonging within a community, membership and a shared emotional connection are by far the most commonly identified factors (Fremlin, 2016).
Maslow (1968) indicated that beneath most emotional breakdowns lies a need for belongingness, being loved, and respected. Clearly sense of belonging within a community is a crucial concept for this study.

**Economic status**

While socioeconomic status is a combination of an individual’s work status as well as the individual’s economic position based on income, education, and occupational prestige (APA, 2017), economic status is focused specifically on economic position based on income, education, and occupational prestige. The relationship between economic status and education is strongly articulated in the research. It is important to note that economic status is a sub-status that is housed under socioeconomic status (SES). Higher education attrition has been linked to satisfaction, race/ethnicity, socialization, as well as SES (Agliata & Renk, 2008; Gerdes & Mallinckrodt, 1994). Research shows that low SES undergraduate students are less likely to complete 4 years of college or university education (Titus, 2006).

Economic status correlates to one’s ability to sell one’s labor in the marketplace for a premium that correlates with educational attainment (Bills, 2003). Not only is economic status and it’s relation to higher education attainment strongly connected, but the research also suggests economic status has strong impact on health; including mortality rates (Adler & Newman, 2002). Some researchers suggest that income is perhaps the strongest and most robust predictor of health (McDonough, Duncan, Williams, & House, 1997, Lantz, House, Lepkowski, Williams, Mero, & Chen, 1998) because to some degree the impacts of other SES variables are mediated through it (House & Williams, 2000). According to McMahon (2002), lower incomes generally correlate with many social problems and lower living standards. Economic status continues to be an important aspect researched for the purpose of
connection in higher education and the perceived influence from a student’s perspective was important in the approach and goals of this study.

**Social well-being**

Social well-being is the appraisal of one’s circumstance and functioning in society (Keyes, 1998). Social well-being includes multiple dimensions which should be considered when discussing the concept of social well-being. The dimensions include social integration, acceptance, contribution, actualization, and coherence (Keyes, 1998).

People do not begin or maintain the quest for social well-being with the same assets. Social structure should constrain or facilitate individuals’ ability and opportunity to respond successfully to the social challenges of life. In particular, educational attainment and processes of aging generally affect instrumental resources and self-conceptions. Educational attainment launches young adults into specific occupations, affecting what they earn and the conditions and people they encounter daily. Indirectly, through monetary sequelae, education determines the quality of one’s housing and neighborhood (Korable & Halsey, 1977; Kohn, 1969; Kohn & Schooler, 1982; Sewell & Hauser, 1975). Lower socioeconomic status (SES) has been linked consistently to diminished physical and mental health (N. Adler et al. 1994), partially because life at lower socioeconomic levels appears to impair health-promoting self-conceptions (Mirowsky & Ross, 1989). Whereas higher levels of education should promote social well-being, the relationship of age to social well-being is equivocal. (Keyes, 1998)

Research has indicated that the foundations of social well-being, sense of belonging within a community, and economic status as it relates to position have been tied to educational attainment. Nevertheless, no qualitative research could be found at this time that
has focused on the student’s perceived influence felt upon receiving a degree through the new reverse transfer credit agreement.

**Persistence**

Based on the participants’ responses, findings were generated which related to persistence. In order to better understand persistence, one must first address retention which is often inaccurately used interchangeably. For the purposes of this study, retention was defined as the ability of an institution to retain students from admission to graduation (Berger et al., 2012). Persistence is defined as the desire and action of students to remain in higher education and complete their degree (Berger et al., 2012).

The American National Center for Education Statistics (NCES), has differentiated the terms by using retention as an institutional measure and persistence as a student measure. As factors such as the college completion agenda have become a national priority, student retention and persistence have come into sharp focus for higher education institutions, policymakers, students, and their families. From a historical context, higher education has been responsive to national priorities; between 1941 and 1945 American colleges and universities participated directly and effectively in a complex national war effort. Post WWII, higher education enrollments surged due to the return of service members.

Many readjustments had to be made after the war, including the shift from a war time economy to a peace time economy and the transition of military personal to civilian status who needed the knowledge and skills for a new peacetime economy. In 1947, the President’s Commission on Higher Education in a Democracy concluded that federal funding of research should continue even in peacetime. In response to the “problem” of returning military personnel to the domestic economy and as a measure of gratitude, Congress passed the
Servicemen's Readjustment Act (1944), popularly known as the “G.I. Bill.” For at least a temporary period, this generous and flexible financial aid program enabled an unprecedented number of veterans to attend colleges, universities, and an array of “postsecondary” institutions.

Enrollment also surged during the cold war era. Just prior to World War II the state universities with the largest enrollments—namely, the Ohio State University and the University of California at Berkeley—surged far ahead of other institutions with enrollments of around 19,000. Many major state universities prior to World War II had enrollments between 3,000 and 6,000. By 1970, however, the Ohio State University's main campus at Columbus enrolled more than 50,000—comparable to the University of Minnesota. The University of California had expanded its Berkeley campus enrollment to 26,000 (Thelin, Edwards, & Moyen, 2002). During the post war and cold war periods the focus of national policy was on increasing access to higher education, that is increasing enrollment.

As we entered the twenty first century, national priorities shifted to being able to compete globally as our economy shifted from manufacturing to information technology. Other countries began to outpace the United States in their proportion of adults having obtained college degrees (OECD). Due to the increased national focus on completion rates, the extensive research regarding benefits of degree completion, and the ever increasing cost of tuition that is now directly on the shoulders of students and their families, persistence and retention are being looked at more than ever in the 21st century. Retention not only has an impact on the individual and her/his family but also produces a ripple effect on the postsecondary institutions, the work force and the economy (Hagedorn, 2004). Winston and Sandor (1994) noted that “…with college enrollment declining and college populations
changing, recruitment and retention have become key issues that affect the success of institutions” (p.5). According to Bean (1996), this institutional concern with retention is motivated by economical, ethical, and institutional reasons.

Numerous theories surround the concepts of persistence and retention. The most often cited theories are Tinto’s Student Integration Model and Astin’s Input-Environment- Outcomes Model. Other models of student persistence include: Bean and Metzner (1985), Pascarella and Terenzini (1991), State and Hossler (2000), and Tierney (1992). Tinto’s (1987) Integration Model suggests that retention is related to the student’s ability and actions to become an involved actor in her/his institution. Tinto posited that many who leave college do not see themselves as failures; but, rather, they see their time in postsecondary instruction as a positive process of self-discovery that has resulted in individual social and intellectual maturation.

The Integration Model suggests some factors are out of an institution’s control. Tinto’s (1987, 1993) model emphasizes the importance of academic and social integration of students in the prediction of student retention. A match between the institution and student is based on both environmental and commitment factors respectively. If a match can be achieved, the likelihood of persistence increases. Tinto (as cited by Bean, 1983) further proposed that increased levels of academic and social integration will lead to greater commitment to the institution and to the goal of graduation. As the author of the Student Attrition Model, based on the Price/Mueller model of employee turnover behavior (Bean, 1980), Bean deviated from Tinto’s model and stressed that students’ beliefs which subsequently shape their attitudes are the predictor of their persistence. Moreover, students’
beliefs are affected by the interaction between the students and different components of the institution similar to interaction between employees and corporations.

Astin (1993) was one of the first theorists to explain student persistence by developing the Input-Environment-Outcome model. According to Astin, the purpose of this model was “…to assess the impact of various environmental experiences by determining whether students grow or change differently under varying environmental conditions” (p. 7). Astin’s model discusses the concepts of inputs, environmental variables, and outcomes that effect student persistence.

Astin (1991) identified 146 possible input (precollege) variables, including high school grades and admission test scores, race, ethnicity, age, gender, marital status, religious preference, income, parental level of education, and reasons for attending college. Astin also identified 192 environmental variables that might influence student success, organized into eight classifications: institutional characteristics (such as type and size), students’ peer group characteristics (such as socioeconomic status, academic preparation, values, and attitudes), faculty characteristics (such as methods of teaching and values), curriculum, financial aid (Pell grants, Stafford loans), major field of choice, place of residence (residence hall, living at home, apartment living Greek housing), and student involvement (hours spent studying, number of classes, participation in extracurricular activities, and others). Finally, outcomes are the effects of college and refer to the student’s characteristics after exposure to the environment.

Consistent with Astin’s idea of inputs, Tinto (1993) theorized that students enter a college or university with particular characteristics and skills that affect their initial commitment to their educational goals and their institution. Astin’s and Tinto’s concepts
related to student persistence are complimentary in nature and provide a framework in understanding both persistence and retention. For higher education institutions, one must understand Tinto (1993) who stated, “The point of retention efforts is not merely that individuals be kept in college. Education, the social and intellectual development of individuals, rather than just their continued presence on campus should be the goal of retention efforts” (p. 145). According to Noel (1985), “The more students learn, the more they sense they are finding and developing a talent, the more likely they are to persist; and when we get student success, satisfaction, and learning together, persistence is the outcome” (p. 1). If persistence is to be achieved, clearly higher education institutions must work to put forth the highest quality educational experience possible. Noel (1985) stated it best, if they build it, students will come.

It is important to address the weaknesses pertaining to Tinto’s early model of persistence. Bean, Pascarella, and Terenzini all had shared criticisms of Tinto’s early model which led Tinto to emphasize the applicability of his model, which included stages of separation, transition, and incorporation, and to suggest these factors were integral in understanding why students leave college (Metz, 2005). Tinto’s 1987 revision of his previous work posited five major theoretical bases for developing and understanding the evolving nature of student persistence research (psychological, societal, economic, organizational, and interaction factors) (Metz, 2005). Metzner and Bean’s (1987) research supported the idea that psychological and environmental factors are important variables to include when developing a conceptual model of student attrition. As Tinto’s model continued to evolve, researchers using the model continued to formulate critiques. Tierney (1992) suggested Tinto’s model relied on information only about traditional age students. In addition, by not individualizing
results from institutional specific data, Tinto’s generalizability of findings may not be plausible. Tierney took exception to a significant element of Tinto’s academic and social integration theory. Tierney also noted Tinto’s theory is too broad in its treatment of social integration and does not address specific examples that could be related to non-traditional elements within higher education. Pascarella and Terenzini further concluded that future studies on involvement theory, first suggested in the 1970s by Spady, Astin, and Tinto, should be expanded to include the influence of peer, faculty, and advisor relationships, as well as the role college major and financial aid may have on student persistence and goal attainment. While the focus of much of their 1991 review was on the four-year college, Pascarella and Terenzini did mention that research on other entities in higher education, specifically the two-year college and graduate schools, were missing. Previous researchers (see Astin, 1975; Tinto, 1975) did not include two-year colleges or graduate schools in their early studies. Although Tinto’s theory is used widely to this day as a framework for student persistence studies there are opportunities for the theory to evolve. This section on persistence provides insight as it relates to the findings expounded upon in chapter 4.

Summary

This study was conducted to understand the perceived influence the receipt of a degree through the new reverse transfer credit agreement had on a student. This study contributes to the literature on reverse transfer credit with a focus on the student’s point of view, an area that has had minimal research available at this time. This study was conducted due to the limited qualitative research that focuses on the student’s perceived influence of receiving a degree through the new reverse transfer credit agreement. The results of this study is potentially valuable to higher education institutions, state administrators, and policy
makers as they continue to look for ways to increase degree completion rates. An understanding of the student perspective could influence the way in which higher education institutions promote their programs and develop retention plans. In addition, an understanding of the student experience could create a deeper appreciation of the student perspective, which in turn could influence the way student success programs are created.

Finally, focusing on students who completed their associate’s degree through reverse transfer who then left prior to completing their bachelor’s degree could inform higher education administrators as to what elements influence a student’s decision to leave an institution. The methodology used for this study is detailed in the next chapter.
CHAPTER 3. RESEARCH DESIGN

This study was conducted by using case study as a qualitative research method. Researchers who utilize qualitative inquiry support a way of looking at research that honors an inductive style, a focus on individual meaning, and the importance of rendering the complexity of a situation (Cresswell, 2014). This study sought to understand the meaning of degree completion through reverse transfer credit in a way that got at the perception of the influence a degree through reverse transfer had on a student. This study was developed with a qualitative approach to ensure each student had an opportunity to provide a descriptive detail of their experience after receiving a degree through reverse transfer. As expected, the research was highly descriptive and the selection of the research sample was purposeful (Patton 1990, 2001; Merriam, 1998, 2009). This chapter specifically addresses the study’s methodology, which included: research questions, methodological approach, participants, data collection, data analysis, trustworthiness, ethical issues, positionality and limitations.

Research Questions

The study was framed by three major questions to understand the influence that a degree through the new reverse transfer credit agreement has had on students:

1. How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their economic status as it relates to position?
2. How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their social well-being?
3. How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their sense of belonging within their community?

**Methodological Approach**

Qualitative research is an approach for exploring and understanding the meaning individuals or groups ascribe to a social or human problem (Cresswell, 2014). In order to complete qualitative research, a research design must be identified which guides I through the process. The research design (process of inquiry) used for this study followed Crotty’s epistemology, theoretical perspective, methodology, and methods (ETMM) model (1998). For Crotty, theories of knowledge, or epistemologies (e.g., objectivism, constructionism, subjectivism), inform and are embedded in theoretical perspectives (e.g., positivism, interpretivism, critical inquiry, feminism, postmodernism). He claimed that “the philosophical stance inform[s] the methodology and thus providers] a context for the process and grounding its logic and criteria” (Crotty, 1998).

**Epistemology: Social Constructivism**

The epistemology of a study is the theory of knowledge embedded in the theoretical perspective and methodology. It is, in essence, how we know what we know (Bloomberg & Volpe, 2012). In this study, social constructivism informed the theoretical perspective. The central assumption of this paradigm is that reality is socially constructed, that individuals develop subjective meaning of their own personal experience, and that this gives way to multiple meaning (Bloomberg & Volpe, 2012). As the generator of information, I used social constructivism to make meaning out of the experiences of the participants with an understanding that the results were their world view. From a holistic standpoint, the
attainment of an associate’s degree through the new reverse transfer credit agreement
influenced the participants’ social structures and is detailed further in the findings section of
Chapter 4. Social constructivism was relevant to this study as the focus was on how the
participants make meaning of their personal experience when completing a degree through
the new reverse transfer credit agreement.

