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**PSYCHOLOGICAL ADJUSTMENT DURING THE
CAREER TRANSITION PROCESS: A STUDY OF
MATURE AGE STUDENTS IN NEW ZEALAND.**

**A thesis in partial fulfilment of the requirements
for the degree
of Master of Arts**

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ABSTRACT

Research has been conducted to identify the difficulties which mature students experience as undergraduate students, and to explore the career transition process of this population in the context of these difficulties. The research design involved a two-stage multi-method process which incorporated both qualitative and quantitative data. In order to measure the difficulties construct, it was necessary to develop a scale pertinent to New Zealand mature students. This was achieved through modification of an existing Hong Kong scale. A survey was designed in order to administer a range of scales. Pertinent measures were the difficulties scale, the Career Transitions Inventory which measured perception of psychological resources operating during career transition, the participation and commitment scales of the Salience Inventory, and the 12-item General Health Questionnaire. Global measures were used to assess perception of stress and coping in the mature student role. Demographic information was also collected. The research aim was to explore the impact of a range of variables on the four outcome measures of psychological well being, self reported academic performance, stress and coping. The sample group for the qualitative stage of the research consisted of a representative sample of mature undergraduate students from across the four colleges of Massey University, at Albany. For stage two the sample group consisted of 500 mature undergraduate students randomly selected by the administration staff of Massey University, at Albany. Five major areas of difficulty were identified in the undergraduate context. These were home/family concerns, finances, future career concerns, study skills, and support issues. The home/family, finances, and study skills domains of difficulty appeared most pertinent to mature students in this population. Home/family difficulty was associated with health indices, emerging as the strongest predictor of the psychological well being and stress variables. Study skills emerged as the most valuable predictor of the performance and coping variables. Results pointed to the psychological resources of readiness and social support as being most salient for mature students. Readiness emerged as predictive of psychological well being and coping, with social support predictive of performance. This study has both theoretical implications, and implications for career counselling interventions for mature students. Psycho-educational and psychosocial strategies at both the group and individual level are suggested as appropriate interventions.

1. Introduction

The transition to post modern culture has produced a period of rapid change within the socio-economic environment which has created new orientations to work (Arnold, 1997). This has resulted in a corresponding need for re-conceptualisation of traditional ideas about career, and a renaissance in career counselling (Sharf, 1997). It is a rebirth prompted by the increasing acceptability of counselling as part of the modern system, and by the need for individuals to integrate preferred career paths with the boundaryless career patterns of the new employment era (Collins & Watts, 1996; Cummins & Hoggett, 1995; Herr, 1996; Watts, 1996; Wolcott, 1995).

Contemporary career counsellors work in an environment characterised by a need to find new meanings for "career" (Watts, 1996). As rapid change becomes the norm, there has been an increase in the number of career transitions which individuals experience in their working life (Arnold, 1997). Simultaneously, the locus of "career" has switched to one of continuous learning as a way of coping with rapid and constant change in the work environment (Palmer & Dunford, 1997).

In New Zealand, these twin trends are apparent in university statistics which reflect large numbers of individuals returning to university during periods of career transition, and a growing awareness that education and training are lifelong processes (AUS Bulletin, 1998). The bachelor's degree has assumed a particular importance because of its relationship to future vocational and quality of life outcomes (Solberg, Gusavac, Hamann, Felch, Johnson, Lamborn, & Torres, 1998).

A range of international university demographics point to growing numbers of mature students (students aged twenty five years and over) on campus (Lea & Leibowitz, 1995; Kasworm, 1990). Mature students are a vastly heterogeneous group, yet as undergraduate students they have the process of career transition as a commonality (Lea & Leibowitz).

The ability to effectively manage career transitions has important implications for psychological well being. Transitional periods provide opportunities for psychological growth, but also bring the danger of psychological deterioration (Moos & Tsu, 1976; Schumaker & Meleis, 1995). In the current climate, universities have become a key juncture in the promotion and preservation of mental health during career transition (Lea & Leibowitz, 1995). In order to fulfil an expanded role, there may be a need for new career counselling approaches which adequately address the needs of mature students as they negotiate educational, employment and life decisions.

There is a dearth of research on mature students in New Zealand (Bloor & Brook, 1993). New Zealand universities experienced a substantial growth in mature student participation in the years 1989-1994. However, the years 1995 to 1997 point to a levelling off in participation (AUS Bulletin, 1998). The reasons for this decline are unclear, however, and specific difficulties which constrain the educational and career opportunities of mature students in New Zealand have not thus far been identified (Bloor & Brook).

It would appear to be a pertinent time for research in this area. Accordingly, this study aims to identify specific difficulties which New Zealand mature students experience during their time as undergraduates, and to explore the career transition process in the context of those difficulties.

2. Literature review

2.1 Major constructs

2.1.1 Career and career transition

In order to define "career transition" it is first necessary to define "career". Watts (1996) argues that redefining "career" stands as one of the key challenges of the post modern era. This evolution of the meaning of "career" is apparent in the literature, which reflects a move away from the traditional linear model encapsulated in such definitions as "a succession of related jobs arranged in a hierarchy of prestige through which persons move in an ordered more or less predictable sequence" (Wilensky, 1961, p.523, cited in Buckham, 1998).

Contemporary definitions signal the impact of emergent career paradigms, such as that of Arnold (1997, p.3) who views career as "potential or actual sequences of employment related positions, roles, activities, or experiences encountered by, or available to, one or more persons". In a similar divergence from traditional models of career, Hall and Moss (1998) advocate the "protean career", a perspective implying that people hold the ability to shift and change career cycles many times over a lifetime.

The transition construct is more amenable to definition. Schlossberg's seminal work in this area defines transition as "any event or non event that results in changes in relationships, routines, assumptions, and/or roles within the settings of self, work, family, health and/or economics" (1984, p.43). Inherent in this definition is the notion of transitions creating a period of disequilibrium which requires resolution in terms of life organisation and identity; that is, in Schlossberg's words "effecting a change in assumptions about oneself and the world, and consequently, one's behaviours and relationships" (p.44). Brammer and Abrego (1995) characterise a transition as "a journey, usually to something unknown, requiring

courage to take risks and the ability to cope with fear." Hansen (1997) offers a simpler, and more recent definition of transition as the "variety of changes people make in a lifetime" (p.216).

2.1.2 Mature student

The term "mature student" is resistant to an age based definition (Lea & Leibowitz, 1995). However, for research purposes it is necessary to select a cut off point. Accordingly, within this study a "mature student" is defined as any student aged twenty five years and over. This definition is in line with other research in the area (Kasworm, 1990) and is selected in order to emphasise time spent outside the education system, as opposed to the path of the traditional student who enters university following school completion. The mature student is viewed as having academic and psychological life commitments which extend beyond the singular focus of the traditional student on future career and life goals (MacKinnon-Slaney, 1994). The literature refers also to the "adult student" and the "non traditional student", and these terms will be used interchangeably.

Richardson (1994), suggests that mature students are intrinsically motivated to participate in university education, drawing a contrast with younger students who are viewed as motivated by vocational goals. Fujita-Starck (1996) suggests that the need to make sense of one's own life is often a major incentive for engaging in learning activities as a mature student. Further, mature students speak of seeking to open up professional and intellectual opportunities which they have thus far been denied (Richardson, 1995). This research is consistent with Jarvis (1983, p. 67) cited in Richardson), who commented that "when a mature student returns to education the reason for participation does not always lie within the learner, but in the dynamic tension which exists between the learner and the socio-cultural world".

Boshier (1991) revised the Educational Participation Scale in order to define a seven factor structure of motivation to participate in continuing education activities for mature students. The seven factors were labelled as communication improvement, social contact, educational preparation, professional advancement, family togetherness, social stimulation, and cognitive interest in a particular subject.

