The Hidden Cost of Transfer: A Qualitative Examination of Ontario Transfer Students

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Overview of the Study

Researchers have documented a variety of costs related to transfer, including drops in grades and longer-to-completion times (e.g., Finnie et al., 2020; Pizarro Milian et al., 2020). Some transfer students struggle to adjust to new academic expectations and methods of assessment (e.g., Martinello & Stewart, 2015). More qualitatively oriented research also shows that psychological and social costs are associated with transferring institutions (e.g., Maier & Robson, 2020; Montague et al., 2022). This research illustrates the importance of examining the complex institutional and interpersonal contexts that shape students' pathways (e.g., Armstrong & Hamilton, 2013; Lehmann, 2014; Streib, 2020).

In this brief, interviews and focus groups provide further insight into some of the more hidden costs of transfer. We report the findings from focus groups (with 51 students) and longitudinal interviews (107 interviews with 56 students) conducted with transfer students attending two colleges and three universities in Ontario. The focus groups were conducted in the spring and fall of 2022 to capture students' retrospective and current transfer experiences, while our longitudinal interviews captured incoming transfer students' experiences over the 2022–2023 school year. We asked participants to discuss their educational histories and trajectories, the circumstances that informed their pathways, and their experiences navigating the transfer process. By design, our study participants included students travelling along five pathways— namely, university-to-university, university-to-college, college-to-college, college-to-university, and students who have swirled between two or more institutions.

Overall, our participants positively described their transfer experiences and new institutions. However, they also pointed to other, less acknowledged, costs associated with transferring postsecondary institutions. Transfer credits did not always generate efficiencies for students, particularly if credits did not satisfy current program requirements or compromised academic (e.g., cooperative education) or financial opportunities (e.g., scholarships). Past missteps sometimes followed students into their new institutions, with such students describing feeling "caught in the middle," both academically and socially. We conclude this brief with a discussion of the policy implications.

Introduction

Obtaining postsecondary credentials plays a central role in developing human capital and obtaining more favourable employment outcomes (Finnie et al., 2020). Nationally, there are over 1.8 million full-time students in Canada's postsecondary system, with Ontario reporting nearly 800,000 university and college students (Usher & Balfour, 2023). A sizeable proportion of these students take nonlinear pathways that include attending "multiple postsecondary institutions" (Zarifa et al., 2020, p. 3). In Ontario, over 60,000 students have received credit for previous postsecondary education, travelling along college-to-college, college-to-university, university-to-university, university-to-college, and swirler pathways (Ontario Colleges, n.d.).

Understanding mobility to reduce barriers and improve student success is a key priority among postsecondary stakeholders (e.g., ONCAT, 2023). Canadian researchers have pointed out how transferring institutions can give rise to a variety of costs for students. In contrast to direct-entry students, transfer students tend to have lower graduation rates, are less likely to complete degrees in a timely manner, and pursue less ambitious credentials (e.g., Davies, 2022; Davies & Pizarro Milian, 2020; Finnie et al., 2020; Walters et al., 2021). These analyses also highlight not only the factors that mediate student outcomes (e.g., prior academic performance) but also the necessity to develop a "more seamless transfer system" (Pizarro Milian & Munro, 2020, p. 37; for an overview, see Pizarro Milian & Zarifa, 2021, and Aurini et al., 2024).

While "costs" in quantitative research focus on the financial, credit, or graduation aspects of transfer, qualitative research tends to focus on psychological and social costs. Transfer students may experience "disillusionment" when their initial postsecondary institutions fail to meet their expectations. Some students reported feeling a sense of "failure" and fear of "disappointing" family or friends, particularly if they did not complete their initial program (Maier & Robson, 2020). Transfer students may also struggle to form relationships and fit into their new institutions (e.g., Montague et al., 2022). While some researchers have attributed these difficulties to elements of school cultures, others have used the term "transfer shock"[1] when students perceive a significant gap between their past and current academic work (e.g., Luckai et al., 2016; Mallette et al., 2015; Percival et al., 2015).[2] While these accounts have identified some of the costs associated with transfer, they often have relied on relatively small sample sizes and retrospective accounts of transfer. Missing from the literature is the "long story" of transfer and how these costs play out over time. To our knowledge, no larger-scale systematic qualitative analyses have examined Canadian students' active transfer experiences during and after the transfer process.