**Theoretical Perspective: Human Capital Theory**

Human Capital Theory (HCT) is a framework that examines the relationships
between education, economic growth, and social well-being (Necoh, 2016). In this case, the
real life context was the experience of receiving a degree through the new reverse transfer
credit agreement and then leaving ISU prior to completing a bachelor’s degree. Specifically,
this study focused on the student’s perceived influence the receipt of an associate’s degree
through reverse transfer had from the economic, social well-being, and sense of belonging
within a community perspective. Utilizing a theoretical perspective to this study “provides a
context for the process and grounds its logic and criteria” (Crotty, 1998, p.7). McMillan and
Schumacher (2001) discussed certain criteria that must be present for a theory to be useful in
the development of scientific knowledge. A theory (1) should provide a simple explanation
of the observed relations relevant to a phenomenon, (2) should be consistent with both the
observed relations and an already established body of knowledge, (3) is considered a
tentative explanation and should provide means for verification and revision, and (4) should
stimulate further research in areas that need investigation. For this study, I used HCT as the
theoretical lens.
Methodology: Case Study

Case study is defined as an empirical inquiry which investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident, in which multiple sources of evidence are used (Yin, 1984). In other words, case study research involves the study of a case within a real-life, contemporary context or setting (Yin, 2009). Philosophically, case study research can be oriented from a realist perspective which aligns with the concepts that drive human capital theory, the idea that there is only one reality. Although Stake (2005) posited that case study research is not a methodology but a choice of what is to be studied (i.e., a case within a bounded system, bounded by time and place), others have presented it as a strategy of inquiry, a methodology, or a comprehensive research strategy (Denzin & Lincoln, 2005; Merriam, 1998; Yin, 2009).

Case study is an appropriate methodology because I am studying a phenomenon in a real-life context, and attempting to make meaning of that context by determining the ontology from the participant perspective (their reality of how things really are). Blaikie (2000) described ontology as “…claims and assumptions that are made about the nature of social reality, claims about what exists, what it looks like, what units make it up and how these units interact with each other” (p. 8). Ontological assumptions are concerned with what we believe constitutes social reality. An individual’s ontological position is that person’s answer to the question: What is the nature of social and political reality to be investigated? In the Crotty framework it would sit alongside epistemology and also inform our theoretical perspective. According to Opfer (2014), one cannot critique a researchers’ ontology – it is a
personal assumption which is impossible to refute empirically – there are no wrong or right ontologies.

Case study is a strategy or design for linking the methods I used to generate the outcomes I sought. Understanding the theory of knowledge (epistemology) by using social constructivism as a way for the participants to share their beliefs around the concept of the social reality they have experienced during their educational experience and ontology (view of reality) is the foundation of this study.

Case study as a method of inquiry has had its share of critiques. Critics of case study research such as Miles (1979) suggested that the case study’s usefulness is limited to an exploratory phase in a hierarchically arranged research program (Schell, 1992). Proponents of wider application of case studies, such as Yin (1981) claimed that the use of case studies is only limited by lack of understanding of the types of applications, the types of research questions best addressed (as opposed to other strategies) and the type of case study design (Schell, 1992).

Although a proponent for case study, Yin also noted there are often three types of arguments against case study research; case studies are often accused of lack of rigor, provide very little basis for scientific generalization, and are labeled too long, difficult to conduct and produce (Yin, 1984). Although many thoughts surround case study, in the end the goal is not generalizability but transferability – that is how (if at all) and in what ways understanding and knowledge can be applied in similar contexts and settings (Bloomberg & Volpe, 2012). This is what Patton (1990) described as “context-bound extrapolations,” which he defined as “…speculations on the likely applicability of findings to other situations under similar, but not identical, conditions” (p. 489).
In this case study, the real life context was the experience of receiving a degree through the new reverse transfer credit agreement and then leaving ISU prior to completing a bachelor’s degree. To understand the influence perceived by students who have received a degree through the reverse transfer credit agreement, case study was the appropriate choice of framework. Specifically, multiple case study was used. In a multiple case study approach I focus on an individual issue, but the inquirer selects multiple cases to illustrate this issue (Cresswell, 2013). This aligns with the theoretical framework which is guiding both the collection of data from multiple sources and the analysis of data (Yin, 2003).

In addition, case study was the approach followed for this study due to the similarities in key characteristics defined by Creswell, 2013 as common in all case studies. This case is clearly and easily defined and can be bounded or described within certain parameters. This case is very specific and unique to the field of higher education. In addition, by interviewing participants who meet this specific criteria, the case can be in-depth and detailed. Finally, this case study will end with a detailed description of the case as well as conclusion formed regarding the overall meaning derived from the case. These are called “assertions” by Stake (1995) or building “patterns” or “explanations” by Yin (2009).

The following procedures were used in the study to align with case study approaches conducted by Stake (1995; 2009):

1. Determined case study was the best approach for researching the problem. I determined that case study was the best approach as this topic was a bound case, focused on an individual issue. Unlike phenomenology, which tries to understand the essence of the experience, I wanted to present a rich description of the case, which aligns with the methodological approach I selected.
2. Identified the case and purposeful sampling selection. I requested data from the Office of the Registrar that used purposeful sampling. The participants in this study had an entry year at ISU of 2012, 2013, 2014, 2015, or 2016, had received an associate’s degree through the new reverse transfer credit agreement, and had left ISU prior to completing a bachelor’s degree.

3. Data collection was completed using an approach that included multiple sources of information (memos, interview, & researcher journal). I further discuss the methods used in the methods section of Chapter 4.

4. A holistic analysis of the entire case was completed to ascertain the emerging themes. By utilizing a coding process (detailed under methods), I was able to first ascertain holistic themes and concepts during my first round of coding.

5. A final interpretive phase was completed where I reported the meaning of the case. Upon completion of several rounds of coding, my final step was to articulate these chunked codes of data and create the thematic findings of the study which would then inform my conclusions and recommendations.

Methods

Data collection for this study was conducted by using semi-structured interviews, memos, journaling, and document analysis. All of the participants in this study experienced degree completion through reverse transfer credit. Three students participated in this research study. The appropriate number of interviews depends on the size of the unit of analysis (e.g., organization or department), the phenomenon under investigation, the scope of the study, and the timeframe available (Pan & Tan, 2011). The total number of participants who had an email address available was 67.
In order to follow the case study approach I used semi-structured questions that were in depth, and developed in order to gain rich data as well as follow-up questions required of participants. In addition to the semi-structured interviews noted previously, I kept a researcher journal, utilized memos, and reviewed policy documents in order to better understand institutional policies and practices related to reverse transfer credit. Memos are typically a rapid way of capturing thoughts that occur throughout data collection, data condensation, data display, conclusion drawing, conclusion testing, and final reporting (Miles, Huberman, & Saldana, 2014). A copy of one of my memos related to the discovery of participant persistence is shown in Appendix A.

**Participants**

Participants were selected based on “criterion-based sampling” (Bloomberg & Volpe, 2012). Criterion sampling works well when all the individuals studied represent people who have experienced the same phenomenon (Bloomberg & Volpe, 2012), which was the case in this study. Each participant had received a two-year degree through the new reverse transfer credit agreement and each participant had attended Iowa State University. Participants were selected based on specific contextual, demographic, perceptual, and theoretical criteria. Criterion-based sampling was used with data provided by the Office of the Registrar at Iowa State University (ISU). Participants were identified as former undergraduate Iowa State University (ISU) students who received a two-year degree through the reverse transfer credit process. Students in this sampling had entry dates at Iowa State University that fell within the years of 2012 – 2016. Students had received a degree through reverse transfer and were no longer attending ISU.
It is important to address the process utilized for locating participants. Obtaining access to participants was difficult since they were no longer attending college. Due to the difficulties locating participants, the number of responses (even though monetarily provided for with a $50 Visa gift card) were limited.

Based on general enrollment data provided by the Office of the Registrar at Iowa State University (ISU) (see Tables 1 – 4), there have been 1,554 total participants in the reverse transfer credit agreement from 2012 to 2016. Of those participants, there have been 188 associates degrees awarded. Of the 188 students who had received a degree, 77 have since graduated from ISU, 71 were listed as currently enrolled as of the fall 2016 semester, and 40 had left ISU.

Table 1. Reverse credit program participation by year of entry to ISU

<table>
<thead>
<tr>
<th>Institution</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>Total since start of the program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Des Moines Area Community College</td>
<td>146</td>
<td>143</td>
<td>161</td>
<td>185</td>
<td>116</td>
<td>751</td>
</tr>
<tr>
<td>Eastern Iowa Community College District</td>
<td>11</td>
<td>11</td>
<td>13</td>
<td>20</td>
<td>12</td>
<td>67</td>
</tr>
<tr>
<td>Clinton Community College</td>
<td>2</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Muscatine Community College</td>
<td>3</td>
<td>4</td>
<td>4</td>
<td>3</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Scott Community College</td>
<td>6</td>
<td>6</td>
<td>8</td>
<td>12</td>
<td>7</td>
<td>39</td>
</tr>
<tr>
<td>Hawkeye Community College</td>
<td>13</td>
<td>16</td>
<td>8</td>
<td>14</td>
<td>11</td>
<td>62</td>
</tr>
<tr>
<td>Indian Hills Community College</td>
<td>7</td>
<td>7</td>
<td>8</td>
<td>6</td>
<td>4</td>
<td>32</td>
</tr>
<tr>
<td>Iowa Central Community College</td>
<td>27</td>
<td>27</td>
<td>24</td>
<td>20</td>
<td>18</td>
<td>116</td>
</tr>
<tr>
<td>Iowa Lakes Community College</td>
<td>4</td>
<td>4</td>
<td>7</td>
<td>5</td>
<td>3</td>
<td>23</td>
</tr>
<tr>
<td>Iowa Valley Community College District</td>
<td>6</td>
<td>21</td>
<td>8</td>
<td>17</td>
<td>10</td>
<td>62</td>
</tr>
<tr>
<td>Ellsworth Community College</td>
<td>3</td>
<td>14</td>
<td>4</td>
<td>11</td>
<td>3</td>
<td>35</td>
</tr>
<tr>
<td>Marshalltown Community College</td>
<td>3</td>
<td>7</td>
<td>4</td>
<td>6</td>
<td>7</td>
<td>27</td>
</tr>
<tr>
<td>Iowa Western Community College</td>
<td>18</td>
<td>11</td>
<td>16</td>
<td>10</td>
<td>18</td>
<td>73</td>
</tr>
<tr>
<td>Kirkwood Community College</td>
<td>43</td>
<td>48</td>
<td>49</td>
<td>43</td>
<td>28</td>
<td>211</td>
</tr>
<tr>
<td>North Iowa Area Community College</td>
<td>15</td>
<td>7</td>
<td>20</td>
<td>10</td>
<td>9</td>
<td>61</td>
</tr>
<tr>
<td>Northeast Iowa Community College</td>
<td>5</td>
<td>9</td>
<td>10</td>
<td>6</td>
<td>3</td>
<td>33</td>
</tr>
<tr>
<td>Northwest Iowa Community College</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Southeastern Iowa Community College</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>12</td>
</tr>
<tr>
<td>Southwestern Iowa Community College</td>
<td>1</td>
<td>1</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>15</td>
</tr>
<tr>
<td>Western Iowa Tech Community College</td>
<td>5</td>
<td>6</td>
<td>14</td>
<td>6</td>
<td>3</td>
<td>34</td>
</tr>
<tr>
<td>Total</td>
<td>305</td>
<td>312</td>
<td>346</td>
<td>349</td>
<td>242</td>
<td>1,554</td>
</tr>
</tbody>
</table>

Source: Iowa State University Office of the Registrar, August 2017.
Table 2. Reverse credit program participants by current status by year of entry to ISU

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>Total since start of the program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently Enrolled (Fall 2016)</td>
<td>8</td>
<td>17</td>
<td>78</td>
<td>196</td>
<td>181</td>
<td>480</td>
</tr>
<tr>
<td>Graduated</td>
<td>200</td>
<td>189</td>
<td>142</td>
<td>55</td>
<td>3</td>
<td>589</td>
</tr>
<tr>
<td>Left ISU</td>
<td>97</td>
<td>106</td>
<td>126</td>
<td>98</td>
<td>58</td>
<td>485</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>305</strong></td>
<td><strong>312</strong></td>
<td><strong>346</strong></td>
<td><strong>349</strong></td>
<td><strong>242</strong></td>
<td><strong>1,554</strong></td>
</tr>
</tbody>
</table>

Source: Iowa State University Office of the Registrar, August 2017.

Table 3. Reverse credit associate degrees awarded by year of entry to ISU

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>Total since start of the program</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td><strong>27</strong></td>
<td><strong>34</strong></td>
<td><strong>44</strong></td>
<td><strong>60</strong></td>
<td><strong>23</strong></td>
<td><strong>188</strong></td>
</tr>
</tbody>
</table>

Source: Iowa State University Office of the Registrar, August 2017.

Table 4. Current status of reverse credit AA completers by year of entry to ISU

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>Total since start of the program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currently Enrolled (Fall 2016)</td>
<td>1</td>
<td>3</td>
<td>9</td>
<td>37</td>
<td>21</td>
<td>71</td>
</tr>
<tr>
<td>Graduated</td>
<td>16</td>
<td>29</td>
<td>23</td>
<td>9</td>
<td>0</td>
<td>77</td>
</tr>
<tr>
<td>Left ISU</td>
<td>10</td>
<td>2</td>
<td>12</td>
<td>14</td>
<td>2</td>
<td>40</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>27</strong></td>
<td><strong>34</strong></td>
<td><strong>44</strong></td>
<td><strong>60</strong></td>
<td><strong>23</strong></td>
<td><strong>188</strong></td>
</tr>
</tbody>
</table>

Source: Iowa State University Office of the Registrar, August 2017.

Case studies, in which researchers study a small number of participants in depth, can be a useful tool for gathering experiences and thus was the methodology chosen.

I sought Institutional Research Board approval for this study. The process of IRB approval was extensive and time-consuming. Upon approval, I was initially provided with the following criteria: first name, last name, ISU email, and non-ISU email for the participants who met the criteria necessary for the study. IRB was clear that additional criteria could only be provided to me once an informed consent was signed by each participant. The receipt of email only caused a challenge as it limited the ability to contact participants, some of whom had not attended since 2012.
Upon approval, I requested finalized data on participants who met the criteria listed for this study. The data included a list of 113 students, of which 67 had an email address listed and 46 students had no email listed. It was later determined that this initial data provided to me included students who had also left ISU due to graduation. However, the 40 students who met the criteria were also included in this list and so the process of obtaining participants was still valid. I sent an initial email (see Appendix E-2, email 1 sample) and received no responses. A follow-up email was sent (see Appendix E-3, email 2 sample) which was reduced in content, and took a different approach in order to gain participants. At that time 3 participants responded. I sent a third email to this group and received no additional responses.