The literature delineates the mature student cohort as a relatively stressed group at risk of poor psychological well being due to the stress of juggling multiple responsibilities, the challenge of re-entering the student role, and to a lack of familiarity in dealing with the university system (Kasworm, 1990; Lea & Leibowitz, 1995; MacKinnon-Slaney, 1994). Marnell & Blanche (1990) suggest that mature students returning to formal education experience stress and anxiety about their ability to cope with the demands presented by course content, teacher expectations, and relationships with fellow students. Winefield (1993) reinforces these findings, suggesting that in addition to the usual documented student stressors of fear of academic failure, loneliness, and perception of powerlessness within the university system, older students may have developmental needs which may be frustrated by the standard university environment.

Winefield (1993) in a study of study-work satisfaction and psychological well being in the mature student role, reports that study satisfaction is lower for undergraduate students than for postgraduate students. This is cited as due to a lack of a clearly defined identity, to less supportive relationships with fellow students and with teaching staff, to financial hardship, and to a feeling of not being valued within the university environment. Further, study satisfaction was lower than that of postgraduate students in terms of control, finances and study skills. This study makes a further salient point. Mature undergraduates, many of whom have had long interruptions to study, may feel less comfortable with their position both inside and

outside of the university, in addition to suffering a greater degree of financial pressure than younger students.

Winefield (1993) attempts to identify aspects of university life which are conducive to mature student mental health, citing teacher support as of primary benefit to satisfaction in the student role. The availability of understanding, help and information from staff emerged as the main predictor of mature student undergraduate satisfaction.

2.2 The changing world of work

Globalisation of the economy, fast developing technology, and frequent restructuring and redundancy have produced a state of uncertainty and insecurity within the New Zealand socio-economic environment (Palmer & Dunford, 1997). Rapid and diverse change in the social fabric of New Zealand in recent years has seen the welfare state ethos, distinctive of the New Zealand national character until the early 80s, replaced by marketplace concepts. Education has been transformed from a public good to a marketable commodity (Hermansson & Webb, 1993). This change in orientation has coincided with a more diversified climate of needs as New Zealand acknowledges the need to manage and value diversity (Chong & Thomas, 1994).

2.3 University Issues

New Zealand has a unique domestic workplace profile, a small business orientation seeing 92% of companies employing less than twenty people (Gilbertson & Gilbertson, 1995). Many New Zealand companies lack the resources to provide their own training programmes, and universities have become an important source of retraining in order to avoid labour shortages in high technology jobs, and in the service industries.

New Zealand is seeing the professionalisation of its workforce. This trend is consistent with a global shift to an informational society characterised by the "knowledge worker" as the dominant emergent group (Dixon, 1996). The development of a knowledge culture highlights the fact that in New Zealand few have access to good education. New Zealand lags in training, educational qualifications, and school retention rates. The graduate ratio compares unfavourably with other industrialised nations (272 per 100, 000 of population) and appears unlikely to improve significantly (Yarwood, 1992).

Currently old patterns of career co-exist with emergent paradigms of career behaviour (Arthur, 1994). The breakdown of the industrialised concept of career has reinforced the mutuality of education and employment; yet there is evidence of a tension between old and new patterns of career. This is apparent in the interface between traditional learning environments and contemporary occupational contexts. Tertiary institutions are now preparing students for employment contexts which can no longer deliver on promises of stability, long term employment, promotion, and security.

As the locus of career changes to one of continuous learning increasing numbers of adults have recognised the need to continue their education, and to retrain in order to retain a marketable skill base. Many people undergo multiple career transitions throughout their working life and in the current employment environment this looks likely to continue to be the case (Brown, 1995). Asianian and Brickell (1988) found that career change is the most common of all adult transitions, and the transition most likely to motivate adults to seek new learning opportunities.

Louis (1980) cites five basic categories of career transitions which are encountered by individuals in their working lifetimes. In the current climate, each type of career transition can provide the impetus for a return to university. These

categories are those of entering or re-entering the workforce, the assumption of a different role within the same organisation, changing from one organisation to another, changing occupational specialisation, and finally, retirement from the workforce.

The education sector is a pivotal indicator of social change, and the turbulence of the socio-economic context is being reflected in university demographics. A global trend towards growing numbers of mature students on campus is consistent with the situation at Massey University, Albany (Lea & Leibowitz, 1995; P. Mann, personal communication, 1998).

National statistics force a timely caveat. Although New Zealand experienced a substantial growth in mature student participation in the years 1989-1994, the years 1995-1997 point to a levelling off in participation (AUS Bulletin, April, 1998). Government objectives of lifelong learning, the broadening of access to university and the successful management of diversity within the education sector appear threatened by such figures.

The difficulties which constrain the educational and career opportunities of mature students in New Zealand have not thus far been identified. The work of Tofi, Flett, and Timutimu-Thorpe (1996) explored the relationship between the problems faced by Pacific Island students at universities in New Zealand, and the relationship between these difficulties, and social support, academic performance and psychological well being. The study identified workload issues, homesickness, stereotypes and family pressures as particularly pertinent to the university experience of Pacific Islanders, and as potential targets for intervention and support systems.

Within the literature, there is now a clear sense that different groups require different career counselling approaches, and of the need for sufficient depth of career theory and practice to be helpful across a broad range of populations

(Savickas & Lent, 1994). Clearly, if the university is to meet its potential as a significant and positive contributor to adult career development within the new employment era, then there is a need for an expanded view of career development which broadens the traditional focus on the learning capacity of students. Such a view must give weight to the development of skills congruent with new employment contexts, simultaneously acknowledging the diversity which characterises university populations (Buckham, 1998).

It would appear to be a pertinent time to explore some of the issues surrounding the university participation of mature students in New Zealand. This study is thus an attempt to track the important developmental issues of change in the lives of mature students in career transition. Super's (1990) career development theory provides the theoretical foundation for this research, with its ability to highlight issues which are salient to the career development of mature students undergoing the process of career transition.

2.4 Theoretical perspectives on the career development of mature students

2.4.1 Super's lifespan developmental theory

Understanding the dynamics of individual development over the life span is a complex task. Super (1990) offers a lifespan developmental approach through which to understand the adult career experience. This approach offers perspectives valuable to an understanding of the career transition process of the mature student (Sharf, 1997).

Two constructs are central to Super's theory, those of the self concept and of self identity. In contrast to earlier career theory which focused upon objective measures of self, the self concept is a subjective construct and refers to how the individual perceives his/her self and the situation. Super views the self concept as

a reflection of the interaction of personality, values, needs and interests (Sharf, 1997). Hence, vocational development is viewed as the process of developing and implementing a self concept, with the construct of self identity referring to the system of the self concepts. Self-identity is viewed as a structure capable of change, a key premise in understanding how to design intervention programmes in order to promote successful career transition (Blustein, 1992).

Super's (1990) lifespan theory is based on the notion that career development can be conceived as a series of stages, each life stage presenting developmental tasks and challenges which must be mastered in order to progress in career development. Core developmental stages are those of exploration, establishment, maintenance, and disengagement; implicit within the developmental stages is the interaction of the individual with the world of work (Sharf, 1997).

Contemporary work environments mean that individuals are making career changes on a more frequent basis (Arnold, 1997). This context has altered considerably the developmental staging and patterning of career behaviour across the lifespan. Super's original theoretical position conceptualises sequential stages, with transition involving movement from one qualitatively different stage to another (Sharf, 1997). However, Super's model has become more idiosyncratic in its recent formulations, with a movement away from characterising human development as stage-like and continuous to a more unique view of individual development which incorporates opportunities for consolidation, regression, reorganisation, and growth (Magai & Hunziker, 1993).

As Super's work has evolved, the construct of recycling has been expanded to reflect new workplace realities as working life becomes characterised by a series of "mini-stages" with the individual revisiting prior stages during career transition (Arnold, 1997). Recycling represents a striving for adaptive resolutions of novel, non maturational problems, and involves a re-entering of the exploration stage, that

is, "activities directed towards enhancing knowledge of the self and the external environment which an individual engages in to foster progress in career development" (Blustein, 1992, p.175).