To fill this gap in the literature, this research brief reports the findings from focus groups (with 51 students) and longitudinal interviews (107 interviews with 56 students) conducted with transfer students from two colleges and three universities in Ontario. By design, our study captures students travelling on all five transfer pathways. While the focus groups capture students' retrospective and current accounts of transfer, our longitudinal interviews capture students at the beginning and later stages of transferring institutions. This research design

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1   For a classic review of this concept, see Hill (1965).
2   We explore the concept of transfer shock in another research brief. Interested readers can look to LaCroix et al. (2024) for an updated account of transfer shock.

allows us to unpack how students' active transfer experiences and perceptions unfold over time. Through this analysis, we add more empirical flesh to previously identified costs (e.g., time to completion) and uncover less acknowledged costs associated with transfer. We outline these findings and conclude with policy implications (see the Appendix for a description of the data collection and analysis).

Main Findings

Overall, the students in our sample described the decision to transfer and their new institutions and programs positively. Among our longitudinal interviewees, many of the challenges identified in the fall had been resolved when we interviewed them later in the school year, and most expressed feeling "happy" with their new programs (LaCroix et al., 2024). Enrolling in programs that better match their academic career goals and interests was among the reasons attributed to the students' overall satisfaction with their transfer decisions. Regardless of the outcome, however, participants also pointed to various costs associated with transferring postsecondary institutions. These costs highlight several ways that transfer practitioners and institutional stakeholders can improve student transfer and mobility in the province.

The 'Downside' of Transfer Credits[3]

Closing "leaky transfer pathways" by reducing the number of credits students lose when they transfer institutions is a key focus in the academic and policy literature (e.g., Higher Education Strategy Associates, 2020; Logue et al., 2022; ONCAT, 2023). Limiting credit loss is purported to streamline the transfer process and reduce inefficiencies while also improving students' completion time. However, even when leaks are closed, they do not always improve transfer students' academic pathways.

First, students' completion times are not always shortened, and their overall postsecondary journey may be lengthened if transfer credits do not satisfy their new program requirements or if programs are rigidly scaffolded at their new institutions. Gabriel[4] received transfer credits and entered his program "midway." While transfer credits reduced the overall number of courses he was required to take, he was not able to "fast track" and had to enrol in all five years of the program at his new school because his transfer credits "don't mean anything."

> So, basically, when I transferred, you know, they kind of made it seem like, "Okay, you get all these credits," . . . making it seem like I'd get time off. I get here midway through the program, and they're like, "Oh yeah, actually, your transfer credits don't really mean anything, in the sense that you fast track. You just take less courses in your upper years." . . . You know, that means that's a five-year program on top of two years that I did before. So, that's seven years on an undergrad. I was really mad. . . . That's a lot of time and a lot of money, like, so no, I'm not really happy with it.

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3   Our aim is to point out some of the less acknowledged costs associated with transfer credits, *not* to discount their overall benefits.

4   All references to student names are pseudonyms.

Understandably, these challenges are more acute among students who transfer into programs that are substantively different from their previous programs. Kerry, for example, moved from a science to a humanities program. While she received transfer credits, most were considered "electives" that did not satisfy her degree requirements. This switch added a year to Kerry's postsecondary journey.[5]

> I had such a big program change as well. So, the science classes I took, I got a few general electives. But yeah, nothing really went toward my program. . . . I essentially lost a year in transfer. I don't know the numeric value of each, . . . but whereas I would be [third year] still at [previous] University, I'm [second year] now.

Transfer credits can also limit students' ability to enter cooperative education programs. In Jordan's case, he had "too many transfer credits" when he started at his new institution.

> I got a lot of courses transferred as electives to that, that kind of was, was not very good… The big thing was that I couldn't get into co-op because I [had] too many transfer credits. They basically say that "we only allow transfer to co-op for first-year students." So yeah, that was a big bummer for me.