In an effort to seek additional participants to increase the sample size I then searched Facebook and LinkedIn in order to identify as best as possible the 46 participants who had no email listed. Of those, 23 students were contacted with email via Facebook and LinkedIn. This outreach yielded zero responses. I could not gain additional participants for this study.

Qualitative sample size may best be determined by the time allotted, resources available, and study objectives (Patton, 1990). Patton (2015) also acknowledged the role of resource limitations in determining a qualitative sample size. Merriam (2009) discussed the process for selecting a sample and determining sample size. She noted that it depends on the research questions, the data collected, the data analysis, and the availability of resources. To the specific question of how many, Merriam (2009) posited, “there is no answer”.

Based on the responses of the participants, saturation could be established. The skill of the interviewer clearly has an effect on the quality of data collected (Morse, 2008), and this will have a subsequent effect in achieving saturation (Guest et al., 2006) – the sample
size becomes irrelevant as the quality of data is the measurement of its value. Based on my previous experience as a higher education professional, interview skills had been established which ensured that the quality of data collected could be rich and useful. In addition, I determined saturation could still be met based on the data collection and data analysis completed for this study.

Researchers do not often use sample size alone as the criterion for assessing saturation. I followed Yocco’s (2017) approach to saturation of data collection and data analysis. With saturation of data collection, one would collect enough meaningful data to identify key themes and make recommendations. Once the data are coded, key themes are identified. If there are actionable takeaways, then one should feel comfortable with what has been obtained. Achieving saturation of data collection, in part, is by collecting rich data. One needs to hone questions to the participants in order to collect rich data. This is accomplished when a questionnaire is created that is iterated based on feedback from others, as well as from practice runs prior to data collection. With a saturation of data analysis, one can thoroughly analyze the data that have been collected to reach saturation of data analysis (Yocco, 2017).

Finally, the participants in this study were not homogenous but, rather, diverse in nature. During the coding process which is detailed in Chapter 3 – data analysis, data redundancy was established which ensured the data were valid and representative of many different populations. For this study, the participants included an African American male, a white male, and a white female—all with varied backgrounds that had an influence on their perceptions.
Data Collection

Based on the research questions and constraints regarding the location of participants, a multi-prong approach was taken. Creswell, 2013 suggested that extensive forms, such as documents and records, interviews, observations, and physical artifacts for 1–4 cases be used during a case study approach. In alignment with Creswell, document reviews, semi-structured interviews, the researchers journal, and memos were used as recommended by Creswell.

All eligible participants were initially contacted by email. Participants who responded with interest were then asked to complete a semi-structured interview either face-to-face or utilizing Skype. The interview questions were designed to ensure the participants had an opportunity to speak about their perceptions related to the research question topics. I initially asked each participant to define economic status, social well-being, and sense of belonging within a community. Participants struggled with a working definition for social well-being, so I did give the definition of social well-being that I applied for the purpose of this study. Interviews are guided conversations that are usually one of the most important sources of case study evidence (Yin, 2009). Upon completion of the initial interview, I had several clarifying questions that I asked each participant. One participant responded by email, another participant responded during a phone call, and the third participant never responded.

Document reviews were also used in the study. Documents included the state of Iowa Reverse Transfer Credit policy and data provided by the Office of the Registrar at Iowa State University. A copy of the Iowa Reverse Transfer Credit agreement is provided in Appendix B. By understanding the policies related to reverse transfer in the state of Iowa I was better able to align the findings of the research with the policy implications which I later discuss in
policy indications. I also reviewed substantial data provided by the Office of the Registrar at ISU. The data informed the analysis of the results for me.

Finally, I created memos upon the conclusion of each interview and my journal was utilized throughout the process of data collection and analysis. My journal allowed for personal reflection and notations of interpretations of the data throughout the research process. The memos I created were later used to support the findings and allow for richer description of the results.

Data Analysis

The purpose of analysis was to bring meaning, structure, and order to data. Interpretation requires acute awareness of the data, concentration, and openness to subtle undercurrents of social life (Marshall & Rossman, 1999). Data analysis for this case study used significant statements, the generation of meaning units, and thematic coding. In order to analyze the data for this study I followed Cresswell’s (2014) recommended process. First I organized and prepared the data for analysis. Next I read and examined the data to gain a general sense of the information and an opportunity to reflect on the data. Third, I coded the data, looking to process the data by chunking it into categories. The fourth step was completing the coding process to create categories and themes using the descriptive data. Step five advanced how the description and themes were represented. The final step was completed when I interpreted the qualitative research.

Data in this study were collected through semi-structured interviews and an additional follow-up interview by email or phone. Each interview was recorded utilizing multiple devices to ensure the information was obtained successfully. Once the interviews were completed, the data were sent to rev.com, a professional transcription service for
transcription purposes. Upon completion of the interview transcription, the participant was asked to review the transcribed data to ensure accuracy. By completing member checking, I sought to ensure the data I would use were an accurate reflection of each participant’s statements. Once accuracy was ensured, I coded and analyzed the text.

Data analysis in qualitative research proceeds hand-in-hand with other parts of developing the qualitative study, namely, data collection and the write-up of findings (Cresswell, 2014). In this study I took the approach of analysis recommended by Cresswell (2014) who described two levels of analysis: (a) the first is the more general procedure in analyzing the data, and (b) the second would be the analysis steps embedded within specific qualitative designs – in this instance, case study. Initial coding of the data occurred while interviews were being completed. I initially began coding by reflecting on the memos completed throughout the study, reviewing my journal, and reading each transcribed interview to begin to develop early conclusions. I used a color coding concept to identify initial conclusions as that is most comfortable to me as a researcher.

Once the initial coding was completed, I began to do the next step of analysis. I started to organize my initial codes or conclusions into themed pattern coding, which grouped the “…conclusion [from the first cycle] into a smaller number of categories, themes, or constructs” (Miles et al., 2014, p. 86). I continued this process until I was able to move from a large set of codes to a developed set of thematic findings. These came to fruition, in part, as I reflected on the literature surrounding the concepts of this study and evaluated the findings as they began to lean toward a specific research question that framed this study. By determining the themes in the research, I was able to respond to the major research questions
being asked in this study to determine what perceived influence the receipt of a degree through the new reverse transfer credit agreement had on a student.

By completing multiple data collection approaches, I intended to develop validity within the research and ensure trustworthiness. I used triangulation in order to meet this objective. In triangulation, researchers make use of multiple and different sources, methods, investigators, and theories to provide corroborating evidence (Ely et al., 1991; Erlandson et al., 1993; Glesne & Peshkin, 1992; Lincoln & Guba, 1985; Merriam, 1988; Miles & Huberman, 1994; Patton, 1980, 1990). Triangulation was achieved by utilizing multiple data collection methods, comparing the findings to the literature, and completing member checking.

**Trustworthiness**

Trustworthiness in the research completed is vital to the validity and reliability of the study. Criteria for evaluating qualitative research differ from those used in quantitative research, in that the focus is on how well I has provided evidence that her or his descriptions and analysis represent the reality of the situations and persons studied (Bloomberg & Volpe, 2012). In order to account for trustworthiness in this study, I followed the proposed criteria of credibility, dependability, and transferability (Guba & Lincoln, 1998; Lincoln & Guba, 1985).

**Credibility**

This criterion refers to whether the participants’ perceptions matched up with my portrayal of them (Bloomberg & Volpe, 2012). In order to ensure credibility, I used triangulation in order to corroborate the data. In addition, I clarified my own bias. In this case, I understood the bias experienced based on not only my personal path through higher
education but also the need to support and provide guidance to the participants as this is a part of my current job. Understanding this bias and explaining it during the research process is an important step towards ensuring credibility. Finally, I used “peer debriefing” to improve credibility. This process involved asking a colleague to examine the initial coding completed in the memos and then ask questions that helped examine my assumptions and/or consider alternative ways of looking at the data (Bloomberg & Volpe, 2012). In order to ensure that peer debriefing was valid, the colleague I used is a qualitative researcher in the field of higher education and, thus, understands the process of coding within qualitative research as well as the importance of ensuring validity of the data

Transferability

Transferability refers to the fit or match between the research context and other contexts as judged by the reader (Bloomberg & Volpe, 2012). Qualitative research is indeed characterized generally by “thick description” (Denzin, 2001), which is a vehicle for communicating to the reader a holistic and realistic picture (Bloomberg & Volpe, 2012). In order for me to provide transferability, I included rich descriptions in the study as well as detailed information regarding the background of the shared experience of the participants.

Dependability

Dependability refers to whether one can track the processes and procedures used to collect and interpret the data (Bloomberg & Volpe, 2012). I provided a detailed audit trail, including having coding completed by an additional colleague in order to avoid to the extent possible, researcher bias. In this case, I asked a colleague in higher education, to do an initial interview coding process.
Ethical Issues

In any research study, ethical issues relating to protection of the participants are of vital concern (Berg, 2004; Marshall & Rossman, 2011; Merriam, 1998, 2009; Pring, 2000; M. Punch, 1994; Schram, 2003). I went through an extensive application process with Iowa State Universities Institutional Research Board (IRB) approval process. The research completed for this study was able to move forward once the study was approved as well as all aspects of data collection, storage, and dissemination. A copy of the approval memo is shown in Appendix C.

In order to start the interview process, all participants were required to complete an informed consent (Appendix D). Information obtained during the research project remained confidential and I took all necessary steps to decrease the risk of confidentiality breaches for this project. The Interview Protocol is shown in Appendix E, and sample emails to the participants are provided in Appendix F.

Positionality

The term positionality both describes an individual’s world-view and the position they have chosen to adopt in relation to a specific research task (Foote & Bartell, 2011; Savin-Baden & Major, 2013). Since the “self” is a key instrument in research and making self-reflection is an integral part of the research process, addressing the way I is positioned in this study becomes imperative (Reinharz, 2011). For the purpose of this study, I had to ensure an understanding of positionality was not only internally understood but also addressed in order to ensure bias and position were clearly identified, constructed, and critiqued. This was important in order to ensure the research results were provided with a
recognition of my positionality. In a broader sense, positionality determines the way a study is conducted by a researcher (Creswell, 2012).

As an Associate Registrar, I have had extensive training and experiences which provide a deep understanding of what an ethical approach to research means. As an Associate Registrar, I also have an extensive professional background related to the Family Educational Rights and Privacy Act (FERPA) regulations and enforcement within a higher education context. Furthermore, although my position is in higher education and I can learn from a professional standpoint regarding this subject, no anticipated conflict of interest in this study is expected as I do not work directly with this area at the university.

In this study, I recognized the influence identity had on my conclusions and reflections. I specifically experienced the phenomenon of insider outsider epistemology. I had started and then stopped the completion of a bachelor’s degree, had received an associate’s degree, and could find a commonality with the participants because of this shared connection. In that sense, I was aware of those similarities and thus recognized the need to separate the shared experiences. I also realized though similar experience, the new reverse transfer credit agreement was an important nuance that created separation of the shared experiences. Thus, it enabled me to develop separation from my feelings and provide an unbiased evaluation of the experiences expressed by the participants.

The qualitative researcher’s perspective is, perhaps, a paradoxical one: it is to be acutely tuned-in to the experiences and meaning systems of others; and, at the same time, to be aware of how one’s own biases and preconceptions may be influencing what one is trying to understand. (Maykut & Morehouse, 1994). I also experienced the perspective of being an outsider within the context of positionality. Although some experiences were shared, I was in
the process of completing a PhD; therefore, not only had a different educational experience, but also a different lived experience. In addition, age and experience with family, economics, social well-being, and sense of belonging within a community can be viewed differently from my perspective due to age and familial differences.

My experience was during a different time and place than the current participants; thus each experience is bound by time. I addressed the difference in location of each participant as well as mine. Locations, both nationally and internationally, can impact the perception of what a degree may mean and, thus, varying ideas may be generated as a result of this study.

My gender and race provided a different perspective from the participants. Both my gender and race built socially ingrained ideas surrounding power and privilege. Those ideas were addressed and set aside so that I could focus on the perspective of the participant as an individual who is not tied to social patterns. I was able to complete that exercise as a professional who works in developing social justice and inclusive policy and practices. The educational experiences obtained throughout that process have provided me with insight into the cultural norms that have been built on years of biased history and education within our school systems and media outlets.

I explored positionality and worked to ensure the participants interviewed for this study had the opportunity to provide genuine, honest responses regarding the questions posed. I did this by first building rapport with each participant in order to also build a sense of trust. In addition I took time to ask each participant if they had any concerns or questions regarding the informed consent. I also took time at the onset of each interview to introduce myself and share personal details about myself in an effort to build trust and alleviate any
fears or anxiety that the participants may have had. My responsibility in the process was to ensure the perspective of the participants was clearly provided within the research in order to ensure thick, rich, and trustworthy results were provided.

**Limitations**

As the researcher, understanding the limitations of this study is important when considering the findings and recommendations. There were many limitations that needed to be addressed. One limitation was that the sample was highly selective by using a public research university and a public community college with reverse transfer credit as designated criteria. In addition, since case study was selected as the methodology, the research for my study was conducted at a single-institution for which generalizability to other institutions could or could not be applicable. Nevertheless, this study may be transferable in nature. Institutions might be able to replicate my study by utilizing it as a template that ties into their own study criteria and reverse transfer policies.

A second limitation was that this study only focused on reverse transfer credit completers who started ISU from 2012–2016, and did not account for previous or later enrollees in the program. It is important to note again that perception is at a place in time and can change over time.

Third, only a subsample of data was used for analysis which can artificially inflate the response percentages. Nevertheless, the data were diverse in nature while providing a redundancy in the findings. In one finding, the participants were not all in agreement; however, a conclusion was reached about that variable based on a preponderance of evidence.
Fourth, all participants exhibited the characteristic of persistence. Nevertheless, even though the findings revealed this characteristic in all the participants, it does not mean that an individual student will necessarily be affected in the same way. It is also important to note that, because case study was used as the methodological approach, the findings can be challenging as the premise of case study is that all pieces are bound; however, that is not often the situation once the findings are reached.