The recycling construct, and its related constructs of exploration and adaptability, are important in understanding the mechanisms which facilitate the adjustment of mature students to the undergraduate environment. The suggestion that certain life cycle issues are recycled for adult learners is hard to refute. Indeed, support for the recycling construct has been found in the development of a classification system of the concerns of adult students which found considerable concern with the tasks of the exploration stage of career development (Anderson & Niles, 1996). Assessment was made through the Adult Career Concerns Inventory (Super, Thompson, Lindeman, Jordaan, & Myers, 1988) which assesses the level of concern exhibited by adult students with the developmental tasks of each of Super's (1990) stages of career development. The exploration stage is concerned with crystallizing, specifying and implementing an occupational choice, as expressed through indication of the extent of concern with such items as "clarifying my ideas about the type of work I would really enjoy". The only stage for which the mean participant score was significantly above the normative score was that of exploration, the mean score of which exceeded the norm by approximately one standard deviation.

2.5 Theoretical perspectives on career transition

2.5.1 Models of transition

Career transitions represent an integral part of the career development process with the career process variables (career decision making, career maturity, adult career adjustment) inextricably linked to the transition process (Sharf, 1997). Career transitions have much in common with other life transitions, therefore

transition theorists such as Hopson & Adams (1977) and Schlossberg (1981, 1984) offer useful perspectives for this study.

Transition theorists describe the process of coping with transition through the consideration of similarities and differences among transitions, and through consideration of the coping strategies which are utilised (Hopson & Adams, 1977). The seminal work of Schlossberg (1984) provides a framework which suggests that in order to understand the meaning a transition has for a particular individual it is necessary to examine particular dimensions of the transition.

Firstly, the type of transition is salient in terms of whether the transition is anticipated (planned) or unanticipated (unplanned). The human life course is punctuated by normative developmental challenges, that is, those confronted by almost all individuals as they traverse the life course, as well as by non-normative challenges, that is, those tasks which are unexpected and involuntary (Stolz-Loike, 1995).

Changing work environments have increased the number of both planned and unplanned career transitions which an individual will experience in a lifetime (Lea & Leibowitz, 1995). There are variety of reasons for planned transitions; these may come about through a natural transition from university to work, or may result from a lack of satisfaction within the individual's current occupation, or because conflict occurs between work and other roles in life. Unplanned transitions may occur for a variety of reasons, such as changes within an organisation (restructuring), changes in personal health, disability or accident, or changes in personal status such as divorce (Brown, 1995; Waskel, 1991).

2.5.2 Adaptation to transition

Schlossberg (1984) suggests there are four areas to consider in understanding transitions; the triggers of the change, the person whose change or transition it actually is, the consequences of the change, and coping strategies and resources. Schlossberg views transition as an adjustment process over time, and places an emphasis on understanding coping strategies within transitions. Coping is conceptualised as an active approach to adaptation, involving such skills as developing a positive view of change, building support, changing negative thoughts, solving problems and appraising potential danger.

Both normative and non-normative life transitions are flash points in development which constitute the context for personality transformation and consolidation. Moos & Tsu (1976) and Lu (1994) suggest transitional states create a disorganisation of function which creates the opportunity for psychological growth, but also brings the danger of deterioration in psychological well being.

Levi (1994, p.80) defines psychological well being as "a dynamic state of mind characterised by reasonable harmony, for example, between the abilities, needs, and expectations of an individual and the demands and opportunities of their work environment." Rosenhan (1995) offers a model which suggests that poor psychological well being results in behavioural indices (which may include general passivity, giving up and procrastination); cognitive indices (can be manifested in reduction in effort, diminished problem solving ability, lowered self esteem, reluctance or inability to learn, and affective deficits (usually taking the form of depression or heightened negative moods, such as frustration, irritation, apathy, sense of futility). Research indicates a wide range of emotions accompany transitions; namely, loneliness, frustration, depression, apprehension, anxiety, insecurity, and ambivalence (Watson & Clark, 1984).

Schlossberg (1984) states that individual perception plays a significant role in defining the transition event. It is the individual's perception of change, rather than the change event itself, that determines whether a person grows or deteriorates as a result of the transition. Various factors are believed to mediate the impact of the transition process, including the nature of the transition event, the environment, and individual personality characteristics and coping resources (Brown, 1995; Bruce & Scott, 1994; Lu, 1990; Schumacher & Meleis, 1994; Watson & Clark, 1984).

The literature suggests two schools of thought in terms of the effect of psychological disequilibrium on basic personality disposition. Most theories assume that transitions create major reorganisation and discontinuity in personality. However, a number of studies indicate that transitions inspire magnification of basic personality differences rather than the creation of a new structure. Hence, in this view personality structure becomes a modification and elaboration of earlier structures, pointing to developmental continuity in the midst of change (Caspi & Moffit, 1991).

2.5.3 Personality variables: perception of psychological resources operating during career transition

The research of Heppner, Multon, and Johnston (1994) focused on personality variables in an effort to further understanding of the process adults go through when making career transition. Their work focused on psychological resources, that is, behavioural predispositions that would lead an individual to engage in proactive strategies in order to successfully make the role changes inherent in the career transition. Their work identified five distinct factors which contribute to perception of psychological resources during career transition. These were identified as readiness, efficacy, control, perceived social support, and decision independence.

2.5.3.1 Readiness

The first factor, readiness, reflects how the individual perceives his or her motivation for making a career transition. Motivation can be viewed as the internal processes that energise and direct behaviour (Bauer & Mott, 1990). Within the career transition process internal motivational resources are represented by career-related needs, cognitions, and emotions. Within the university environment, factors that contribute to motivation to approach achievement related tasks and situations include perceptions of high ability, learning rather than performance goals, high expectations for success, a valuing of the achievement domain, and an optimistic attributional style (Salili, 1994). Empirical research using various paradigms has indicated that selected aspects of career exploration are related to intrinsic motivational factors (Blustein, 1992). Blustein concludes from contemporary research that both self and environmental exploratory activity, as indicated by goal directedness, career decision making self efficacy, and a thinking oriented decision style, is associated with an intrinsic motivational orientation. Further, research on adult students found that high motivation was particularly influential in supporting the coping process, and that it was able to compensate for perceived lack of background knowledge (Pintrich & Schrauben, 1992).

2.5.3.2 Efficacy

The second factor, confidence, assesses how much efficacy a person feels towards completing the tasks necessary to make a successful career transition. Bandura (1997, p.3) describes the concept of perceived self efficacy as "belief in one's capability to organise and execute the course of action required to produce given attainments". Self efficacy beliefs constitute a fundamental component of Bandura's social cognitive theory. Betz & Hackett (1986) have extended the construct to career-related domains.

A substantial body of research shows that beliefs of personal efficacy play a key role in career development and pursuits (Betz, Klein, & Taylor, 1996). Such beliefs contribute to the scope of career options considered, to the development of occupational interests, to choice of course of study, to perseverance in the face of difficulties, to the various subskills of career decision making, and to academic success (Betz & Hackett, 1986; Brown & Lent, 1996; Lent, Brown, & Larkin, 1986). A range of studies support the view that perceived self efficacy influences achievement (Moriarty, Douglas, Punch, & Hattie, 1995; O'Leary, 1992). Multon, Brown, and Lent (1991, cited in Vrugt, Langereis, & Hoogstraten, 1997) carried out a meta-analysis of the relationship between self efficacy beliefs and academic performance. Results revealed significant positive relations between self efficacy beliefs and academic performance across a variety of experimental designs and assessment methods. Further, research indicates a significant negative correlation between self efficacy and stress (Abouserie, 1994; Solberg & Villarreal, 1997). Further, adaptation to change is fostered by self efficacy because it relates to positive coping strategies (Carter & Cook, 1995).