Saddie faced a related challenge. Told initially that she was on track and enrolled in co-op, she was shocked to learn that she was unable to continue in co-op because she had not completed three semesters in a row and was "out of alignment."

> The first time, I did send my course selection options to my advisor, and he informed me like, "Yeah, that's great. But take your breadth courses now to get them out of the way." So, that's what I did. And then, by the winter semester, I was already finishing my co-op, and he informed me that my courses were out of alignment… So I basically couldn't sleep for two weeks because they said that I was not going to be able to have my co-op. And so I gave them options. I was like, "Well, can I do this? Can you do that?" And they're like, "No, it's out of alignment. You have to take three semesters in a row."

After being told that she could not continue in co-op by both an advisor and dean, Saddie eventually got the head of the department to make accommodations for her co-op schedule and override a prerequisite, which then allowed her to take a course she needed before her next co-op term. Co-op worked out in Saddie's case; however, it required her to take additional steps and the intervention of a sympathetic department head.

While not widespread in our sample, some of our participants also cited disruptions in their OSAP funding or ineligibility for scholarships aimed at new or "first-year" students. Others noted being cut off from information about some funding opportunities, claiming they were not looped into the same listservs or information sessions as direct-entry students. One student told us that

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5   Longer completion times are frequently cited in the literature as a by-product, in part, of the lack formal pathways between institutions (e.g., 2+2 pathways) (e.g., Pizarro Milian & Munro, 2020). Longer to completion time is often problematized and seen as an indication that they are "at risk" (Davies, 2022). Less acknowledged, however, is that transfer credits may provide little to no benefit in terms of satisfying current academic program requirements.

transfer credits and prior learning assessment and recognition (PLAR) pushed her down to part-time status at her new institution, triggering an OSAP overpayment and having funding rescinded (for a discussion of financial costs, see Snowdon & Brady, 2014).

In short, transfer credits sometimes come with some unwelcome strings attached, and a handful of our participants chose *not* to seek out transfer credits or pursue advanced standing in their new programs. Their reasons varied. In Shelby's case, the perceived poor quality of her past academic program motivated her to retake classes at her new institution, a decision she did not regret. Students like Amelia also cited a desire to "start fresh," noting that "first year at university was rough for me," and she did not want those grades to follow her to her new institution.[6]

Playing Catch-Up

Entering programs part-way through also means that some students are "playing catch-up" when they transfer. Even when students receive transfer credits, a lack of standardization between courses—even courses in the same subject areas—sometimes means that students must redo or partially redo courses. Margo, a university-to-university transfer student, explained that because the credit weighting between her old and new institutions did not match up (e.g., full-year courses versus half-year courses), she did not receive full credit and had to take courses that included material she had already learned.

> So I had courses that didn't transfer over. I took a full-year Sociology course, but only half of that transferred over… So, I had to retake a sociology aspect, but . . . the whole year psych transferred over… So, I basically had to start over when I got to [new] University year one.

By way of contrast, while students such as Jordan and Mia were initially grateful for the transfer credits, in retrospect, gaps were left in their knowledge and skill sets. The strategy adopted by Shelby (retaking courses) might have served these students better in the long run. As Mia explained:

> People assume that, you know, . . . you already know such and such and such. And I remember going into classes where I'd have to, like, raise my hand be, like, you know, I'm sorry, I haven't covered this… It's kind of frustrating when other people have mandatory classes that I don't have to take, which I should be grateful for…I would have liked to brush up on those skills.

Being out of sequence can also compromise students' ability to complete other program requirements (or, as Saddie found out, enter cooperative education). Having entered halfway through her program, Eva struggled to obtain the hundreds of required hours of concert-based

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6   While these examples highlight strategic choices, other students cited the cost of transfer assessments. Some institutions charge a small fee for credit assessment. Unless the courses were almost assured to be accepted at the new institution, assessments were seen as a "risky" financial decision among our more cash-strapped participants.

performances in such a compressed time period, a problem exacerbated by pandemic restrictions.[7]

> That was hard as a transfer student—making sure that you get all the work hours…
> And then, coming in a year late to the program…you miss a whole year of being able
> to get those work hours.