Finally, this study was framed by the human capital theory using a single lens approach. A universal lens creates a closed system and does not allow for other possible explanations, thus limiting the results of the study and potentially creating fallacies in the findings. For universal explanations to work, they need closed systems with limiting premises. However, critical realism argues that social structures are always partly open, to other structures and agents, and historical contingency (Sayer, 2000).

These limitations were considered when making suggestions regarding future research. Recommendations were developed based on an evaluation of these limitations (see Chapter 5 for future research recommendations).

**Summary**

This study was conducted to understand the perceived influence the receipt of a degree through the new reverse transfer credit agreement had on a student. The findings of this study are detailed in the next chapter. A thorough discussion of the results and findings are presented in relationship to the research questions, literature, and theoretical framework of the study.
CHAPTER 4. RESULTS AND FINDINGS

The purpose of this case study was to explore the perceived influence the receipt of an associate’s degree through the new reverse transfer credit agreement had on a student. This chapter begins with a demographic section, describing the characteristics of each of the participants in the study. This is followed by a detailed discussion of the thematic findings. Each finding is substantiated using supporting data and quotes from each of the interviews. This section demonstrates how the findings align with related research. The chapter concludes with a summary of the five findings. The questions that guided this study were:

1. How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their economic status as it relates to position?
2. How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their social well-being?
3. How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their sense of belonging within their community?

Demographics

During the research process, three participants were interviewed for this study. Two participants were interviewed face-to-face, while the third participant was interviewed via Skype. Each participant completed an interview that ranged from 45 minutes to one hour. In order to build trust and comfort with the interview process the initial section of the interview aimed at understanding more about the participant from a personal standpoint in order to build rapport and support the goal of rich descriptions necessary in qualitative research.
Unlike the unstructured interviews used in traditional ethnography where rapport is developed over time, it is necessary for the interviewer to rapidly develop a positive relationship during in-depth interviews. The process of establishing rapport is an essential component of the interview and is described in the classic works of Palmer and Douglas (DiCicco-Bloom & Crabtree, 2006). By building trust and starting with a personal approach to the interview process the participants were able to gain comfort and open up more throughout the process. Upon completion of each interview the participants were assigned a pseudonym in order to protect their identity as well as ensure the highest integrity met during this study. Table 5 provides a matrix of the participants in this study.

Table 5. Participant matrix

<table>
<thead>
<tr>
<th>Participant Pseudonym</th>
<th>Age</th>
<th>Gender</th>
<th>Ethnicity</th>
<th>First Generation?</th>
<th>Degree received through Reverse Transfer</th>
<th>Term when last registered at ISU</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jake</td>
<td>24</td>
<td>Male</td>
<td>White</td>
<td>Yes</td>
<td>Associates of Arts XXX Community College</td>
<td>Spring 2016</td>
</tr>
<tr>
<td>Calvin</td>
<td>25</td>
<td>Male</td>
<td>Black</td>
<td>Yes</td>
<td>Associates of Science XXX Community College</td>
<td>Spring 2017</td>
</tr>
<tr>
<td>Susan</td>
<td>22</td>
<td>Female</td>
<td>White</td>
<td>Yes</td>
<td>Associates of Science XXX Community College</td>
<td>Spring 2015</td>
</tr>
</tbody>
</table>

**Jake**

Jake is a 24-year-old white male currently living in an urban city in Iowa. Jake was born in southeastern Europe and his family immigrated to Iowa when he was four years old. Jake shared he likes to watch Netflix and work on cars in his free time. Currently Jake is watching American Gods on Stars and has been reading Slaughter House Five. Jake is currently living at home with his parents and has one sister who recently graduated from a university in the central United States. Jake shared, “*With my family, I’m really close with my family. My mom’s probably my best friend.*” Jake has worked at an automotive store for many years but recently accepted a temporary position at an agricultural corporation. At the
time he dropped out from Iowa State University (ISU) Jake was classified as a junior in Pre-
Business. When discussing why he left Iowa State University Jake shared that the reasons
were both financial as well as mental health related.

I kind of, I was taking the semester off, so it was summer. I mean I was just
working a lot and was making decent money. Then I took a part-time job and
started going to XXX Community College again for a couple of classes that I
knew would transfer over and covered for my degree. Then after that (and
receiving associates degree) I started working at an agricultural corporation.
Then I’ve just been kind of working at this point as a non-traditional student. I
have more responsibilities than say a 20 year old.

I have some anxiety depression problems, so I had to kind of take a step back
and take it on myself. I wouldn’t want to leave the house for days or weeks at
a time, it’s rough and it’s like that stuff doesn’t really go away. (Jake)

Jake’s experiences and characteristics are shared as it had influence on his perceptions and
responses throughout the interview that ultimately shaped the findings of this study. As
corresponds with social constructivism, holistically Jake’s experiences informed his
responses based on how he socially constructed his ideas surrounding the topic of degree
attainment as it relates to reverse transfer credit.

Susan

Susan is a 22-year-old white female currently living in an urban city Iowa. Susan
grew up in the southwestern United States and her family moved to Iowa when she was 12.
Susan shared that she likes to read, write, get outside, and continue trying to learn things
through books from the library. Susan shared she is currently reading Gone with the Wind for
probably the 30th times because she really likes it. Currently Susan is renting a studio
apartment. “I have a 75 pound dog, and a little kitten that I recently got. So I’m happy with
my living environment. I take care of them. They love on me and we’re one big old happy
family” (Susan). Susan currently works as a manager at a major superstore. Susan took that
position when she made the decision to leave ISU due to her family’s financial crisis. At the
time Susan dropped out from ISU she was classified as a sophomore in Chemistry. Susan shared her story surrounding her decision to come to ISU as well as ultimately leave was influenced strongly by her families sway.

That is an interesting story. I originally applied straight to Iowa State, got accepted, got into all the honors classes, even had my dorm stuff and then my family was like, “By the way, we’re moving to northwestern United States in a few weeks so you should go to school there,” and I was like okay. So then I pulled out of Iowa State and then by the time that I decided to stay in the end, it was too late to get back into Iowa State, and like still get all my scholarships so I was like, I’ll just go to XXX Community College. I can go to XXX Community College and then Iowa State and I can do the reverse transfer and all that good stuff. My family kind of got into a financial crisis and so I had to stop school to take care of them, which I’m currently still doing. (Susan)

Susan’s experience has had a direct influence on her perception related to the questions discussed in this research study.

Calvin

Calvin is a 25-year-old black male currently living in an urban city in Kansas. His family is from southern Europe, and Calvin moved to Iowa in 2012 where he began attending XXX Community College. Calvin enjoys sports and going to movies in his free time. As far as books he enjoys reading Calvin shared, “I don’t read books unless it’s a technical book. I work as a Software Engineer and every now and then I have to make references to some technical manuals.” Calvin currently works at an engineering firm. Although Calvin did stop out at Iowa State for a semester, he then completed his bachelor’s degree in Software Engineering. Calvin was not able to share the reason for stopping out, but a persistence to complete was apparent in his responses. Calvin’s experiences influenced his responses to this study and informed the results.
The data received during this study were analyzed to determine significant statements, the generation of meaning units, and thematic coding. The data was organized and analyzed in order to gain a general sense of the information and an opportunity to reflect on the data. Next the data were coded into categories. In order to complete the coding process, the final step taken was to develop themes and sub-themes using the descriptive data.

The data for this study were collected through semi-structured interviews. Once the initial interview was completed and the data transcribed, the participants were asked to review the transcribed data to ensure accuracy. In this study I took the approach of analysis recommended by Cresswell (2014), who described two levels of analysis: (a) the first is the more general procedure in analyzing the data, and (b) the second would be the analysis steps embedded within specific qualitative designs – in this instance case study. Initial coding of the data happened first by reviewing the transcribed interviews and listening to the interview tapes multiple times. Once the initial coding was completed, a second coding process was done to identify themed pattern coding, which grouped the “summaries [from the first cycle] into a smaller number of categories, themes, or constructs” (Miles et al., 2014). In addition to analysis of the interviews, an analysis of documents was also completed – in this case I ’s journal which shared reflections throughout the interview process and the Reverse Transfer Credit Agreement State of Iowa Public Universities and Community Colleges. Five major thematic findings emerged from this study:

1. All participants of this study indicated every transfer student should participate in the new reverse transfer credit program as it was perceived as a benefit.
2. All of the participants exhibited key characteristics of persistence and self-sufficiency that informed the participant’s perception within this study.

3. All participants believed earning an associate’s degree through the new reverse transfer program had a beneficial influence on their sense of belonging within a community.

4. All participants stated connections built during their educational experience while pursuing their associate’s degree through the new reverse transfer program had influence on their sense of belonging within the community as well as their social well-being.

5. The majority of participants indicated that the receipt of an associate’s degree through the new reverse transfer credit program had a positive influence on job attainment and speed of promotion.

**Thematic Findings**

The following section includes a detailed discussion of the findings of this study. “Thick description” (Denzin, 2001) was used to ensure the reader has a better understanding of the perspective of the participants interviewed. By providing rich description the reader will experience the reality of the participant. The detailed responses via transcribed text allows the reader to hear from the participants own words and lessens the chance of the nuances and complexity of the subject matter to be lost in translation. The following includes additional data that support each of the major findings.

**Finding 1: Every transfer student should participate**

The first major finding of this study that all participants indicated was that every student should participate in the new reverse transfer credit program as it was perceived as a
benefit. As defined previously, by participating, students are choosing to opt-in to the reverse transfer credit program. For the purpose of this study, opting-in indicates a student who applies to Iowa State University (ISU) and authorizes the release of academic records from ISU to a previously attended community college for the purposes of credit evaluation to determine eligibility to receive an associate’s degree by the community college. Participant’s felt strongly there was no reason not to participate and reaffirmed that it is a win-win situation for a student. Jake shared his insights on why the reverse transfer credit program was a benefit for any student considering participating:

_I think it’s great that it’s awarded automatically because in my particular case I was struggling a bit right before I got a degree and it kind of made me feel better about myself (like school wise). I was like hey, I’ve already completed this, I’ve got enough time to do this. I can keep building on that._

Jake further discussed some additional benefits of participating in the reverse transfer program. He discussed in detail the benefits he received and believes other student’s would receive upon completion:

_I think the main benefit is that you can have a degree to fall back on if you do not complete your bachelor's degree. Having at least an associate's degree makes you more marketable in the workplace. Another benefit of having actual university experience is bigger more diverse classes and students, often more demanding classes and professors compared to only going to a community college, and many more opportunities to be involved in groups or do networking._

Jake also shared there would be no reason to not participate in the reverse transfer program and felt all students should elect to participate:

_No, there is no reason a student should opt out of this program because there are no downsides or risks (financial, educational, or otherwise) involved for the student. The literal worst case is that you lost nothing but gain some sort of knowledge from the experience._

Overall, Jake’s insights clearly indicated support of the reverse transfer credit agreement.
Calvin also indicated the reverse transfer credit agreement is a benefit for students.

Calvin discussed the influence as only positive:

Actually, at this point it’s only going to help you and it doesn’t hurt you. Your credits go back to your older school. At this point your credits are there. All the classes that you passed, it doesn’t hurt to transfer them back over there. I think I would recommend that to everyone.

Susan also indicated the importance and benefit to participating in the reverse transfer credit agreement. Susan felt strongly that a student should take full advantage of any opportunities presented to them especially when there are no negative influences.

Take full advantage of that fact that you can do it (reverse transfer). Not all colleges do that with the connecting community college so take full advantage of the opportunity that is given you here and the opportunity that it gives you at the community college. (Susan)

Although this finding did not have a connection to the research questions, it does support the overarching research regarding the benefits of education for students, and the influence of the new reverse transfer credit agreement. All participants of this study indicated every transfer student should participate in the new reverse transfer credit agreement as it was perceived as a benefit. Degree completion has become more important as state funding continues to decrease and students continue to bear the burden of rising tuition (Pernsteiner & King, 2015). In order to handle these major economic downturns students and their families have had to bear the costs of tuition at a higher and higher level. According to the State Higher Education Finance report for fiscal 2014 by the State Higher Education Executive Officers association, tuition dollars in 2014 made up 47.1 percent of public higher education revenues, down slightly from last year’s level of 47.7 percent, an all-time high. (Woodhouse, 2015).
Several of the participants detailed their reason for leaving Iowa State University prior to completion was due to financial constraints. Susan shared that her family had a financial crisis and had no choice but to stop going to school to help financially support her family. Jake shared that stopping school to work was a decision he made in order to save money for a while. Both Jake and Susan believed the receipt of an associate’s degree through the new reverse transfer credit agreement enabled them to obtain their current job as well as promote faster.

The higher earnings generated by the associate degree is helping each of these participants save money, and plan for their future goal of returning to school to complete their bachelor’s degree. This commitment to their educational goals is increased or decreased depending on the quality and quantity of academic and social experiences. If students experience positive and rewarding academic and social experiences, they will become integrated into the institution. Tinto (1993) stated that greater integration leads to higher retention rates. Moreover, Pascarella and Terenzini (1991) posited that “…negative interactions and experiences tend to reduce integration, to distance the individual from the academic and social communities of the institution, promoting the individual’s marginality and, ultimately, withdrawal” (p. 53). Calvin also dropped out of Iowa State University but later returned to complete his bachelor’s degree. Although he currently believed his bachelor’s degree has had the most influence on his current job attainment he believes every student who is eligible should obtain their associates degree through reverse transfer as it “…is only a benefit to have a degree.” Calvin’s return to ISU and his persistence through graduation leads to the next finding.
Finding 2: Key characteristics of persistence and self-sufficiency

The second thematic finding was the participants displayed persistence and self-sufficiency that helped to inform the participant’s perception within this study. Not only did each participant display persistence with degree completion at the associate’s level, but also one participant (Calvin) has since completed his bachelor’s degree in Engineering at ISU.

Research has indicated the additional challenges in persistence faced by minority students. Research on minority student persistence is complicated by the assertion of some researchers (Tierney, 1992) that traditional models of student persistence do not necessarily apply to nonwhite students. Nevertheless, in general, persistence rates of racial/ethnic minorities, with the exception of Asian students, are lower than those of majority students, even when other variables are taken into account. For example, in a review of the relevant literature, Stage and Hossler (2000) concluded that minority students, particularly at predominately white institutions, are less likely to persist, have differing experiences, and demonstrate more behaviors leading to attrition than their white peers.