Efficacy related processes play a key role in setting the course of intellectual development and are important determinants of cognitive skill and achievement within the university environment (Pintrich & Schrauben, 1992). In the context of the mature student efficacy beliefs are crucial at advanced levels of cognitive functioning where pursuits are complex and demand a high level of self directedness. At university, students must choose educational direction and assume major responsibility for their own learning. Students with a high sense of efficacy are more successful in regulating their own learning and perform better academically than those who doubt their intellectual capabilities (Pintrich & Schrauben).

As rapid change in occupational structures calls for more frequent decision making, efficacy for making sound decisions has increased in importance.

Perceived efficacy affects many of the decisional subskills. Research suggests that the higher the student's beliefs in efficacy to decide what occupational career to pursue, the more strongly they become integrated into the social and academic life of the educational environment (Bandura, 1997).

Social cognitive theory conceptualises ways in which variables such as self efficacy, outcome expectations, and personal goals guide career development, but also considers how these variables inter-relate with important aspects of the individual, their environment, their learning experiences, and career development outcomes (Bandura, 1997). Through its ability to highlight the mechanisms through which these variables affect the career development outcomes of mature students, self efficacy offers a particularly useful model for this research.

Through integration of social cognitive theory with Super's (1990) life span developmental work, the self efficacy construct and outcome expectations can be understood in context. Self efficacy affects the self concept of the mature student in that student participation in the university environment is affected by the beliefs they hold about their ability to deal with the stresses and challenges of university life Ajzen & Fishbein (1980, cited in Lea & Leibowitz, 1995). Thus the development and maintenance of student self identity is intimately connected with environmental feedback received, which can support the formation of a new concept of self and increase one's belief in ability to succeed. Hence, Bandura's four sources of self efficacy information serve to augment confidence in ability to deal successfully with university tasks, but also provide the means by which to facilitate change in self identity (Pintrich & Schrauben, 1992).

2.5.3.3 Locus of Control

The third factor identified by Heppner et al. (1994) is one's perception of control over the career transition experience. Social cognitive theory emphasises the importance of the perceived situation in assessing the control the individual feels. To the extent that people judge themselves to have control in a situation they will be less likely to perceive that situation as harmful, and less likely to manifest adverse reactions (Lazarus, DeLongis, Folkman & Gruen, 1985). Internal and external attributions function to project one's beliefs about self and the world and to guide the ways in which a situation and its role possibilities are defined (Solberg & Villareal, 1997).

Central to the successful outcome of transition is the sense that one has control over this period of change and that one has the skills and knowledge required to handle the change associated with this (Carter & Cook, 1995). There are two pathways through which an individual can gain and maintain a sense of control; either through controlling oneself or by exerting control over the environment (Watson & Tharp, 1993).

There is widespread agreement among clinicians and researchers that control is one of the most critical variables involved in psychological health and well being (Rosenhan & Seligman, 1995). There are several clinical areas in which impairment of control has been implicated; stress and anxiety related disorders, depression linked disorders, drug and alcohol addiction, and eating disorders (Shapiro, Schwarz, & Astin, 1996).

A sense of control over career related tasks appears critical to psychological well being. Internal belief states that reflect control, awareness, and accountability add significantly to the prediction of subjective wellbeing (Conger & Kanungo, 1988; Rosenhan & Seligman, 1995). Super's theory (1990) suggests that effective career decision making requires an internal locus of control. Individuals with an internal

locus of control are more likely to seek the information and resources that support psychological adjustment and coping behaviour (Baumgardner, Heppner, & Arkin, 1986). Pertinent to the experience of career transition, Bruce & Scott (1994) argue that when individuals chose to make change they experience more control over emotions and experiences, therefore a negative outcome is less likely. Individuals who believe they have little control over a situation may develop negative expectancy about the future which can result in feelings of helplessness, depression, frustration, anxiety, hostility, or disinterest (Waskel, 1991).

It has been suggested that perceived control may be the critical component underlying a number of related psychological constructs. Coping is particularly salient within this study, Lazarus and Folkman (1984) suggesting that internalised beliefs about control influence primary cognitive appraisals whereas situational appraisals of control are an important component of secondary appraisals, that is, the evaluation of coping resources and options. In mature adults, an internal locus of control has been associated with more positive coping strategies, greater life satisfaction, and more positive psychological functioning (Nunn, 1994).

2.5.3.4 Social Support

The fourth factor identified by Heppner et al. (1994) is that of social support. There is longstanding evidence to support the view that social processes play an important role in managing life transitions. In 1975, Khan (cited in Coyne & Downey, 1991) spoke of "the adequacy and stability of social support as a determinant of objective and subjective well being, of performance in major social roles, and of success in managing change in those roles" (p.98).

The beneficial effects of social support have become increasingly evident in studies of health and psychological well being which indicate that social support may buffer against stress and stressful changes (Coyne & Downey, 1991).

According to Lazarus and Folkman (1984) the knowledge of available support, either actual or imagined, affects individual perception of stress and assessment of coping ability.

A range of studies have noted a positive association between social support and psychological well being and academic performance in students (Jay & D'Augelli, 1991; Tofi et al., 1996). The work of Tinto (1987) on social processes within educational institutions suggests that students are more likely to stay in a course if they experience a sense of connection to other students, and to individuals in authority.

A heterogenous set of conditions influence perceptions of support (Coyne & Downey, 1991). Huston-Hoburg & Strange (1986) found that perceived availability of family support was a strong predictor of university efficacy. In addition to being associated with higher academic confidence, family support was found to be associated with lower stress in student populations. Interestingly, Coyne & Downey found that negative features of relationships have a greater impact than positive features in their capacity to both cause and maintain psychological symptoms.

2.5.3.5 Decision Independence

The fifth factor identified by Heppner et al. (1994) is that of decision independence, that is, whether the individual perceives the career transition decision as an independent or autonomous one, or a decision made in consideration of the needs of others. Super's theory (1990) suggests that effective career decision making requires a sense of autonomy. Concern with autonomy points to consideration of the relational aspects of context.

Blustein & Noumair (1996) offer a view of human development in which maintaining connections to one's family and significant others is viewed as adaptive and facilitative of growth. However, families impose needs as well as offer

resources (Carter & Cook, 1995). The research of Bauer & Mott (1990) on the life themes and motivations of reentry for students indicates that this may be a gender issue, with female mature students holding higher concerns with autonomy. This research is consistent with the work of Perosa and Perosa (1985) whose study of the career change process of adults in higher education found that women were most likely to return to education seeking careers to enhance "new found independence" (p.37).

2.6 Stress and coping

2.6.1 Stress

Schlossberg (1984) cites the degree of stress experienced as a defining characteristic of transition. Modern theories of stress are based around the notion that cognition links events to arousal. According to Lazarus & Folkman (1984) "psychological stress is a particular relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and endangering his or her wellbeing" (p.19). Thus it is the interaction between cognitive appraisals of the situation and evaluation of one's ability to psychologically and emotionally manage that situation, which defines the stress process.

Over time the concept of stress has evolved as a bio-psycho-social construct with models addressing the potential of various person and environmental factors to mediate or moderate the negative impact of stress. For example, social support moderates stress and self efficacy mediates perceived stress. Thus, self efficacy expectations affect the degree to which one perceives the task as stressful or challenging (Solberg & Villarreal, 1997).

Stress is a variable particularly pertinent to mature students, who are conceptualised as a relatively stressed group due to multiple roles, and the

difficulties of adjusting to study following a period of time away from education (Anderson & Niles, 1995; Kasworm, 1990). However, the research of Yarbrough and Schaffer (1990) found lower levels of stress for mature age students than for traditional age students. It would appear that life experiences help non traditional students deal with the stress of university life, through a greater range of coping strategies.