Transfer students also need to play catch-up when they are "out of sequence" with their new programs. Entering programs part-way through can complicate course selection and enrolment in prerequisites and required courses. Cassian, a second-year student following a university-to-university pathway, received 10 transfer credits, the maximum number permitted at her new school. Cassian explained that because she was not following the traditional course schedule, "It's kind of a mess." The courses in her programs are "very term locked," and she was constantly playing "catch-up" with first-year courses and prerequisites. Cassian decided not to enter co-op for fear of missing courses offered during co-op semesters and potentially further compromising her ability to get on track with her new program sequence.

Camila, another university-to-university transfer student, similarly received transfer credits and was enrolled as a second-year student at her new institution. However, a change in major meant that she had to take first-year courses while trying to stay on track with course offerings that varied by semester and prerequisites. Consequently, students such as Camila described "being behind . . . the entire time." This challenge was made more acute when prerequisites were offered more sporadically.

> I transferred into the second year, whereas Psych 101 is a first-year course. And you
> can't take any other courses unless you've taken that. So I had to take Psych 101 my
> first semester, but the thing with a lot of my courses is that they're kind of preplanned
> for semesters. So, I was behind one the entire time… But the one course that I need
> to actually go on to take prerequisites for my thesis is not available until next winter.

In Raahi's case, even though she transferred from one university to another and was able to transfer all but one credit, she had to spend an additional year taking prerequisites to qualify for her current program. While she was satisfied with her transfer decision, she noted the challenge of "catching up" on what she had missed and straddling first- and second-year courses.

Overall, advanced credit standing has implications for integration into academic programs. Our students had a variety of experiences when transfer credits worked out for them, but they also discussed encountering difficulties following their new program trajectories.

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7   It is not clear how much quantitative research documenting longer completion times adequately captures
     circumstances such as Gabriel's or Eva's nor how longer completion times may be by choice (e.g., Shelby and
     Amelia).

The Long Arm of Transfer

Transfer students sometimes leave their previous institution partway through the semester, resulting in compromised academic standing. While not widespread among our participants, these students noted that their abrupt departure resulted in them being put on academic probation at their new institutions.[8] At the time these students decided to leave their previous programs, they did not understand how it might impact their academic record or that their transcript might "follow them" to their new institutions. As Jan explained, she initially "couldn't figure out why I was on probation" because "my grades were fine" when she left her previous program. As she later found out, "I didn't know it was 'a thing' that they put you on probation if you didn't finish your year or semester." Luna, a swirler, found herself in a similar situation, having quit two programs prematurely.

> I sometimes chastise myself for that because I was an idiot. And I didn't know that you can't just drop out without finishing the program because then you get put on academic probation. And that's what happened to me, unfortunately, twice… I just quit all of the programs.

After transferring from a university program to a college program, Ciara was worried about the stigma of having "academic probation" on her transcript because it "seems like 'oh, I dropped because I failed' or had low grades." These students highlighted the potential benefits of clearly communicating "entrance" and "exit" strategies to avoid the type of unwelcome surprises they experienced, along with acknowledging that "messier" transcripts might not reflect a student's ability or risk level. As we point out below, transfer students are often caught "betwixt and between" their old and new institutions and programs, particularly during the initial stages of transfer. Clearer institutional communication about transfer (both for entering and leaving students) may help remedy these tensions.

Betwixt and Between

Feeling "caught" in the middle was a theme expressed by several participants at some point in the transfer process. Some students, for example, felt that their age and maturity prevented them from fully integrating into their new programs or institutions. Stephanie, a 22-year-old university-to-university transfer student, found it "harder to identify" with a "20-year-old who still loves to party." Stephanie's desire to excel academically and enrol in graduate school left her feeling caught in social "limbo."