Calvin overcame the statistics and current research by persisting through graduation at ISU, a predominantly white institution. The other participants gave strong indication multiple times that finishing a bachelor’s degree was still the plan (which indicates a persistent characteristic). Susan indicated her desire to continue her education even though she had not attended in two years:

*Yes, absolutely. I want to go to medical school, so yes all the way (when responding to plans of returning to school). Being so far removed from college at this point by almost two years, I don't think I’ll be able to do what I originally wanted to do. So, probably Iowa State or University of Iowa for the rest of my undergrad, and then maybe University of Iowa for medical school.*
Jake discussed his expectation to return to either the University of Iowa or Iowa State University in the near future in order to complete his bachelor’s degree:

*I’ll definitely be going back for a bachelor’s degree and then probably higher education from there. I was thinking maybe a transfer over to the Iowa campus downtown, just because it’s more, well it’s closer for one, but that’s not a really big deal I like driving, but I feel like it’s a better environment for non-traditional students.*

Jake later shared his personal experience related to mental health. An issue that he has faced throughout his studies and yet still persevered and was able to obtain his associate’s degree through reverse transfer:

*I have pretty severe episodes of depression and anxiety, I would have to fight to go to class. Sometimes I would have panic attacks in class, breakdowns during lunch, or just not be able to leave my home for a few days.*

Susan’s advice to others was very clear, “*don’t stop trying. Never stop trying.*”

Jake went on to clearly articulate his advice for student’s contemplating leaving their institution:

*I mean I would tell them (indicating advice for others) to try and tough it out whatever their reasons are and try to finish…it’s a lot easier than taking time off and just waiting for the right time to get stuff done, because the right time never comes around. You should just put your head down and finish it.* (Jake)

Both Susan and Jake left prior to completing their bachelor’s degree due to financial constraints. As he discussed why he wanted to obtain a degree, Jake shared that financial challenges have been a worry since entry into higher education:

*I wanted to complete a BA and was using XXX Community College as a stepping stone to save money before attending ISU. The reason I wanted to get a degree is because it could present me with new opportunities and prepare me to take them on. It can open doors for me and I can be ready to walk through those doors with confidence in my ability.*
Although these financial constraints had significant effect on their decision to leave, the ability to be persistent has had a clear influence on their perception of not only what they are currently doing, but also their plans for their future. Not only did every participant complete their associate’s degree through the new reverse transfer credit agreement and then show a characteristic of persistence, there was a self-sufficient nature that was shared by all three participants. Jake discussed his current status including his plans to save money in order to be as independent as possible and prepare for the next steps in his life:

*I have more responsibilities than say a twenty year old. I live with my parents. I’m 100% not embarrassed about it because my friends that don’t, yes they have some freedom, but they’re living paycheck to paycheck. For me, if something happens I’ve got some money to cover it. All of my money is my money. I pay my parents like $400 a month to live with them to cover like insurance and stuff like that, but I live off of my own money essentially and just kind of board there. I’m purposefully living at home to save money so I think long-term I will be better.*

Susan originally shared her primary reason for leaving Iowa State University was a family financial crisis, one in which she is now supporting. She further detailed her independence and self-supporting habits during the interview:

*100% (when asked about independent decision making). My family kind of got into a financial crisis and so I had to stop school to take care of them, which I’m currently still doing. I just have to give them a whole bunch of money basically every month to get them out of debt before I can go back to school. So I just did what I think anyone would do, and I just stopped school and took care of them. I take care of me plus pretty much five other people and I work, and I still have money to go do things, so I feel like I can make the right decisions.*

Although economic and social benefits are well established, new reverse credit transfer policies raise new questions on the benefits and value of an associate’s degree from multiple perspectives (Taylor, 2016). I would suggest some of these perspectives lend themselves to the characteristics prevalent in the students, themselves. Each participant
displayed in their responses, in their level of coursework attained, in their completion of a degree, and in their observed mannerisms and voice inflections during the interview, a level of self-sufficiency and need to persist that was evident in every aspect of their response. This aligns with Astin’s (1991) input-environment-outcome model which states outcomes are the effects of college and refer to the student’s characteristics after exposure to the environment.

All of the participants strongly felt they wanted and needed to complete their bachelor’s degree. As stated previously, Calvin has already reached that goal. Jake shared, “I’m definitely planning on finishing my education, it’s just taking longer than I’d like.” In addition, each participant is currently self-sufficient, working hard to have a stable income and a career path for moving forward.

Susan summed it up best, “...so, don’t stop trying. Never stop trying. You can’t give up or else you’re never going to go back”! I found Susan’s determination in persisting to be in direct contrast to the research on persistence. The research suggests parental support is a factor that affects student persistence. Lang and Nora (2001) found that precollege parental encouragement was positively related to persistence. Once students’ enrolled, parents continue to have a positive influence. For example, in reviewing relevant literature, Stage and Hossler (2000) concluded that parents’ higher educational levels and incomes are strongly related to involvement in college and indirectly to persistence. It was clear by Susan’s responses that parental support has been almost non-existent and in fact Susan has in some ways taken on the parental role. Even though that is the case, Susan was still able to persist in obtaining her associates degree through the new reverse transfer credit agreement.

Both Jake and Susan explained that they faced numerous challenges while working to complete their bachelor’s degree. Those challenges or inequalities effected their ability The
Organization for Economic Cooperation and Development (OECD) (2014) treats social background effects on vocational outcomes, and human capital effects, as intermeshed, without giving priority to one over the other. Abundant literature has concluded socially differentiated educational outcomes are more as a function of prior inequalities and institutional stratification in education than individual choices about self-investment in education, pointing to ways in which social inequalities affect aspirations and are reproductive (Boliver 2011, 2013). Both Jake and Susan discussed prior inequalities that had impacted their ability to complete their bachelor’s degree. By exploring the concepts in this study within the framework of HCT, Jake and Susan were able to make meaning of their associate’s degree attainment received through the new reverse transfer credit agreement in relation to self-investment. This idea is further explored in Finding 5.

**Finding 3: Influence on sense of belonging within a community**

In reflection of the participant responses for the third finding, the participants indicated that, based on their perception, earning an associate’s degree through reverse transfer had a beneficial influence on their sense of belonging within a community. All three participants indicated a better understanding of community due to their educational experiences. Calvin shared how the experience of having a degree helps you to feel like you belong, indicating that in many ways his sense of belonging within a community had a lot to do with the idea of being middle class or average within society. Calvin currently lives in an urban city in the state of Kansas, which can be described as a quintessentially midwestern city where it’s big enough for cultural amenities yet small enough to support a reasonable cost of living. :

I would say yes (when asked if there was any perceived influence). Just from the fact that having a college degree is always good. Like when you feel that
you belong to the community, this is the first thing. Secondly, when you feel average in most aspects, in that you feel like you belong. Yeah, when you feel like you fit in, and also when you feel like you are at least average within that community. You have an average income, average house, average.

Jake shared what he learned while earning his degree had transferability into the actions he has taken within his community. Jake’s community would be described an urban midwestern community in the state of Iowa. The size is relatively small yet the location is close to a large city where there are many opportunities for shopping, cultural events, and restaurants.

It probably increased my sense of belonging just because I took classes in sociology and stuff like in the sciences like that and stuff. I learned, basically being in school I’ve learned things. I’ve learned to work hard and those things have helped me transfer over to helping my community or at least trying to. Like I started paying taxes early. Without the degree I feel I wouldn’t have gotten a job and I wouldn’t have served my community in that way.

Jake further discussed his thoughts on his educational experience and what that can mean for community involvement. In his discussion he stated his degree attainment better equipped him to actively engage in his community:

Being educated is more about knowing ways to process and use/apply information than knowing facts. So being able to see and interpret the needs of my community I am better equipped/prepared to fulfill them. I believe that the more educated you become and the more knowledge you gain the more your worldview and understanding expand. A degree itself is just a paper that says you jumped through certain hoops (some very important) at a place and time. I think that to see the community differently has less to do with the degree and more with the knowledge that should be gained during the journey to achieve that paper. We go to higher education to learn how to think for ourselves not just memorize facts. Some classes can bring up questions you never knew you had and push your understanding of the world, particularly sociology, anthropology, law, business and psychology. I myself am much more woke than when I first attended college. An example like how before being educated I didn’t think about gender and its effects on our social behaviors, but now that I can understand these concepts I pay more attention to them and how they affect my life. Yes, it has helped me identify issues and weaknesses within myself and the community, which is the first step to being a productive member of any group.
Susan was confident that her reverse transfer degree attainment had influence on her sense of belonging within her community. Susan’s community is described as a small urban city, however it is a college town which improves the options for availability of fine dining, cultural events, and shopping. She shared that the opportunity to meet other classmates influenced her feeling of belonging even though she is no longer in school:

*Before doing the whole Iowa State classes, you meet a lot more people so it makes you more comfortable around everybody. You see so many more people, then you know more people, and it just keeps going from there.*

An underlying message that all three participants shared was the increased ability and want to contribute to the community they were in. Contributing to the community had a positive influence on each participant’s satisfaction with their community and living environment. Susan described several activities she is engaged in that help to support the community in which she lives:

*If there’s somebody new to town I try to show them around, or I volunteer. I volunteer at the animal shelter. I do the Special Olympics when they come here, and any kind of volunteering they need. I try to help out as much as I can there.*

Jake shared how he worked with a group of community members to stop a developer from destroying land that was currently used by community members as a park like space. When detailing this experience Jake’s sense of community was evident in his description:

*I mean I keep the yard nice and stuff. I pay taxes, it’s always important. I don’t really do too many community projects. Recently they started building developments behind our house. There’s a big hill like on the downside of it. My house is right on the edge of that hill and there’s like a bunch of undeveloped property. They’re starting to develop and so the people kind of worked together because the back is beautiful. So my whole neighborhood, my whole block got together to try and like fight the power. It was nice to get everyone together and discuss things and talk about it and hold a kind of event together.*
Calvin also expressed his desire and enjoyment with supporting his community members through a local running program. The sense of pride and belonging was evident as Calvin described this experience:

*Yes, I’m involved in some clubs in my city and stuff like that. My wife and I joined a running club. We run with people that we met there. Young and older people and everyone all runs together twice a week. It’s fun! I can say I’m part of a running club and I assist and encourage people to reach their goal of being healthier and things like that.*

Calvin went on to describe his thoughts on the influence on receiving a degree through reverse transfer as it related to sense of belonging within his community. He specifically suggested his educational experience helped him learn to work with others which, in turn, affected his perception of sense of belonging:

*Yes I mean, uh, I would say through education you are learning to live in society and learning to live with others. Especially in Engineering you have many, many people from different countries and cultures so in society you also have that. You know people from different backgrounds so you have to learn to work with others on projects in school and that also applies to work in society. You have to learn how to work with others you know so I would say yes, it did.*

Finding 3 supports Research Question 3: “How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their sense of belonging within their community?” All participants believed earning an associate’s degree through the new reverse transfer program had a beneficial influence on their sense of belonging within a community. Sense of community is a feeling that members have of belonging, a feeling that members matter to one another and to the group, and a shared faith that members’ needs will be met through their commitment to be together (McMillan, 1976, Chavis, 1986).
Jake detailed an example where he realized he mattered in his community and indicated that the communities’ needs were met through their commitment to be together to work toward a common community goal. “…so my whole neighborhood, my whole block got together to like try to fight the power,” when discussing how his community worked together to stop a development that they felt would not sustain the beauty of the community space that currently was used to bring community members together.

All three participants believed the experience of obtaining a degree helped them learn more about community and what it means to be a member of the community they are in. Susan learned about volunteerism while earning a degree and used that knowledge to begin volunteering. “I volunteer at animal shelters. I do the Special Olympics when they come. I try to help out as much as I can there.” Jake shared that taking specific courses increased his sense of belonging within his community. “I took classes in Sociology and stuff in the Social Sciences. I’ve learned things that helped me transfer over to helping my community.” It is clear that sense of community is important to each participant and all felt strongly their educational experiences while working to obtain their degree had influence on this issue.

Through the concept of sense of belonging within a community, four elements are present: membership, influence, integration and fulfillment of needs, and shared emotional connection (McMillan & Chavis, 1986). The second finding aligns with the research as all participants stated connections built during their educational experience had influence on their sense of belonging within the community as well as their social well-being.

According to Susan, “…by doing the whole Iowa State classes piece, you meet a lot more people so it makes you more comfortable. You see more people, you know more people, and it just keeps going.” Susan was sharing how connections she made with others had
positive influence on her sense of belonging within the Ames community. She shared these connections had influence on her living environment stating she was “...very satisfied. I am happy.”

Jake shared it was connections and time that had influence on his sense of belonging within a community. “To just have time...I’ve worked there (agriculture corporation) for three months, so we can’t really forge long lasting relationships in that short amount of time. I’ve been in my city for almost ten years now. I feel comfortable anywhere I find friends and I find friends that are like me.” The participant’s comments about connections are consistent with Fremlins (2016) four elements of sense of belonging within a community. Although all of the elements are important in understanding sense of belonging within a community, membership and a shared emotional connection are by far the most commonly identified factors (Fremlin, 2016).