A variety of research indicates how stress may be embedded in the life course and context of the mature student. Low levels of stress have been cited as predictive of high academic self efficacy, Felsten & Wilcox (1992) explored the influence of stress on psychological well being and academic performance of mature age undergraduate males, finding stress to be directly related to increased symptomatology of depression and anxiety, and decreased grade point average. This work is consistent with the research of Winefield (1993) who found stress to be associated with negative academic outcomes.

2.6.2 Coping

Coping, usually associated with stress, has been defined as "the constantly changing cognitive and behavioural efforts required to manage specific external or internal demands that are appraised as taxing or exceeding the resources of the person" (Lazarus and Folkman, 1984, p.141).

Coping effectiveness is best examined and explained by using a model that balances opposing forces, namely, psychological resources and deficits (Heppner, Multon, & Johnston, 1994). The importance of primary appraisal is emphasised. Primary appraisal involves the assessment of whether the transition is positive, stressful, or irrelevant (Lazarus & Folkman, 1984). Individuals then make a secondary appraisal of the basic adaptive tasks required, of coping resources, and of options. The transition appraisal process thus involves an individual determining

of the balance of present and possible assets and liabilities through consideration of variables which characterise the transition, the individual, and the environment (Schlossberg, 1984).

Concurrent with appraising and re appraising events, resources, and results during a transition, an individual engages in coping behaviour (Roberston & Brown, 1992). Coping represents concrete efforts to cope with life strains encountered in different roles. It is an important factor in the process of stress management and adaptive behaviour. The coping process is an interaction between the individual and the environment characterised by reciprocity of causation, that is, the person and the situation impact mutually on each other. As the person directs the coping response to environmental demands, the actual or perceived nature of the environment undergoes change (Brammer & Abrego, 1981; Lazarus & Folkman, 1984). Accordingly, the primary way in which one can assess where an individual is in the transition process, and how the transition is being handled, is through individual perception and appraisal (Schlossberg, 1984).

2.7 Roles

Schlossberg's (1984) definition of transition cites changing roles as integral to the transition process. Roles consist of activities and behaviours that characterise a person in a given social context (Carter & Cook, 1995). Super (1990) offers an integrative view of life roles, describing the five roles of student, worker, citizen, leisurite, and home maker and conceptualising these roles as mutually beneficial across the life space rather than mutually exclusive (Niles & Goodnough, 1996).

Super's lifespan /life space perspective is underpinned by the assumption that life roles within developmental tasks vary for individuals at different points in their lives (Sharf, 1997). Super advances the notion that people live in multiple role environments, and that it is in adulthood that one has the most choice, and most

complexity, of roles. Hence, transitions in life create a necessity to explore across many life domains, highlighting the usefulness of the roles construct in exploring the mature student career transition process (Carter & Cook, 1995).

Throughout the lifespan, the importance of various roles may change, varying with stages and producing differing career concerns (Lea & Leibowitz, 1995). The term "role salience" refers to varying combinations of the qualities of role participation, role commitment, and knowledge (Neville & Super, 1986). Understanding of the relative contribution of each of the dimensions of role salience can permit insight into the individual in terms of multiple role issues, and in terms of the value base of specific role priorities and inter-relationships (Lea & Leibowitz).

Schumacher & Meleis (1994) point to role mastery, the achievement of comfortable and skilled performance of required behaviours in a new situation or environment, as a major indicator of healthy transition. The work of George (1990, cited in Carter & Cook, 1995) affirms this point. Research findings conclude that individual differences in adjustment to change can be understood by examining shifts in critical role activity that accompany life transitions.

Re-entry to university or the entering of university for the first time as a mature student can be viewed as a transition involving role expansion, redefinition, and change. The ability to develop new roles may be viewed as a psychological predisposition that varies among individuals (Keierleber & Hansen, 1995). Hence, individual differences in adjustment may stem from specific psychological factors which determine individual responses to change, pointing to the value of identifying the psychological resources which facilitate role mastery within the career transition experience of the mature student.

Paradoxically, research suggests that life satisfaction may be increased by either reduced life involvement, the scarcity hypothesis, or by greater life involvement, the expansion hypothesis. Research on student populations indicates

that both male and female university students with high reported life satisfaction have more demanding lifestyles than individuals with low life satisfaction, but that they did not suffer greater personal stress (Bailey & Miller, 1998). Those who reported the highest levels of global life satisfaction believed their lives were characterised by increasing, rather than decreasing, responsibilities and roles. Bailey & Miller point to the significant role of fulfilling interpersonal relationships in the reported life satisfaction of students who were "life-active", that is, had lives characterised by a broad variety of roles.

2.8 Demographic Variables

2.8.1 Gender

The argument that gender determines educational experience and societal roles is not new (Burstyn, 1993). O'Neill & Fishman (1995, p.167) define gender roles as "behaviours, expectations, and role sets defined by society as masculine or feminine that are embodied in the behaviour of the individual man or woman and are culturally regarded as appropriate to men or women". Gender role development and career development run parallel courses over the life span, with changes in either dimension having an interactive quality (Hansen, 1997).

The experience of career transition for mature students may prompt a redefinition of gender roles, heightening the possibility of gender role conflict. Gender role conflict can be defined as "the psychological state where gender roles have negative consequences on the person or others" (O'Neil & Fishman, 1995, p.167). One outcome of gender role conflict is gender role strain, that is "a discrepancy between the real self and that part of the ideal self concept that is culturally associated with gender" (Levant, 1996, p.259). Gender role conflict and gender role strain hold relevance for mature students in that their presence can lead to poor psychological adjustment during career transition.

A range of studies implicate gender as an important moderating variable in students' career development. These studies suggest that women report a greater range of difficulties, and that such barriers exist in both the public and private spheres of their lives (Luzzo, 1995: Norton, Thomas, Morgan & Tilley, 1998; Padula, 1994).

There appears to be a dearth of research on the problems faced by men who return to fulltime study as mature students. However, the minimal research available suggests that there are gender differences between returning men and women students. The research of Padula (1994) on differences in the academic progress of mature age undergraduates indicates that patterns of women's study reflect more interruptions and slower academic progress than men. Further, men and women mature students in long term committed relationships face significantly different sets of pressures. Women students score lower on measures of self esteem, they are both less satisfied with, and feel less supported by, their partners, and they experience greater levels of stress than their male counterparts (Norton et al., 1998).

A more recent study by Maynard & Pearsall (1994) found that male students received greater support from their immediate families than did women students. Scott, Burns, and Cooney (1996) in an Australian study of reasons for withdrawal from university study, cited as the fifth most common reason the presence of hostility and absence of support from family members. This may be linked to a common theme in the literature, that is, that male partners and family members view female study as a hobby rather than a career move. Male study is viewed as "serious work", a means of enhancing career prospects (Maynard & Pearsall). In fact the research of Fujita-Starck (1996) on the reasons for participation in tertiary education of mature students suggests that males and females are equally motivated by the need for professional development.

2.8.2 Age

Age is a key defining variable of the career development of mature students (Krager, Wrenn & Hirt, 1990). Schlossberg (1981) points to whether the transition is "on or off time", that is, its relationship to the social clock, as a critical feature of transition. New Zealand is seeing the "greying of the workforce". Demographics by age group indicate that the workforce participation rate of young people is falling, with a decline also in the participation of prime-aged men (25-54), and a concomitant increase in the participation of women across all age groups over the last decade (Dixon, 1996).

Perspectives which stress the influence of chronological age on life space may be too limiting given the instability of the context in which contemporary adults live (MacKinnon-Slaney, 1994). Empirical research offers support for Super's recycling construct, that is, the suggestion that certain life cycle issues are recycled for adult learners. It can no longer be assumed that as one ages one will be in some predetermined stage (Anderson & Niles, 1995).

Viewing mature students from a stage perspective calls for understanding of both the roles and life stage of the adult learner. Career changers in their forties represent a fast growing group (Newman, 1995). This cohort tends to experience transition issues not encountered by other groups. These include fear of the unknown and anxiety regarding the future, uncertainty regarding wisdom of past personal and career decisions, issues of financial security, and identity and emotional issues (Bejian & Salomone, 1995).