In addition to the social limbo described by Stephanie, some transfer students felt left in an administrative limbo at their new institutions. Not being a direct-entry student means that some students are, in their eyes, miscategorized or misinformed. Labelled a mature student at his new institution, Carrie wished there had been more information directed at transfer students. According to Carrie, these resources would have helped him navigate the campus and integrate socially.

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8   Students who leave part-way may receive a 0 on missing assignments or tests and these grades are factored into their final grade calculation. Some of our interviewees who had been receiving good grades at their previous institutions believed these earlier successes would be the basis of evaluation at their new institution.

> I would get a lot of emails about things for mature students… I basically did not know campus at all, or know where anything was… So, even just, like, some sort of orientation for transfer students that aren't necessarily mature students that you can still, like, have some sort of, like, social integration in that way, I guess, of feeling more a part of the overall campus.

This sentiment was echoed by other participants who also desired more information that was targeted to transfer students' unique situations, along with opportunities to connect with other transfer students. Josephine, a swirler, pointed to the potential benefits of connecting new transfer students with upper-year transfer students who could offer advice about transfer credits and course selection.

Students such as Jan and Eva also flagged how their "in-between" status created challenges from an advising standpoint. Jan described having difficulty getting accurate and timely advice because "nobody knows about transfer students" and "in these unique situations . . [advisors] don't know what to say." Eva, a swirler, described how she received conflicting information about whether she had satisfied the program requirements. Her complicated academic history also contributed to her being discouraged from applying for a $1000 entrance scholarship, which she later learned she would have qualified for.

> So when I came into the program, they had told me that I needed to take a total of four breadth electives in order to graduate because I'd already done two at my old school… I had sent multiple emails to the new associate dean and department head confirming throughout my three years there, saying I just want to make sure that I am on track for graduation. It is very important to me that I finish on time. I've been in school for a while… I sent one last email saying, 'Just checking—just double, triple, quadruple checking' [only to find out] 'you're not on track to graduate at all.' And you have to take another year because you are missing two electives.

These examples highlight the administrative and advising challenges associated with transfer students' unique circumstances and requirements. Unlike direct-entry students, transfer students have widely different "starting points" that complicate student advising. These students need more individualized advising to ensure there is a clear roadmap in place.

Fortunately, the experiences described by Jan and Eva were not widespread among the participants. Most described the transfer process as relatively "smooth" and "straightforward." Reese, a university-to-university transfer student, described how she had been "immediately assigned to an advisor who knew what she was talking about" and "personally handled" her transfer. Other students cited easy-to-navigate websites and clearly worded applications. In some cases, the school automatically assessed transfer credits and initiated contact. As Cora explained, while the process of sorting out her transfer took longer than she had hoped, her questions were answered over email, and she described her new institution as "transfer friendly." Once they arrived at their new institutions, many participants also pointed to helpful and welcoming faculty and staff. Importantly, these challenges do not appear to have derailed our participants' progress or overall satisfaction with their new programs or institutions (see LaCroix et al., 2024).

Conclusion and Policy Implications

Researchers and policymakers are keenly interested in examining the costs associated with transferring institutions, with an eye on improving student experiences and outcomes. Quantitative research tells a "mixed" story but points to "messier" student pathways and, in some cases, compromised grade point averages, completion times, and graduation rates (for a review of Canadian research, see Pizarro Milian & Zarifa, 2021). Qualitative research offers a similarly cautionary tale, noting that some transfer students struggle to adjust. However, these data also point to policies and practices that greatly improve transfer students' overall satisfaction and success in easing into their new institutions (e.g., Luckai et al., 2016).

In this brief, we examine several less-acknowledged costs associated with transferring postsecondary institutions that complement the existing literature. Students are aware that they may receive credit for past academic work, and some actively seek out transfer credits. While transfer credits reap benefits for many students, they do not always create "seamless" transitions or efficiencies. Postsecondary timelines are sometimes lengthened and made more difficult when transfer credits do not satisfy current program requirements or when new programs are more rigidly scaffolded. Even when students receive transfer credits for similar programs, a lack of standardization between the content and structure of courses sometimes creates both duplication *and* gaps in knowledge and skills. According to some participants, transfer credits can compromise eligibility for co-ops or financial aid (e.g., OSAP, entrance scholarships). Transfer students described playing catch-up or being caught in the middle—both academically and socially.