**Finding 4: Influence on social well-being**

All participants indicated on numerous occasions throughout the interview that connections built during their educational experience while pursuing their associate’s degree through the new reverse transfer program had influence on their sense of belonging within the community as well as their social well-being. When describing how he felt a sense of belonging and social well-being Calvin described the importance of his participation in a running club:

> It’s (running club) helping me to just be happy, to be a person. Feeling like you’re not just this weird person, no? But when you feel yourself included, you’re judged less and you get more involved as well.
When Susan responded to the question of social well-being and sense of belonging she described her experience connecting with a multitude of different students within the courses she took on campus:

_Receiving a degree, to some extent, it makes you have to get used to going through different classes with lots of different people. I had to get really comfortable around new people really quick and I think that it just helped me warm up to people faster, and be able to talk to different people all the time._ (Susan when discussing social well-being)

_I think having gone to school there’s still some people hanging around so I know them and if I hang out with them and other new people then it just kind of like keeps the circle of friends going. I just keep meeting new people, so even when people my age leave, more people are still here so it’s like just the fact that it’s a big web of people here. Without the college that wouldn’t really even be a thing. So, without the associate’s degree and going here, I wouldn’t maybe even have a sense of belong._

Throughout the interview, Jake shared the influence having connections had on his sense of belonging and social well-being. He mentioned several key faculty mentors as well as friendships that have been crucial during his higher education experience:

_I was able to make more connections with people my age. I mean it’s pretty much I feel comfortable anywhere I find friends and I find people that are like me or I can get along with at least. Dr. A., mentor B., and mentor C. are the three people that have profoundly affected me in my college experience. They are all professors that took an interest in me and were the first ‘strangers’, or people I had no deep personal connection to, to tell me that they thought I could do anything. That I should not squander my abilities that I work hard, and could achieve my goals. They helped me figure out what I wanted to do, who I wanted to be, and how to become those things. Sometimes it takes a person who has no reason or motive to believe in you to make you believe in yourself. Professors have always liked me, but these three really got through to me._

_Pascarella and Terenzini (1991) concluded that “…persistence was positively and significantly related to total amount of student-faculty non-classroom contact with faculty and particularly to the frequency of interactions with faculty to discuss intellectual matters”_
More specifically, Lundquist, Spalding, and Landrum (2002-2003) found that specific faculty behaviors contributed to student persistence: faculty members being supportive of student needs, being approachable, and returning telephone calls and e-mails in a timely fashion. This became clear by the details Jake provided of his experience this type of connection with several faculty members. These connections not only impacted his perception as it related to social well-being and sense of belonging within the community but also supports the previous finding related to the characteristic of persistence exemplified by all of the participants.

Finding 4 had direct connection to both research question 3 related to sense of belonging within a community and to Research Question 2: “How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced students’ perceptions of their social well-being?” Social well-being is the appraisal of one’s circumstance and functioning in society (Keyes, 1998). All participants stated connections built during their educational experience had influence on their sense of belonging within the community as well as their social well-being. Based on the research, it is expected that social well-being and position as it relates to economic status can be closely tied together. In particular, educational attainment generally affects instrumental resources and self-conceptions. Educational attainment launches young adults into specific occupations, affecting what they earn and the conditions and people they encounter daily. Indirectly, through monetary sequela, education determines the quality of one’s housing and neighborhood (Karable & Halsey, 1977; Kohn, 1969; Kohn & Schooler, 1982; Sewell & Hauser, 1975).
All three participants discussed the influence of degree attainment on their social well-being. Both Jake and Susan indicated their associate’s degree through reverse transfer had influence in this area, specifically discussing the influence of the relationships built while completing their studies having influence on their social well-being now. Not only was there a perceived influence on social well-being based on the attainment of an associate’s degree through new reverse transfer, but also the connection of improved position as it relates to economic status. Social well-being is evident in the responses of the participants related to their overall satisfaction from a social standpoint and living environment.

“Sometimes there’s something different in the fact that I had achieved something that a lot of people haven’t done. They show me more respect on the fact that by the time I finished my degree I had two job offers. And I had the experience, so they kind of felt that I was giving them hope that they could also do it” (Calvin). Calvin’s statement aligns with Keyes (1998) statement regarding social well-being, educational attainment launches young adults into specific occupations, affecting what they earn and the conditions and people they encounter daily. This concept of connectivity shared by all of the participants as it relates to the social aspect also aligns with the characteristic of persistence represented in earlier findings. According to Astin (1993), “The student’s peer group is the single most potent source of influence on growth and development during the undergraduate years” (p. 398). Peer relations are critical for support, confirmation of one’s identity, opportunities for socialization, and persistence.

**Finding 5: Influence on job attainment and speed of promotion**

When discussing the perceived influence on economic status as it relates to position, two participants indicated that the receipt of an associate’s degree through the new reverse
transfer credit agreement had a positive influence on job attainment and speed of promotion. Although both participants indicated the expectation of finishing their four-year degree in order to further influence their economic growth, at this time the participants appeared grateful for the receipt of their associate’s degree through the new reverse transfer program.

Susan described her experience of being promoted to manager at her current company. She indicated the speed at which she received a management position was faster than those of her colleagues who had started prior or at the same time as her, some of whom have still yet to be promoted. She indicated those colleagues did not have a degree:

It made them (employer) promote me faster. I got promoted in three months versus some people who are still in the position I had two or three years ago. So it made them promote me faster. Yeah, at the very least I think that it helped me get there (to manager) faster.

Jake felt strongly that his attainment of an associate’s degree gave him the opportunity to obtain a position that he otherwise would not have been eligible to receive:

Yes, absolutely. I got the job through a search firm. I did the whole screening process and it’s just a recruitment kind of place. So they place me at an agriculture corporation and I had to interview and stuff like the regular employee would. To have an associate’s degree definitely helped (to obtain the job). I think I was the only person without a bachelor’s degree there. Yes definitely (in response to influence on economic growth). I don’t think I would have gotten a job if I didn’t have at least an associates. Just getting a higher paying job, the higher the dollar is about being able to save more money.

Jake went on to discuss his expectations for future work due to his receipt of an associate’s degree through reverse transfer. He described the benefits he believed he has gained as well as his thoughts on where he would have been had he not received his associates degree through the new reverse transfer credit agreement:

I believe an AA degree makes you more marketable to many employers over a high school diploma because you learn a variety skills, gain some experience in many different topics, the ability to problem solve critically, and shows that you can commit to something. Even if you want a job that you could get with a
diploma you will have stronger grounds for negotiating compensation. I believe that having an AA is more conducive to getting a job at a large firm in an office/corporate setting and being able to work your way up than a high school diploma would be. As long as you interview and perform well you can even do as well as someone with a BA in most instances.

Finding 5 provided guidance in responding to Research Question 1: “How has the completion of an associate’s degree through the new reverse transfer credit agreement influenced student perceptions’ of their economic status as it relates to position?” According to Baum, Ma, and Payea (2013), individuals with higher levels of education earn more and are more likely than others to be employed.

The majority of participants indicated that the receipt of an associate’s degree through the new reverse transfer credit agreement had a positive influence on job attainment and speed of promotion. The participants’ statement on their perception of this topic included details on how their associate’s degree attainment allowed them to grow economically due to their job status. One participant (Susan) shared the quick movement in promotion she has had in her current position and stated this was a direct connection to having a degree. She perceived this to be her truth as she evaluated other coworkers who had worked there longer but had not received as many promotions in part due to their lack of college degree.

Although this was Susan’s perception, it is unclear if HCT framed this finding. Human capital theory fails to deal effectively with real-world sites in which patterns are non-linear and non-homogenous (Marginson, 2017). As such, I would note that another theory, signaling (screening) theory, could further frame this study. Susan and Jake claimed that the attainment of an associate’s degree had a positive influence on speed of promotion and job attainment. Signaling theory claims that education enhances a person’s skills and it leads to a higher productivity level in the workplace, which in turn will bring a higher wage to this
person (Spence, 1973). What this might mean is that having an associate’s degree (a credential) signals to employers that a student has some innate conditions or skills that are better than compared to other workers. In a sense, it establishes a hierarchy of employees based on their academic successes – what that means is that it enables employers to ‘sort out’ candidates based on their academic credentials – a degree completion may reflect higher productivity and that a credential is taken as a proof of student’s higher ability to be productive. Signaling theory is a recommendation that is further detailed in Chapter 5 as a framework that could inform future research on topics related to degree completion through the new reverse transfer credit agreement.

In alignment with this idea, Jake also expressed the perception that he was able to attain a job at a more professional company due to his associate’s degree attainment. Both participants indicated a strong relationship between their associate’s degree attainment and the ability to benefit from the perspective of position as it relates to economic status. The perception reached by the participants related to position as it relates to economic status aligns closely with previous research on this topic (Schultz, 1971, Sakamota & Powers, 1995, Woodhall, 1997). Bill (2003) found that economic status correlates to one’s ability to sell one’s labor in the marketplace for a premium that correlates with educational attainment. In this study, most of the participants’ responses supported some of the research as it relates to economic status positionality.

Additionally, the third participant (who later completed a bachelor’s degree) gave indication that aligned with the research as well. Although there were indications of perceived relationships between the attainment of a degree through the new reverse transfer credit agreement and job promotion and attainment, Marginson (2017) noted that education
and work alignment is partial and unclear. Relations between the two domains are multiple, context-bound, fragmented, uneven and must be continually worked on.

Summary

This chapter presented the results and five findings that emerged during this study. The findings were presented based on the participant’s responses to their perceptions regarding economic status, social well-being, and sense of belonging within a community as it relates to the receipt of an associate’s degree through the new reverse transfer credit agreement. As is often the case, extensive samples of quotations from participants are included in this chapter. By presenting these samples, I worked to accurately represent the perspective of the participants for the reader.

The major findings of this study were determined based on the participant’s interview responses as well as memos, journal reflections, and insights gained during document review related to reverse transfer policy. Based on the participant responses it became clear there are a number of reasons each student chose to obtain a degree through the new reverse transfer credit agreement and that aligns with the literature. Students have many interests in addition to credentials, future earnings and careers, including network building (Armstrong & Hamilton, 2013); the accumulation of knowledge, generic skills and cultural capital; intellectual formation as an end in itself; cultural activities; and social and political activism. The findings of this study are tied back to each of the major research questions and give insight on the perception of the participants related to the perceived influence an associate’s degree through the new reverse transfer credit agreement has on a student’s economic status as it relates to position, social well-being, and sense of belonging within the community.
CHAPTER 5. DISCUSSION, IMPLICATIONS, AND CONCLUSIONS

Chapter 5 is comprised of a brief summary of this study, evaluation of the research questions, how the findings respond to each question, a discussion of the theoretical framework, and recommendations including recommendations for further research. The chapter concludes with a personal reflection on the experience of completing this study.

Summary of the Study

This purpose of this case study was to explore the perceived influence the receipt of an associate’s degree through the new reverse transfer credit agreement had on students. This study sought to understand the meaning of degree completion through the new reverse transfer credit program to understand the perceived influence a degree through reverse transfer has on a student. Qualitative research was used to address the research questions in order to understand the perceptions of the participants as it related to the research questions.

In addition, to understand the influence perceived by students who have received a degree through the reverse transfer credit agreement, case study was the appropriate choice of framework. The data collected for this study was comprised of semi-structured interviews, memos, journal entries, and review of policy documents related to reverse transfer credit. In order to ensure researcher bias was addressed and ethical considerations were met, member checking was done upon completion of the transcription of interviews.

The participants were selected based on specific criteria. Each participant had received a two-year degree through the new reverse transfer credit agreement, attended Iowa State University and then left ISU. All eligible participants were contacted by email. Participants were then asked to complete a semi-structured interview. Each interview lasted approximately 45 minutes. Upon completion of the interviews, I had the data transcribed by
rev.com, a professional transcription service. Once transcribed, each participant was asked to review the data to ensure accuracy. Analysis of the data were then completed by coding and theming the data to determine any key findings that responded to the research questions.

**Discussion**

Initially, Human Capital Theory (HCT) was the framework used to inform this research study. HCT is a framework that examines the relationships between education, economic growth, and social well-being (Netcoh, 2016). In the context of this study, I was using HCT to understand the relationship the completion of a degree through the new reverse transfer credit agreement had on a student’s human capital. I used HCT to focus on higher education options and the returns provided (Baum & Ma, 2007; Becker, 1975; Benson, 1978; Mincer, 1958; Schultz, 1971). By looking at the students perception related to the influence a degree received through the new reverse transfer credit agreement had on economic status as it relates to position, social well-being, and sense of belonging within a community, I chose HCT as the framework to help me better understand the social well-being, sense of belonging, and economic influence of their associate’s degree through reverse transfer and what if any of these can be further developed and cultivated to ensure future students understand how this program can assist with their individual and social investments in themselves.

Being guided by my theoretical framework, I challenged the idea that economic status and social concepts are a linear approach to framing the influence the receipt of an associate’s degree through the new reverse transfer credit agreement has on a student. Piketty (2014) noted that Becker’s (1964) mathematisation of human capital theory eliminated the belief that other forms of capital (financial, social, and cultural) had impact on determining
importance. Piketty further noted that Becker had worded to develop a more explanatory framework that understood the importance of framing the concepts of human capital around more than economic impacts.

The current study revealed through the participants’ responses that other forms of capital (particularly, social and cultural) were valid and perceived as influential in economic position, sense of belonging within a community, and social well-being. These perceptions were developed by the participants even though there were inequities in their experiences as was evident in the varying levels of understanding regarding the new reverse transfer credit agreement and the outcomes available upon completion of an associate’s degree. Therefore, this study showed that more than just economic status can be considered as a form of human capital in relation to educational attainment.

During this study, HCT evolved as an opportunity for the participants to provide reflexive insight and be heard in a way that challenged the theory’s premise that education determines marginal productivity and earnings (Marginson, 2017). Marginson posited that the value of investment in education is defined by the lifetime earnings of education labor. Education, work, productivity and earning are seen as a linear continuum. Although some benefits of education could be explored as linear, this study revealed an interdependency between the variables of economic status as it relates to position, sense of belonging within a community, and social well-being. The outcomes of these variables in this study were non-linear in character, thus challenging a major concept of human capital theory.

One potential positive effect that the HCT framework had on the participants was that it allowed the student to reflect on their experiences and how these specific experiences influenced their human capital. Schneider and Stevenson (1999, pp. 79-85) found that only
44% of students have “aligned” educational ambitions, meaning that they planned to complete the amount of education required by their intended occupations. Borgen (2015), stated that many students do not “self-select into colleges based on expected gain (p.34). Students have many interests in addition to credentials, future earnings and careers, including network building (Armstrong & Hamilton, 2013; the accumulation of knowledge, generic skills and cultural capital; intellectual formation as an end in itself; cultural activities; and social or political activism (Borgen, 2015). Throughout this study, the participants began to think about their own human capital and how their choice to opt-in to the reverse transfer credit agreement was a self-investment.

Upon completion of this study, additional findings began to challenge the default narrative of human capital theory. The purpose of HCT is to provide a universal explanation of relations between education and work (Marginson, 2017). This study looked at the relationship of education as well as social well-being and sense of belonging within a community. HCT most often focuses on the economic aspect of human capital and often fails to address the social context that has influence on human capital. When examining the social aspect of education with an understanding that people are framed by their social structures which are constructed and shaped by people, it is a challenge that a student cannot be understood or conceptualized outside of his/her/their social context.