Heppner et al. (1994) found that older workers tend to perceive themselves as possessing fewer psychological resources to deal with the experience of career transition. Indeed, in terms of perception of well being, age was found to be an important covariate, and was specifically associated with three areas of general health; sleep difficulties, agitation levels (due to multiple role demands associated

with balancing work, family, university), and amount of confidence experienced in the social aspects of university life (Solberg et al. 1998).

Richardson (1994) suggest that a stereotypical picture exists of mature students as "lacking the basic study skills necessary for effective study in higher education" (p.11). However, the literature on the academic performance of mature students shows that not only do they tend to be more efficient at studying (Trueman & Hartley, 1996) but that they also tend to adopt the type of learning strategies which universities are striving to develop. Richardson (1995) suggests two reasons why mature students tend to take a superior leaning approach. Firstly, they are perceived as more intrinsically motivated than younger students who may be more motivated by vocational factors. It is this intrinsic motivation which promotes a deep approach to learning. Research also shows that mature students show no differences from younger students in terms of persistence and attainment, and that they do at least equally as well, and sometimes better than younger students in terms of academic performance, as measured by final degree classification (Hartley & Lapping, 1992; Richardson, 1995).

The role of age in persistence (in terms of completion rate) is interesting, with Kember & Harper (1987) finding that mature students were more likely to complete a programme of study. Richardson (1995) suggests that this may reflect the fact that mature students have more to lose from academic failure than younger students, in both personal, vocational and financial terms.

It is important to avoid age insensitivity in a study such as this. Mature students are not a homogenous group (Lea & Lebowtiz, 1995) and they hold multiple reasons, needs and expectations for a return to the student role. The work of Fujita-Starck (1996) suggests that students aged 60 years and over posses distinct motivational characteristics that are not shared by younger mature students. Thacker & Novack (1991) compared female mature students in terms of two age

groups, 35-44 years and 45-64 years. They found that older women were motivated by intellectual challenge, with younger women citing gaining a degree to achieve independence, the acquisition of new skills, and either change in career or advancement in career, as primary motivations for returning to study.

2.8.3 Marital status

Norton et al. (1998) looked at the effects of full time study on mature students who were also in long term committed relationships. They suggest that the mature student role can have a negative effect on long term relationships through role overload and changing roles, which can lead to reduced marital satisfaction and reduced psychological well being. However, although role strain is clearly a problem for mature students, Gerson (1985) found that married female students experienced greater gratification with their life in comparison with married females in an exclusively domestic role.

Although noting a variety of stresses for mature students arising from domestic responsibilities, the support of the student's partner was identified as the single most important buffering effect (Thacker & Novak, 1991). Wakeford (1994) found that the amount of support given by the spouse was strongly related to marital satisfaction. It would appear that students who are satisfied with their partners have higher self esteem and suffer less stress than students who remain unsatisfied. However, the study of Norton et al. (1998) threw up some surprising findings in that whilst satisfaction with one's partner was important, it was of less importance than perception of support. Further partner support was more important in limiting amount of stresses experienced than was actual satisfaction with the relationship.

There appear to be gender differences in spousal support. Huston-Hoburg & Strange (1986) found that wives were more supportive of student husbands than husbands were of student wives. Further, the work of Norton et al. (1998) noted a

decrease in partner support in the second year of study. This is a finding brought into focus by Green & Percy (1991) who reported that partners and children who were initially supportive became less so when a woman's study consistently interfered with some aspect of their own lives.

2.8.4 Dependents

A significant flow of adjustment from the domestic to the university sphere is clearly apparent within the literature, no more so than around issues of responsibility for dependent children and aging parents. Rickinson & Rutherford (1996) suggest that degree level education can cause great pressure for all students, and that the first year of study demands a particularly major adjustment. For mature students this pressure can be exacerbated by family responsibilities, and such pressure may lead to withdrawal at an early stage (Norton et al., 1998).

The research of Maynard & Pearsall (1994) on gender differences in stress experienced during studies found that stress was of a different nature and more intense for women, and that it was caused largely by family factors. Edwards (1993) explored the experience of mature women students who had dependents. Findings indicate that although being a student increased self esteem, women felt considerably constrained by their family responsibilities, and felt that their family relationships had often suffered in a variety of ways. Somewhat disturbingly Wakeford (1994) talks of the "social risk" perspective, that is, mature women perceive the risks of being a student as potentially threatening their domestic relationships, whereas men did not. Clearly there are serious implications of the social risk hypothesis in terms of successful completion of degree studies.

In an Australian study, Scott et al. (1996) explored reasons for discontinuing university study. The highest ranked reason was pressure of family responsibilities,

a factor which also ranked as a primary reason for turning down a university place (Kakalas & Mackenzie, 1995).

Thacker & Novack (1991) studied two groups of female mature age students, aged 35-44 years and 45-64 years respectively. The younger women were found to experience more stress and less satisfaction from their studies in general, and were more likely to regard family responsibilities as sources of stress. However, the older group reported their (older presumably) children as a source of support in their academic work, and reported higher well being in the student role. Multiple regression analysis found that children's psychological support and high grade point average significantly predicted satisfaction in the mature student role. Low grade point average, and the presence of young children, significantly predicted student strain.

Suitor (1987) found life priority differences in mature students in terms of their status as part or full time students. When conflict between the needs of dependents and the student role arose, full-time students were more likely to put the student role above the family role, whereas part-time students gave dependents first priority.

2.8.5 Employment

A major contention of student development practitioners is that participation in extracurricular activities serves to enhance the total development of students (Niles, Sowa, & Laden, 1994). Williams & Winston (1985) found that student participation in paid work was positively related to a number of aspects of personal development, including having mature relationships with peers, increased interdependence, appropriate educational plans, and mature lifestyle plans.

In terms of whether paid work increases or decreases the perceived stress of mature students, a number of factors need to be taken into consideration. Clearly, paid work may create time conflicts with study. However, mature students who are

employed may suffer less financial stress as a counterbalance (Winefield, 1993). Winefield found that the influence of paid work on psychological well being appeared to be minor. Neither satisfaction with paid work nor amount of time per week engaged in paid employment had as much psychological influence as overall financial state.

2.9 Difficulties

Heppner et al.'s (1994) identification of perceived psychological resources represent important elements for understanding the career transition process of mature students, as do the demographic variables discussed thus far. However, there is a larger picture here. Both structural and cultural factors are shaping the career development of mature students, with contemporary patterns of career transition being negotiated within the transition to post modern culture (Herr, 1996; Watts, 1996; Wolcott, 1995). Many of the difficulties which mature students face have their genesis in changing socio economic dynamics, or in Herr's (1996, p.5) term, the "ecological context".

In response to widespread criticism that career development theory emphasises intra individual factors at the expense of context, emergent career paradigms provide an expanded view of career development by addressing various dimensions of both the person and the environment (Cox & Paley, 1997). The self concept has been at the core of Super's developmental theory, with vocational development as the process of developing and implementing a self concept (Blustein, 1997). However, Super's work has been refined, recognising the need to discern the context of a given individual, and taking a dual focus on self and situation based on the underlying assumption that both individual and contextual factors shape the development of self and identity (Blustein & Noumair, 1996; Herr, 1997). Placing psychological constructs into this broader context underscores the complexity of

attempting to explore the confluence and integration of all factors affecting the career development of mature students.

The barriers mature students encounter in furthering their education represent significant adjustment issues (Niles et al., 1994). Early research on the barriers construct was almost solely in the context of the career development of women (Crites, 1969; Farmer, 1976; Harmon, 1977; O'Leary, 1974). In recent years, researchers have developed more complex classification systems (Nieva & Gutek, 1981; Tinsley & Faunce, 1980) and have begun to specifically study university students' perception of barriers to career development (Bowen, 1988 cited in Swanson & Tokar, 1991; Russel and Rush, 1987; Slaney & Brown, 1983). The literature points to the viability of the barriers construct. There is clear indication that university students perceive the existence of career related barriers and that individuals recognise both attitudinal and self concept factors, as well as environmental constraints to their career aspirations (Swanson & Tokar).