While our participants were eager to share their "battle stories," most were satisfied with their decision to transfer and were positive about their new institutions and programs. Interviews with our longitudinal participants were particularly revealing and suggested that initial academic challenges were largely gone later in the school year (see LaCroix et al., 2024). Many described their new institutions as "transfer friendly" and pointed to faculty and staff who were supportive and helpful. Importantly, students who had the smoothest transitions pointed to the advice provided by earlier qualitative Canadian studies, adding weight to these initial insights. Our students, for example, emphasized the benefits of being provided with transparent, accurate, and timely information (e.g., early transfer assessments) and having access to academic services and knowledgeable staff (e.g., one-to-one advising).

The students in our sample who experienced the most difficulty did not often attribute their challenges to some aspect of "transfer shock" (see LaCroix et al., 2024). More often, they cited misinformation or misunderstandings about program requirements or the consequences of various actions. Eva receiving inconsistent information about the number of remaining courses (misinformation), Jordan not understanding the (lack of) application of transfer credits to his new program requirements (misunderstanding), and Ciara being placed on academic probation after abruptly exiting her previous program before the end of the semester (consequences) are prime examples.

Our findings yield some important implications for our understanding of student mobility. First, they point to the necessity of further contextualizing transfer students' pathways to and through postsecondary education. Outcomes such as longer completion times, for example, may simply reflect the unavoidable consequences of transfer, rather than being some indication of "risk." While articulated pathways (e.g., 2+2 programs) may be the ideal, students who take

less conventional routes, change majors or areas of study, or enter programs that are more "term locked" will often take more time to complete their programs. Among administrators and staff, our examinations point to the reality that what they see on "paper" (e.g., transcripts that indicate a failing grade) may not capture students' abilities or risk levels or warrant academic probation. Second, these findings suggest that we need to broaden our analysis of "costs" and consider where we can shore up or minimize them. These actions may include allowing for creative or unconventional solutions in some cases (e.g., allowing Camila to take Psych 101 and a second-year Psych course at the same time). At a minimum, these costs should be communicated so that students enter their new institutions with a clear understanding of the potential impact of transfer credits, eligibility for other opportunities (e.g., co-op), or their ability to satisfy program requirements.[9] Despite transfer students' past postsecondary experiences, our findings also suggest that they may need additional advising to account for their unique pathways and need to catch up, along with opportunities to connect with other transfer students who may more closely share their experiences and goals. Finally, these findings point to the need to provide an updated and expanded assessment of financial costs associated with transfer that considers how various stakeholders are impacted (e.g., Snowdon & Brady, 2014).

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9   While we are sympathetic to the challenges of catching up with program requirements or prerequisites, we are also mindful of the practical realities of scaffolding program requirements and scheduling courses. These realities may prevent transfer students from accessing certain opportunities (e.g., co-op) or may necessitate the need to delay their entry into new programs (e.g., taking summer courses to satisfy prerequisites prior to officially starting a program). Thus, addressing these challenges through a policy or program change may not be feasible.

Appendix: Data Sources, Sample, and Analytical Approach

Data Sources

In November 2021, ONCAT facilitated a virtual meeting with the research team and representatives from several colleges and universities. This study reports the findings from focus groups and longitudinal interviews conducted with transfer students from the five postsecondary institutions in Ontario (two colleges and three universities) that opted into the study. These institutions were Fleming College, Humber College, Nipissing University, Trent University, and the University of Waterloo.[10] The research team subsequently set up one-on-one consultations with all interested institutions to plan the data collection activities.