Through my research I found that the students were framed by their social structures, however, the students were still driven (to some extent) to maximize their investment in education by earning a degree. Students did not always make the connection of their education and drive to earn more or be promoted as an intentional investment in themselves; however, they did seem to signal to their employers that they had a credential and, thus,
expected that credential to help them obtain their job or gain a promotion, which is closely tied to signaling theory. This theory of signaling sees higher education not as a site of self-investment in cognitive formation that delivers economic returns, but a system for signaling a competitive position that delivers economic returns – an alternative narrative to human capital theory using much the same evidence (Marginson, 2017).

I would posit that the signaling theory might serve as an extension to the HCT theory. HCT indicates education increases productivity in the workplace and, in turn, leads to higher wages. Unfortunately, there is typically no direct relation between education and productivity because other variables come into play, for instance, health, ability, knowledge, and values (Mincer, 1958, Becker, 1964). The purpose of this discussion is not to say an alternative theory should have been used in this study but, rather, suggests a complimentary approach to the theoretical framework may be utilized. An alternative approach would be grounded in a meta-method that would use a semi-open analytical system or model, admit multiple theories rather than one exclusive theory, and draw on both quantitative and qualitative research and combine their insights (Marginson, 2017).

**Implications for Policy**

The following implication for policy is derived from this study and should be considered.

**Adoption of an opt-out policy**

The majority of participants in this study understood that they had agreed to participate (or opted-in) to the reverse transfer credit agreement upon completion of their admissions application at Iowa State University, however; one participant was completely surprised to learn of opting-in as well as completing their associate’s degree through this
program. When coupling what was learned in this study from the participants with the data, this is a clear area where improvements can be made. As previously discussed in Chapter 1, at Iowa State University, from 2012 to 2016, 1,554 students had participated (i.e., opted-in) in the new reverse transfer credit agreement, with 188 associate degree having now been awarded. In comparison. In fall 2016 alone, there were 1,871 transfer students admitted of which 1,382 had not completed their two year degree (Iowa State University Office of the Registrar, 2017).

Based on these data, it appears there is a large group of students who may not realize the reverse transfer credit option is available to them. ISU should consider changing to an opt-out approach which would allow students to automatically be enrolled in the new reverse transfer credit agreement. Students would have to choose not to participate (versus choosing to participate). The current challenge institutions have faced regarding opt-in and opt-out is in complying with FERPA regulations. For many the language is gray on this topic and with some adjustment could allow for institutions to make the decision to create an opt-out application process. Other institutions have concern with this.

Some students, whose hearts are set on bachelor’s degrees, never intended to pick up an associate degree first and do not see this need (Mangan, 2015). Mangan, noted that, for some, a two-year degree could actually be a setback. Some private scholarships continue until students earn their first degree. The last thing those students want to see is someone chasing them down to offer an interim degree that will stop the money flow before they can earn their bachelor’s degree. In fact, this is one reason many worry about running afoul of U.S. Department of Education privacy rules if the policy assumes that students are willing to participate in a new reverse-transfer program unless they check a box opting out. This is the
approach some colleges have taken, while others say department officials have indicated that they need explicit, affirmative permission from students before their records can be transferred. Getting students to check a box opting in is not easy when they are deluged with paperwork demanding their attention.

Colleges look forward to more guidance from department officials, said Debra D. Bragg, director of the Office of Community College Research and Leadership and a professor at the University of Illinois at Urbana-Champaign’s College of Education (Mangan, 2015). According to Merten (2017), an important way to support policy is for the Iowa Reverse Credit Transfer Advisory Committee to continue to evaluate the underpinnings of the new reverse transfer credit program by gathering data on the success of the program to present at the state level. Merten also recommended that this committee should meet quarterly in order to keep the program moving forward.

Many institutions have been involved in discussions about having students’ opt-in or opt-out of the new reverse transfer program. Currently, most higher education institutions, including ISU, use the opt-in selection when a student applies to their university. This is due to the specific FERPA language on this topic. Brenda Selman, University Registrar at the University of Missouri, noted that the University of Texas Austin is currently working to identify ways to adjust the FERPA language in order for institutions nationally to be able to utilize an opt-out approach which would likely increase degree attainment for students (B. Selman, personal communication, May 27, 2016).

This movement is also being discussed at the national level through the American Association of Collegiate Registrars and Admissions Officers (AACRAO). At this time, has been minimal research related to opt-in and opt-out as it pertains to the new reverse transfer
credit agreement. Based on the findings in this study, further research and evaluation of current policy should be considered. In addition, the data gleaned in this study revealed that not only should opt-in and opt-out be looked at from a policy perspective but additional process changes could also be improved.

**Implications for Practice**

The following implications for practice should be considered.

*Continue offering the new reverse transfer credit agreement*

Every participant made a clear statement regarding their perceived influence of receiving a degree through the new reverse transfer credit agreement. All agree that the program is a benefit for those students who are eligible. With the research providing evidence that supports the student’s perception of the benefits of earning a higher education degree, and the expectations placed upon higher education institutions surrounding degree completion, there is evidence from this study that supports the continuation of the new reverse transfer credit agreement.

*Marketing and communication efforts*

Based on the information learned throughout the research process for this study it is evident that there is no clear marketing or communication effort being brought forth from Iowa State University. Students’ responses in this study were varied not only in their level of understanding of the new reverse transfer credit agreement but also if they purposefully opted-in, one had no idea until receipt of their diploma. I recommend evaluating if any marketing of the new reverse transfer credit program is being done in this area at the community college level. As evidenced by the inconsistency of the participants in relation to their level of awareness about the new reverse transfer program, if they had opted-in, or what
if anything they could gain, it is clear little of no marketing or communication effort is being put towards this program.

With clear benefits of the new reverse transfer credit program understood as evidenced by this study as well as the expectations placed upon all higher education institutions, it seems appropriate that by increasing marketing and communication efforts related to this program is a benefit to all parties involved. Specific mention should be made regarding advisers both at the community college and university level. Advisers at the community college could be increasing their communication efforts with those students leaving prior to completion related to the new reverse transfer program. In addition, advisers at the university level could ensure advising includes evaluating transfer student eligibility in the new reverse transfer credit agreement, ensuring those students who were near completion have access and knowledge regarding this option for earning credentials.

**Recommendations for Future Research**

The reverse transfer credit agreement has continuously been looked at as one solution to the growing need to increase degree attainment. In addition, the findings of this study indicate students find benefit in this program. Although there is research that provides insight regarding this program, there is more that could be learned thus the following recommendations for future research are recommended.

1. **Qualitative Research from Both the Community College and University Adviser Perspective.**

   As was discussed under recommendations, advisers may play a valuable role in the future of the reverse transfer credit agreement. Although that recommendation was made, there is no research that was readily available that discusses the role of the adviser from the
advisers perspective. A qualitative research study on the role of the adviser with regards to reverse transfer credit could yield valuable information which could drive improvements in marketing and communications among students and administrators.

2. **Empirical Study of Reverse Transfer Completers**

As was discussed in Chapter 1, although the participants were monetarily provided for in the form of a $50 Visa gift card, obtaining participants for this study was incredibly difficult. The population identified for this study is crucial in understanding influence of the reverse transfer credit which can have a wide range of benefits, not limited to: understanding influences to the economy due to degree completion through this process; understanding influence to one’s community and sense of belonging; and, understanding an individual’s social well-being. In order to better understand this problem, one approach is to increase the pool of participants by expanding this study to a statewide, regional, or even national level. By increasing the pool size, additional data can be received which will further inform the research on this topic.

3. **Qualitative Research on Reverse Transfer Degree Completion and Persistence.**

This study explored the perceived influence the new reverse transfer credit agreement had on a student’s economic status as it relates to position, sense of belonging within a community, and social well-being. This study was valuable in understanding specific student perceptions. Another student population that may be beneficial to research are students who have completed their degree through reverse transfer plus completed their bachelor’s degree in order to understand the perceived influence on persistence to bachelor’s degree completion. There is limited research at this time regarding the new reverse transfer credit agreement and the student’s perspective. Understanding
persistence as it relates to the reverse transfer credit perspective may help further guide the future of the new reverse transfer credit agreement.

**Conclusion**

It is evident that the perceptions of students in a case study related to the new reverse transfer credit could potentially have profound influence on policy makers in higher education settings throughout the country. The findings reached in this study speak to the benefits students received by obtaining a degree through this program. Administrators should consider further evaluating the new reverse transfer credit agreement at their institution to determine what, if any, improvements can be made in order to better serve students and ensure their success. Based on the findings of this study, it makes sense to ensure the new reverse transfer credit degree program is successful. The positive impacts will be experienced by students, higher education administrators, and law makers. Most importantly, the new reverse transfer degree would improve degree completion rates. To me that is a success in itself.

**Personal Reflection**

As I reflect on this research process and all that has been gained both in the research and in my personal growth, I am amazed at the influence this study has had. The process of completing this research was at times never-ending. I often describe the obtainment of a PhD as a marathon…slow and steady wins the race. There were many hills to climb along this path but I persisted.

What I learned as a researcher throughout the completion of this study was invaluable. I understand more fully what the process entails and how the literature and previous research is crucial to the success of any study. In addition, I was able to improve my
interviewing skills and better understand how to ask questions in order to get at the answer without influencing the direction of the response. I have been able to apply these research tools gained in my daily work to make better informed decisions. I have also utilized my improved interviewing skills when hiring professionals within my department. This skill in itself is invaluable to making quality hires which in turn are so impactful to the success of your team.

Finally, as I reflect on my overall experience, I understand better what it means to hold a Ph.D. Starting out I had doubts and fears that I could not accomplish this goal. Along the way those same thoughts crept up, but each time I persevered in a way I did not know I could. That being said, it was with a strong group of colleagues, friends, and faculty there supporting me throughout the process that allowed me to persist. Upon completion of this study and program I feel I have become a more scholarly practitioner which is essential in my chosen field of higher education administration. The values, research, and understanding of policy making from both a historical and current context will serve me well as I continue my higher education path. All of these are invaluable to me as a practitioner whose number one goal is to serve students and ensure student success.
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APPENDIX A. MEMO: PERSISTENCE

August 9, 2017

MEMO: PERSISTENCE

Based on the research I have read I noticed right away that the participants gave off a sense of self sufficiency. They all seemed to feel strongly that being independent was important to them. It was stated many times but also showed in body language.

The participants are highly motivated to complete their bachelors. I was surprised based on the challenges they had to overcome that they were able to get their associates degree. I thought it was interesting that each participant felt strongly that they wanted to accomplish getting a degree. One has actually graduate now from ISU with an Engineering degree which is not easy. The others I feel will come back and seem really confident and determined. One participant asked if when he is ready to come back can he meet with me.

The participant’s body language spoke volumes. There was determination observed. I had thought the participants would be discouraged, especially after hearing the reasons why they had to leave ISU. I wonder how this will tie to the concepts of persistence – retention. I wonder how this aligns with the research on social well-being and sense of belonging within a community. Do the participants feel this need to persist because of feelings of belongingness?
APPENDIX B. STATE OF IOWA REVERSE TRANSFER AGREEMENT

Reverse Transfer Agreement
State of Iowa Public Universities and Community Colleges

What is reverse credit transfer in Iowa?
Reverse credit transfer is a partnership developed by the Board of Regents and Iowa’s public universities in close collaboration with the Iowa community colleges to facilitate the transfer of credits back to one of Iowa’s community colleges for the purpose of providing an opportunity for students to attain a degree, diploma or certification. The agreement builds on the many existing collaborative arrangements between the institutions that promote the success of community college students as they transition to Iowa’s public universities.

How does reverse credit transfer work?
Iowa community college transfer students have the opportunity to participate in the reverse credit transfer agreement. Community college students indicate their interest, at the time of application to the university, in applying future credits earned at the university toward the completion of their associate degree, diploma or certification. By doing so, the student agrees to have his/her university transcript sent back to his/her community college while he/she is pursuing both his/her associate’s degree and bachelor’s degree. The community college will then evaluate this coursework to determine if degree, diploma or certification requirements are met. The community college makes the decision on whether a degree or other credential will be granted. Any credential will be awarded in the semester/year all final requirements are met. The sending of the university transcript to the community college does not guarantee the granting of a degree or other credential. This is at the discretion of and subject to the degree and residency requirements of the community college, which is the degree granting institution.

I am currently enrolled at one of Iowa’s public universities, and previously attended an Iowa community college. Is this program available to me?
Students who are currently enrolled at one of Iowa’s public universities and who previously attended an Iowa community college may contact their university registrar to determine their eligibility for participation in the reverse credit transfer agreement.

Will it cost me money to have my transcript sent from the university to the community college?
The university will send the transcript free of charge.

Am I guaranteed a degree from the community college?
No. The courses you take at the university will be evaluated by your community college. You are encouraged to speak with an advisor at your community college to ensure classes will transfer back and fulfill the necessary requirements for degree completion.
The sending of the university transcript to the Iowa community college does not guarantee the granting of a degree or other certification. This is at the discretion of and subject to the degree and residency requirements of the community college, which is the degree granting institution.

**How might I benefit from receiving a community college degree?**

An associate’s degree is an important milestone in your education, as well as a valuable credential to have on your resume.

- Research shows that if you transfer with an associate’s degree, you are more likely to complete your four-year degree.

- Through reverse transfer, you may earn your associate’s degree while pursuing your bachelor’s degree.

- Completing your associate’s degree provides a more accurate and complete portrait of your educational attainment and can provide a more structured pathway toward further academic study.

- By completing your Associates of Arts degree, you may meet the general education requirements at the university. You are encouraged to speak with your advisor to discuss the details and explore your options.

- Getting your associate’s degree will give you a sense of pride and achievement in earning a degree – which is yours for life.

- Earning an associate’s degree, a diploma or certification provides another credential to include on your resume, which may help make you more competitive when applying for jobs and scholarships, and may also help you meet job qualifications/requirements.

- The associate’s degree may open the door to good job opportunities, even while you’re still working on your bachelor’s degree.

- Employers value the associate’s degree as evidence of your commitment to expanding your knowledge and achieving your educational goals.

- It’s the nation’s fastest-growing academic credential, and employers recognize its value when recruiting and hiring.

- An earned associate’s degree may also open doors for career advancement.

- You may increase your potential for higher income with an associate’s degree.
Earning an associate’s degree through reverse transfer ensures that you won’t walk away empty-handed should you withdraw prior to completing a bachelor’s degree.

An earned associate’s degree is an employable credential and provides a platform on which to build should you return to college for a bachelor’s degree at a later time.