A variety of research identifies university students' perception of barriers to career development. Swanson & Tokar (1991) found that difficulties fell into three categories; financial issues, child care and family commitments, and other time commitments. Chandler & Gallagher (1995) developed a taxonomy of problems seen at university counselling centres, identifying four major areas of difficulty. These were cited as relationship difficulties, career concerns, stress and anxiety, and substance abuse. Similarly, Wong & Kwok (1996) identified six broad areas of mature student difficulty, citing study skills, relationships with fellow students, work, finances, social life, and family life as most pertinent.

Various domains of difficulty interact to affect the individual student in a variety of ways. Wong & Kwok (1996) highlight a reduction in the effectiveness of student coping strategies and increased stress arising from difficulties. Paradoxically, Luzzo (1995) suggests that perception of barriers may serve as a motivating force in

mature students' career development. Solberg et al. (1998) take up this point in their work on success identity within university settings, concluding that "it is imperative that students perceive potential academic barriers as challenges" (p.79).

International studies point to a serious trend within the presenting difficulties of university students. Pledge, Lapan, Heppner, Kivlighan, & Roehlke (1998) analysed patterns of client concerns over a six year period within a number of university career counselling centres. They concluded that the presenting problems of clients were qualitatively different and of greater severity than those reported in earlier decades. The study pointed to a need for training on suicidality, psychopathology, and crisis intervention, as well as traditional training in vocational and developmental concerns. The stability and severity of presenting problems at university career counselling centres has not been identified in New Zealand. However, in light of the increasing pressure on career counselling centres for accountability and balancing of resources the overseas findings strike a cautionary note.

2.10 Research objectives and questions

2.10.1 Research objectives

The research objectives which are to be explored in this study are as follows:

Stage 1

1. To identify the difficulties which mature students face as undergraduate students at Massey University, Albany campus.

Stage 2

2. To explore the impact of variables such as gender, age, number of dependents, hours worked, role, transition type, perception of difficulties, and psychological resources on the outcome measures of perceived psychological well being, perceived academic performance, stress and coping.

2.10.2 Research questions

Stage 1

1. What are the specific difficulties which the Massey University, Albany mature student population perceive as difficulties during their time as undergraduates?

Stage 2

2. What is the relationship between each of the five career transition constructs (readiness, efficacy, control, social support, decision independence) and perceived academic performance, psychological well being, and stress and coping?
3. What is the relationship between the identified difficulty constructs and perceived academic performance, psychological well being, and stress and coping?

4. What is the relationship between each of the five career transition constructs (readiness, efficacy, control, social support, decision independence) and the identified difficulties?
5. What is the relationship between gender, marital status, age, number of dependents, and hours worked, on perceived academic performance, psychological well being, and stress and coping?
6. What is the relationship between transition type and perceptions of difficulty experienced, academic performance, psychological well being, and stress and coping?
7. What linear combination of variables best predicts perception of academic performance, perception of psychological well being, and perception of stress and coping?

3 Methodology

3.1 Introduction

A multi-method research design, using both qualitative and quantitative techniques was used in conducting this study. The multi method approach allows data to be collected in a variety of different ways, from a variety of sources (Riley, 1990).

Robson (1993) views overcoming mono-method bias as an important benefit of the multimethod approach "the reduction of inappropriate certainty" (p.290), and cites the main advantage of employing multiple methods as permitting triangulation. Triangulation provides a means of testing one source of information against another on the basis that if two sources provide similar messages then, to some extent, they cross-validate each other. Further, triangulation facilitates a greater depth of understanding through the use of qualitative data to enhance quantitative results (Miles & Huberman, 1994).

This research was conducted at two levels. Each stage addressed specific research questions and had its own methodology associated with it. The focus was thus on the use of different methods for alternative tasks, the "complementary purposes" model (Robson, 1993). The two stage approach ensures that there is a joint contribution from qualitative and quantitative methodology. In this study, stage one draws on data from focus groups in order to modify the Mature Students Difficulty Scale. This scale was then incorporated into the second stage of the research. Carrying out the qualitative step as stage one ensures that results can be fed back into the research process, rather than incorporated at the end. Triangulation of methods thus allows for examination of career phenomenon from multiple perspectives (Robson).

Over the past decade there has been growing evidence that "career" consists of both objective and subjective criteria (Bailyn, 1993; Stephens, 1994). Although

traditional career development theory has hailed from the positivist tradition, narrative psychology has emerged as an important model of career assessment, drawing on the client's subjective experience through a phenomenological perspective (Savickas & Lent, 1994). Accordingly, consistent with the phenomenological perspective, qualitative data was obtained through the use of focus groups, with quantitative data obtained from the administration of a questionnaire focused around psychometric scales.

3.2 The research population

Historically, the university has been the province of youth, representing the beginning stage of career and life aspirations of young adults (Lea & Leibowitz, 1995). Today university demographics reflect individuals at all ages and all stages of development across the lifespan (AUS Bulletin, April, 1998). Mature students, that is, any student aged twenty five years or older (Kasworm, 1990) are now an established part of the university community. This population hails from a broad range of backgrounds and may include students who have been away from formal education for several years, who attend university part time, who hold full or part time jobs, who have established their own homes, and who have assumed primary roles other than student (Lea & Leibowitz). However, for the purposes of this study a mature student will be defined as any student aged twenty five years or over (Kasworm).

Massey University, Albany, statistics are consistent with global trends, with 37% of the undergraduate population meeting the definitional criteria (Lea & Leibowitz, 1995; P.Mann, personal communication, 1998). In taking on the student role in such large numbers mature students have signalled recognition of the need for lifelong learning, and a readiness to take responsibility for their own career development. The paucity of research on mature age students in New Zealand (Bloor & Brook,

1993) suggests it is timely to undertake studies which aim to increase understanding of the career development of this population.

3.2.1 Sample

The undergraduate mature student population of the Albany campus, that is, students aged twenty five years and over, was identified by the Massey University administration. This yielded a total of 1059 undergraduate students (P. Mann, personal communication, 1998). The university has four colleges, breakdown of mature students by college is as follows; Business (458, 43%), Education (45, 4%), Humanities & Social Sciences (418, 40%), Mathematics & Information Sciences (138, 13%).

A random sample of this population consisting of 500 students were sent a questionnaire. 161 students returned completed questionnaires, a response rate of 32.2%. Table 1 reports the frequencies and percentages for the demographic variables of gender, age, marital status, number of dependents, nature and type of transition, number of hours employed, and college of enrolment.

The sample was predominantly female, with only 42 (26.1%) males from a total sample of 161. The mean age was 37.6 years. Almost half the sample was married (47.2%), with 23% being single. Fifty five per cent of the sample had significant child care responsibilities in that they had dependents under twelve years of age. Ninety two per cent of the students who responded were in either the Business or Humanities/Social Sciences Faculties, with low representation from Mathematics and Information Sciences (5.6%) and Education (2.5%). However, this is reflective of the campus demographics, given that 83% of the students study within the two larger colleges.

Table 1

Frequencies and Percentages of Qualitative Variables

	Frequency	Percentage
Gender (N=161)		
Male	42	26.1
Female	119	73.9
Marital Status (N=161)		
Single	37	23.0
De Facto	15	9.3
Married	76	47.2
Separated	22	13.7
Divorced	11	6.8
College (N=161)		
Business	69	42.9
Social Sciences	79	49.1
Science	9	5.6
Education	4	2.5
Reason For Transition (n=160) *		
Re-entry to Workforce	44	27.5
Skill Development	28	17.5
Training/New Position	5	3.1
Changing Occupation	85	53.1
Redundancy	1	.6
Personal Change	40	25.0
Age of Dependents (N=161)		
pre-schoolers	34	21.1
5-12 years	56	34.7
13-18 years	31	19.3
adult	19	11.8
Type of Transition (n = 160)		
Voluntary	151	94.4
Involuntary	9	5.6

* When percentages exceed 100%, respondents could have given more than one response.