Sample and Recruitment

The parameters of the sample were made in consultation with the participating postsecondary institutions. Transfer students were defined as domestic undergraduate or diploma-seeking students who had previous Canadian postsecondary experience and had engaged in one of the transfer pathways. Receiving transfer credits was not a condition of eligibility. Transfer credits are initiated pre- or post-enrolment by either the student or the institution, and the equivalent credit may or may not be awarded toward a degree or diploma at the receiving institution.[11]

To recruit students, the registrar's office at each institution identified currently enrolled transfer students based on these criteria and sent them an email of information inviting them to participate in the study. Two to three emails were sent by the registrar's office at each stage of data collection. For the focus group stage of the study, we recruited participants in the spring and fall of 2022. For the longitudinal interview stage of the study, we recruited students in the early fall of 2022 to capture students entering their new institutions. Active consent was used, and interested students contacted the research team directly.[12]

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10   The original sample included six institutions. However, one institution yielded no participants.
11   International students or students who had transferred from a non-Canadian institution and those enrolled in micro-credential, continuing education, or post-graduate credentials were not included within the scope of this study based on advice the research team received from the participating institutions.
12   This recruitment approach eliminated the need for the research team to access student records or other personal information (e.g., name, email).

Description of the Sample: Focus Groups and Interviews

In total, 107 transfer students participated in the study. Our sample included students travelling along all five transfer pathways (see Table 1).

TABLE 1
Overview of the Larger Study

Transfer pathway	Focus groups	Interviews	Total
College to College	7	5	12
College to University	4	13	17
University to University	27	9	36
University to College	9	9	18
Swirl	4	20	24
Total	51	56	107

Focus Groups

In total, 51 students participated in a focus group. Among our participants, 18 current university students and 33 current college students participated (see Table 2).

TABLE 2
Focus Group Sample

College	Samples (n)
Fleming College	4
Humber College	14
Nipissing University	0
Trent University	10
University of Waterloo	23
TOTAL	51

Unlike the interview portion of the study, we did not place many restrictions related to the timing of transfer, and we captured retrospective, current, and prospective accounts of the transfer experience.[13] Most focus groups consisted of students from the same institution to examine similarities and differences in perceptions and experiences. However, we conducted a handful of mixed-institutional focus groups and one-on-one interviews to accommodate the participants' scheduling preferences.

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13 While we had students who had finished their previous diplomas and degrees, we excluded those who had graduated many years before, since their education trajectories were not in the spirit of the study objectives. For example, one participant had graduated university six years ago, worked full time at a job related to his prior training, and was now subsequently enrolled in a program to pursue a new career.

The focus groups were conducted remotely in consideration of a variety of factors, including COVID-19, geography, cost, and lessening the burden on participants. The size of the focus groups was kept relatively small (approximately three participants) to mitigate some of the challenges associated with online formats (e.g., the inability to spontaneously "jump in" without disrupting the audio) and to maximize each person's ability to participate. We also wanted to minimize screen fatigue. The online format afforded additional benefits, including the ability to use the closed caption function and post comments and questions in the chat as well as the functionality of generating a transcription efficiently.

The registrar's office at each participating institution emailed our recruitment script and letter of information in spring 2022. The first round of focus groups was conducted in May and June 2022. We conducted a subsequent round of focus group recruitment in fall 2022 to increase our sample size at each institution and capture a sufficient number of students travelling on each of the five transfer pathways. The duration of the focus groups varied depending on the number of participants in each group and the degree of elaboration provided by the participants. However, most focus groups were 1.5 hours in duration.

Interviews

In total, the research team conducted 107 interviews with 56 transfer students (see Table 3). A total of 32 current university students and 24 current college students participated, with 12 transfer students from Fleming College, 12 from Humber College, 2 from Nipissing University, 18 from Trent University, and 12 from the University of Waterloo. We had some attrition, and nine students did not participate in a second interview.

TABLE 3
Qualitative Interview Sample

	Fall: Interview 1	Winter: Interview 2	Spring: Interview 3
Fleming College	12	11	2
Humber College	12	9	1
Nipissing University	2	1	1
Trent University	18	16	2
University of Waterloo	12	8	
TOTAL	56	45	6

Our original design included final interviews at the end of school year. However, when we spoke to students during the winter term, we found that these interviews did not reveal new insights. By then, most of our sample had become acclimatized to their new institutions. Importantly, they identified with their new programs, rather than seeing themselves as "transfer" students. We followed up in the spring semester with a general inquiry email. Participants could sign up for a final interview or contribute some final thoughts via email. Relatively few desired a final interview—hence, the significant drop in numbers for the final follow-up interview.