You will have free transcript exchange between/among former and current schools during the reverse credit transfer program.

**Can I participate in my community college’s commencement ceremony after earning my degree?**
Yes. Simply work with your community college for information.

**How do I receive my diploma?**
Each Iowa community college handles diploma delivery separately. Please contact the Office of the Registrar at your community college for specifics.

**If I graduate with an associate degree, does that mean I cannot return to the community college to take a class or pursue an additional degree in the future?**
No. You are eligible to pursue additional course work or degrees in the future.

**Can I change my mind about participating in the reverse credit transfer agreement?**
Yes. Contact your university registrar if you change your mind.

**Questions?**
Contact information is available at http://www.transferiniowa.org/contact.php.
APPENDIX C. INSTITUTIONAL REVIEW BOARD APPROVAL

IOWA STATE UNIVERSITY
OF SCIENCE AND TECHNOLOGY

Date: 7/11/2017
To: Shawna Saad
PC Box 282
Gilbert, IA 50155

From: Office for Responsible Research

Title: Reverse Transfer Credit: A Case Study of the Experience of Completers

IRB ID: 17-219

Approval Date: 7/10/2017
Submission Type: New

CC: Dr. Janice Friedel
N247F Lagomarcino Hall

Date for Continuing Review: 7/9/2019
Review Type: Expedited

The project referenced above has received approval from the Institutional Review Board (IRB) at Iowa State University according to the dates shown above. Please refer to the IRB ID number shown above in all correspondence regarding this study.

To ensure compliance with federal regulations (45 CFR 46 & 21 CFR 56), please be sure to:

- Use only the approved study materials in your research, including the recruitment materials and informed consent documents that have the IRB approval stamp.

- Retain signed informed consent documents for 3 years after the close of the study, when documented consent is required.

- Obtain IRB approval prior to implementing any changes to the study by submitting a Modification Form for Non-Exempt Research or Amendment for Personnel Changes form, as necessary.

- Immediately inform the IRB of (1) all serious and/or unexpected adverse experiences involving risks to subjects or others; and (2) any other unanticipated problems involving risks to subjects or others.

- Stop all research activity if IRB approval lapses, unless continuation is necessary to prevent harm to research participants. Research activity can resume once IRB approval is reestablished.

- Complete a new continuing review form at least three to four weeks prior to the date for continuing review as noted above to provide sufficient time for the IRB to review and approve continuation of the study. We will send a courtesy reminder as this date approaches.

Please be aware that IRB approval means that you have met the requirements of federal regulations and ISU policies governing human subjects research. Approval from other entities may also be needed. For example, access to data from private records (e.g., student, medical, or employment records, etc.) that are protected by FERPA, HIPAA, or other confidentiality policies requires permission from the holders of those records. Similarly, for research conducted in institutions other than ISU (e.g., schools, other colleges or universities, medical facilities, companies, etc.) investigators must obtain permission from the institution(s) as required by their policies. IRB approval in no way implies or guarantees that permission from these other entities will be granted.

Upon completion of the project, please submit a Project Closure Form to the Office for Responsible Research, 202 Kingland, to officially close the project.

Please don’t hesitate to contact us if you have questions or concerns at 515-294-4566 or IRB@iastate.edu.
APPENDIX D. INFORMED CONSENT

Title of Study: Reverse Transfer: A case study of the experience of completers.

Investigator: Shawna L. Saad

This form describes a research project. It has information to help you decide whether or not you wish to participate. Research studies include only people who choose to take part—your participation is completely voluntary. Please discuss any questions you have about the study or about this form with the project staff before deciding to participate.

Introduction

The purpose of this case study is to evaluate the perceived influence the receipt of an Associate’s degree through the new reverse transfer credit agreement has on a student. More specifically, this study will seek to answer three major questions; How has the completion of an Associate’s degree through the new Reverse transfer credit agreement influenced a student’s perception of their economic status, how has the completion of an Associate’s degree through the new Reverse transfer credit agreement influenced a student’s perception of their social well-being, and how has the completion of an Associate’s degree through the new Reverse transfer credit agreement influenced a student’s perception of their sense of belonging within their community? You are being invited to participate in this study because you have completed a two-year degree through the reverse transfer credit agreement and have then attended Iowa State University.

Description of Procedures and Expectations

In order to identify potential participants that met the criteria described in the introduction, specific data was requested from the Office of the Registrar at Iowa State University. Public information data initially provided by the Office of the Registrar included first name, last name, ISU email, and non-ISU email.

By meeting this criteria, you are being asked to participate in this study. If you agree to participate in this study, you approve the Office of the Registrar at Iowa State University to provide the following additional information as part of this study: recent address, what college the reverse transfer associates degree was obtained, semester and year conferred, degree type, entry term; major; and year at ISU, last registered term, major; college; and year when last registered at ISU, and how many credits are needed to complete a bachelor’s at ISU.

In addition, if you agree to participate you will be asked to complete an interview and answer approximately twenty (20) questions related to your experience in completing a degree through reverse transfer. Your participation will last for approximately sixty (60) minutes. The interview will be recorded electronically for transcription purposes. Once the interview and transcription are completed, you will be sent a copy of the transcript for your review. You will be asked to check for accuracy and to correct any errors. Follow-up questions via email or phone may be needed for clarification. Once this process is complete, your participation in the study will end.

Risks or Discomforts

While participating in this study you should not experience any risks or discomfort.

Benefits

If you decide to participate in this study, it is unlikely you will experience any direct benefits, however the research gained in this study could inform higher education administrators and
professionals in a way that provides insight into the student perspective regarding the new reverse transfer degree completion program thus informing the future direction of the program.

Costs and Compensation

You will not have any costs from participating in this study. Participants in this study will receive a $50 Visa gift card. You will need to complete a form to receive payment. Please know that payments may be subject to tax withholding requirements, which vary depending upon whether you are a legal resident of the U.S. or another country. If required, taxes will be withheld from the payment you receive.

Participant Rights

Participating in this study is completely voluntary. You may choose not to take part in the study or to stop participating at any time, for any reason, without penalty or negative consequences. You can skip any questions that you do not wish to answer.

If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator, (515) 294-4566, IRB@iastate.edu, or Director, (515) 294-3115, Office for Responsible Research, Iowa State University, Ames, Iowa 50011.

Confidentiality

Records identifying participants will be kept confidential to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments of Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject research studies) may inspect and/or copy study records for quality assurance and data analysis. These records may contain private information.

To ensure confidentiality to the extent permitted by law, the following measures will be taken:

- Only the principal investigator, investigator’s faculty advisor, and a qualified transcriptionist will have access to the raw data
- When the data are analyzed, an identifying coding system will be used removing your identifying information
- After the raw data has been transcribed, the recorded audio files will be destroyed.
- The raw data will be transcribed using Rev.com (a qualified, secure transcription provider). Upon completion of this study, rev.com the PI will request that all tapes completed for this study are deleted from their server.

Questions

You are encouraged to ask questions at any time during this study. For further information about the study, contact:

Principal Investigator: Shawna L. Saad  
Email: ssaad@iastate.edu  
Phone: 515-290-9560

Iowa State Faculty Adviser: Dr. Janice Friedel  
Email: jfriedel@iastate.edu  
Phone: 515-294-4719
Consent and Authorization Provisions

Your signature indicates that you voluntarily agree to participate in this study, that the study has been explained to you, that you have been given the time to read the document, and that your questions have been satisfactorily answered. You will receive a copy of the written informed consent prior to your participation in the study. Please keep a copy of the informed consent form for your records.

Participant’s Name (printed)

________________________________________

Participant’s Signature                        Date
APPENDIX E. INTERVIEW PROTOCOL

1. Build Rapport
   a. Can you tell me about yourself?
      i. What do you like to do for fun?
      ii. Have you seen any good movies lately?
      iii. Have you read any good books lately?
   b. I have a few demographic questions to ask. These will help me better explain who I interviewed and allow for richer description when sharing my results.
      i. How old are you?
      ii. With what gender do you identify with? (e.g., male, female, transgender, etc.)
      iii. What is your ethnicity? (e.g., Caucasian, African American, Asian, etc.)
   c. I have a few questions I would like to ask about your family.
      i. Are you the first person in your family to go to college?
         1. If no, who else has attended?
         2. Are you the first person in your family to complete a college degree?

2. Reflections on the Student’s Higher Education Experience
   a. Can you please describe your decision making process when deciding to apply to Iowa State University?
      i. Why did you opt-in to the reverse transfer credit option?
      ii. When did you learn you received an associate’s degree through reverse transfer?
   b. I show that you stopped attending Iowa State University prior to earning your bachelor’s degree.
      i. Can you describe your decision making process during that time?
      ii. What key factors contributed to making the decision to leave ISU?
      iii. Did receiving your associate’s degree influence your decision to leave ISU?
      iv. Are you currently attending college?
         1. If yes:
            a. Where?
            b. What credential are you seeking? (e.g., degree, certificate, etc.)
         2. If no: do you plan to return to college in the future?
            a. If yes:
               i. Where?
               ii. What credential will you be seeking? (e.g., degree, certificate, etc.)
               iii. When do you plan to start?

3. Exploration of the Perceived Benefits/Influences to a Student’ Economic Status
   a. Are you currently working?
      i. If yes:
         1. Where?
         2. Do you believe receiving an associate’s degree through reverse transfer had an influence on the job you were able to attain?
         3. In an average week, how many hours do you spend on work responsibilities?
         4. How do you determine if you are successful in your job? Career?
   b. How would you define economic status?
c. How do you determine if you’ve had personal economic growth?
i. Do you believe the receipt of your associate’s degree influenced your economic growth?
d. How do you feel independent in making financial decisions?
e. To what degree are you confident in your ability to make financial decisions?

4. Exploration of the Perceived Benefits/Influences to a Student’s Social Well-Being
   a. How would you define social well-being?
i. Based on your definition of social well-being, how would you measure your social well-being:
   1. Within your family structure?
   2. Within your friend structure?
   ii. What influence and/or benefit do you believe receiving an associate’s degree through reverse transfer had on your social well-being?

5. Exploration of the Perceived Benefits/Influences to a Student’s Sense of Belonging
   a. Define what sense of belonging within a community means to you?
i. Based on your definition of “sense of belonging” in the previous question, to what degree do you feel like you belong within your community?
b. What contributes to your feeling of belonging (or lack of belonging)?
c. How do you contribute to your community?
d. How do you define community and how you’re successful in it?
e. What influence and/or benefit do you believe receiving an associate’s degree through reverse transfer had on your sense of belonging within your community?
f. To what degree are you satisfied with your overall living environment?

6. Recommendations and/or Additional Insights For the Purpose of this Study
   a. Knowing what you know now, do you have any recommendations for current students regarding:
i. Obtaining an associate’s degree through reverse transfer?
ii. Leaving ISU prior to completing your bachelor’s degree?

7. Is there anything else you wish to share?
Hello!

I am an Iowa State University doctoral student and an Associate Registrar at Iowa State University (ISU). I am currently conducting research on the perceived influence the receipt of a two-year degree through reverse transfer credit has on a student. More specifically this study is focused on students who completed their degree through reverse transfer and then left Iowa State University. You are part of a select group of students who are invited to participate in this study because you completed your associate’s degree through reverse transfer and then left ISU.

If you agree to participate, you will be asked to complete an interview. The interview will last approximately 45 minutes to one hour, and it will take place individually with me. You will be asked to discuss topics such as reflections on your higher education experience, an exploration of the perceived benefits/influences from a financial perspective, an exploration of the perceived benefits/influences from a social well-being perspective, an exploration of the perceived benefits/influences from a sense of belonging perspective, and any recommendations or additional insights for the purpose of this study.

In addition to the individual interview, you may be asked to respond to three or four follow-up questions via email to ensure a clear understanding of your response to a question.

The results of this study could be valuable to higher education institutions, state administrators, and policy makers as they continue to look for ways to increase degree completion rates. An understanding of the student perspective could influence the way in which higher education institutions promote their programs and develop retention plans. In addition, an understanding of the student experience can create a deeper appreciation of the student perspective, which in turn could influence the way student success programs are created.

Compensation

To thank you for your time and assistance, you will receive a $50 Visa gift card. You will need to complete a form to receive payment.

Your participation in this study is voluntary. It is important to note that you may skip any questions that you do not wish to answer without penalty or negative consequences to you.
Confidentiality

Your responses will remain confidential. To ensure your confidentiality, the data collected from the study will be stored on a password protected computer in a locked office. Records identify participants will be kept confidential, to the extent permitted by applicable laws and regulations and will not be made publicly available. However, federal government regulatory agencies, auditing departments at Iowa State University, and the Institutional Review Board (a committee that reviews and approves human subject’s research studies) may inspect and/or copy your records for quality assurance and data analysis. This records may contain private information. To ensure confidentiality, all personal identifiers will be removed, and all materials destroyed, seven years from receipt. If results are published, your identity will remain confidential.

Questions

If you wish to learn more about the study, or if you would like to participate, please contact me, Shawna Saad, via email at ssaad@iastate.edu or via phone at 515-290-9560. Additionally, please see the attached document – entitled Informed Consent – for more details about the study. This form describes the research project, and it has information to help you decide whether or not you wish to participate.

If you have any questions about the rights of research subjects or research-related injury, please contact the IRB Administrator via phone at 515-294-4566.

Thank you in advance for considering supporting my research project.

Sincerely,

Shawna Saad
Doctoral Candidate
Iowa State University

Attachment: Informed Consent Document
F-2. Sample Email 2 to Participants

Hello,

I am a PhD student who is trying to complete my research in order to graduate this fall. I only need an hour of your time and in return you will contribute to the knowledge base regarding the reverse transfer credit agreement. In addition, you will receive a $50 Visa gift card for your time.

If you agree to meet me for a 1 hour interview you will be able to:

• Help me graduate! Completion of this project is a requirement for my degree.
• Help determine whether or not the reverse transfer credit agreement between ISU and local community colleges help students improve their employment prospects and gain better paying jobs.
• Help determine if the reverse transfer program improves a student’s social status or sense of belonging within a community.

Please consider helping me attain my goal of a degree at ISU while at the same time furthering the research on improving lives for students in higher education.

Please respond to this email if you wish to participate and we will work to set up a day, time, and location that best works for you to meet for an interview. We can also complete the interview via Skype.

Sincerely,

Shawna Saad
Doctoral Candidate
Iowa State University
Attachment: Informed Consent Document