The length of the interviews varied depending on the degree to which the participants elaborated on or wanted to share other details about their transfer decisions. However, most interviews ranged from 45 minutes to 1.5 hours.

Focus Group and Longitudinal Interview Schedules

Focus Group and Interview 1

The focus group and first interview schedules were structured in a similar manner to capture students' backgrounds, transfer processes, post-transfer integration, and recommendations.

Background Questions. We asked participants a variety of questions about their initial transition from high school to their first institution, including the considerations that guided their choice and the factors that shaped their decision to move to institutions or programs.

Process Questions. We asked students to describe their transition to their new institutions, including the resources or services that they accessed and what went well (or not) with the process of transferring.

Post-transfer Integration Questions. These questions probed students' experiences at their new institutions and programs and the factors that helped or limited their integration and satisfaction with their transfers. We also asked questions related to the level of support they received and any resources or services that eased or would have eased their transition.

Recommendation Questions. While we touched on recommendations throughout the interviews, we further probed the students to provide us with their recommendations to support the pre- and post-transfer processes.

Interview 2

The second interview was built on the information provided by the previous interview. Prior to conducting the second interview, each transcript was reviewed to allow the interviewer to review the participant's transfer "story," including aspects of the transfer that had been challenging. During the second interview, we wanted to probe further to determine if issues had been resolved and the factors that had shaped their outcomes.

Review of Data. Given that it had been several months since the first interview, we reminded the participants about the purpose of the research. We briefly summarized what they told us during the first interview and asked the participants for updates.

Post-transfer Integration Questions. We wanted to determine whether participants felt integrated into their new institution and program. We asked how they had been feeling about their new programs since their last interviews and about the aspects that shaped their responses. We also asked about the perceived level of support at their new institutions.

Forecasting Integration Questions. To conclude, we asked the participants to think about the next semester and the remainder of their degrees or diplomas. We asked whether they perceived any challenges going forward. We framed this discussion around the experiences they had discussed so far to ensure we could build connections to events or developments that had occurred along the way.

Approach to Data Analysis

We used Otter.ai to generate transcripts from our focus groups and interviews. To analyze the data, we adopted a multi-prong approach to coding.

The core research team read six transcripts and manually coded them. We met as a team to discuss the main themes that were promising and aligned with the goal of this project. We then developed a codebook that drew on these themes and complemented the descriptive codes generated from our focus group and interview schedules.

We developed the following master codes related to various costs associated with transfer: (a) time; (b) social; (c) integration; and (d) financial. Next, we developed more deductive coding to examine whether the students identified themes discussed extensively in the literature. These themes focus on (e) credit loss, (f) drop in grades, and (g) risk of not graduating. The team used this codebook to descriptively code the focus groups in NVivo.

To examine the active transfer process, we adopted another approach to analyze our longitudinal interview data. Since we were interested in comparing the early and later stages of transfer, we developed a manual coding strategy. Both of each participant's interviews were examined in concert and documented in a form we developed in Word. After summarizing their overall academic history and transfer decision-making, we divided the analysis into the following four main categories: (a) fall 2022; (b) winter 2023; (c) what helped ease transitions; and (d) advice or recommendations. Both fall 2022 and winter 2023 focused on their perceptions and experiences related to transfer, including the positive or negative aspects of transferring institutions. Next, we conducted more deductive coding to examine whether the students identified themes discussed extensively in the literature. Since some of the issues addressed in the literature were already captured under the fall 2022 category (e.g., credit loss), our discussion focused on aspects related to their ongoing experiences of transferring institutions, such as a drop in grades and difficulty with new modes of assessment (or various dimensions of "transfer shock").

Research Ethics

Research ethics applications were completed at all participating institutions. REB approval was granted at all institutions prior to data collection. To maintain students' confidentiality, we changed their names and have not identified their current or previous institutions.

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