The low rate of return from the Education, and Mathematics and Information Sciences Colleges suggests that this study may be more pertinent to the Business and Humanities and Social Sciences Colleges, than the campus as a whole. More than half of the sample (53.1%) gave "changing occupation" as the reason for their career transition, whilst "re-entry to the workforce" (27.5%) and "personal change" (25%) were also frequently cited. An overwhelming majority, 94.4% of respondents,

viewed their transition as voluntary. Table 2 reports the means and standard deviations for the age and hours employed variables.

Table 2

Means and Standard Deviations for Age and Hours Employed Variables

	M	SD
Age (years)	37.6	8.3
Hours of Employment	15.3	17.8

3.3 Procedures

3.3.1 Human Ethics Committee

Stage 1: Identification of Difficulties

Application was made to the Human Ethics Committee of Massey University to approach the Pro-vice Chancellor of the four colleges of the university in order to recruit participants for a series of focus groups. These were to be conducted in order to identify the difficulties experienced by mature students as undergraduates at the Albany campus. It was necessary to approach each of the four colleges to ensure a representative sample across the campus. Approval was also sought to approach lecturing staff for permission to recruit participants from various classes. Permission was also sought to recruit through the Mature Students Association, a social group active at the Albany campus. This group is not subject to any strict age criteria, therefore it was necessary to ensure that volunteers met the criteria of being over twenty five years of age. Ethics was approved for all procedures.

The initial focus of the research was the collection of subjective data to explore the difficulties experienced by mature age students on campus. It was felt necessary to modify the existing Mature Student Difficulty Scale (Wong & Kwok, 1997), on the

grounds that it lacked focus and, at 48 items, seemed unnecessarily long for this study. Further, the scale had been developed in Hong Kong from an English study, so may have lacked relevance for New Zealand mature students. Cronbach's alpha scores for the specific areas of difficulty were high, ranging from 0.75 to 0.99 (Wong & Kwok).

Focus groups involving a total of fourteen mature undergraduate students were held in June 1998. Focus groups were selected as an appropriate technique for this study as a positive group dynamic has the capacity to generate a more complete picture of attitudes towards a subject than would be provided by individual interviews. In order to minimise any negative effects of the group dynamic and in line with accepted practice, participants were invited to write down their opinions before sharing them with the group. This ensures that the authenticity of the participants' opinions is maximised, and that less confident participants contribute as much input as more vocal participants (Greenbaum, 1998). Discussion centred around difficulties which had been found to characterise mature student populations in overseas samples. Open ended questions were also frequently asked in order to ensure that opportunity was provided to air unique difficulties, and in line with Robson's (1993, p.233) suggestion that open-ended questions "may suggest hitherto unthought of relationships or hypotheses".

Stage 2: Questionnaire Distribution

Permission was sought from the Human Ethics Committee, Massey University, to administer a questionnaire to a random selection of mature age students (25 years plus) presently enrolled at Massey University, Albany. Details of the questionnaire were provided (See Appendix E).

Part of this research involved accessing participants' grades for both course work and final exams in order to assess the impact which a variety of variables had

on academic results. Objective criteria were viewed as preferable to self report measures. However, this request was unacceptable to the Human Ethics Committee, and it was necessary to change to a self report format to assess academic performance. Approval was granted for all other aspects of the proposed research.

3.3.2 General procedures: Stage 1

Information sheets and consent forms were provided to participants in the focus groups (See Appendices A and C). Participants were assured of confidentiality.

3.3.3 General procedures: Stage 2

Administrative staff identified 1059 mature students enrolled at the Albany campus, Massey University in 1998. At no time was the researcher privy to personal details of the student population. Name and address labels were generated by Computer Services for every mature age student on campus. By a process of random selection, 500 students were sent a questionnaire to complete and return. The questionnaire of approximately 25 minutes duration and was mailed with an Information Sheet, a consent form, and a freepost envelope for return of questionnaire.

Within both stages of the research participants were assured of confidentiality and anonymity. Assurance was also given that research material would be securely stored, and destroyed on completion of the study. A summary of research findings will be sent to all invited participants. Information arising from this research may also be provided to relevant university staff to facilitate future planning regarding the academic and support needs of mature students.

3.4 Measures

3.4.1 Questionnaire design

Stage two of the study involved the design of a questionnaire which covered selected questions from five psychometric scales, and a variety of demographic details. Pertinent variables to this study were identified through the literature review and drew on career development theory, transition theory, and understanding of the role of subjective well being, stress and coping in facilitating optimal transition outcomes. Scales were selected accordingly.

3.4.2 Quantitative measures

3.4.2.1 The Mature Student Difficulty Scale

The Mature Student Difficulty Scale is a self constructed instrument which aims to identify the degree of difficulty experienced by respondents across the five areas of home and family, finances, study skills, and staff and system support, and future career concerns. Respondents were asked to indicate degree of difficulty on a 5-point Likert scale. The scale represented a modification of Wong & Kwok's Mature Student Difficulty Scale (1997), through information derived from focus groups conducted with groups of mature students from the Albany campus of Massey University. Areas explored during the focus groups were the home/family interface, finances, future career concerns, relationships with fellow students and staff, personal relationships, study skills, integration into university life, and the work/study interface.

A scale consisting of twenty questions pertaining to these areas was constructed with equal numbers of questions for each area, for example, in the "future career concerns" category a sample question was "I hold concerns as to competing with younger graduates in the job market". From the four questions allocated to each

issue, two were reverse scored in order to prevent response set. Scoring was such that lower scores represented a higher level of difficulty.

3.4.2.2 "Recycling"

This section consisted of a single question drawn from the Adult Career Concerns Inventory (Super, Thompson, Lindeman, Myers, & Jordaan, 1988) to determine whether the respondent is "recycling" or not. Two further questions within the section identified the type of transition from seven options (i.e. whether it was a result of redundancy, or changing occupation), and the nature of the transition, in terms of whether it was voluntary or involuntary.

3.4.2.3 General well being

Section C involved the administration of a subjective well being measure, namely the General Health Questionnaire (Goldberg & Williams, 1991). A single 12-item scale assesses responses to a series of statements related to affective behaviour, for example, "have you recently felt capable of making decisions about things?" Scoring was such that lower scores represented higher levels of well being.

Affect carries a large weight in evaluating subjective well being, as it contributes pleasantness or unpleasantness on a continual basis to personal experience. The General Health Questionnaire is a self-report scale. Evidence to date from a number of reviews of measures of subjective well being indicate that self report measures are surprisingly valid, with strong convergence between self-reports of emotional well-being and interview ratings and peer reports and minimal evidence of contamination through social desirability (Lewis & Haviland, 1993).

Reliability and validity co-efficients for the GHQ-12 are reported for a student sample, and are as follows (Goldberg & Williams, 1991). Split half reliability (.83); test-retest reliability (.73); specificity (78.5%); sensitivity (93.5%).

3.4.2.4 Stress and coping

A global measure was used to assess subjective experience of stress in the mature student role, and level of coping in one's role as a mature student. Responses were through a five point Likert scale. Scoring was such that low scores on the stress measure represented a lower perception of stress. Scoring on the coping scale was such that high scores represented a higher perception of coping.

Although measuring self-reported facts with a single item has been common practice, the measurement of psychological constructs through global measures has previously been discouraged on the basis of an inability to estimate internal reliability (Sackett and Larson, 1990). However, Wanous, Reichers, & Hudy (1997) agree that a single item measure may suffice when the psychological construct being measured is sufficiently narrow, or unambiguous to the respondent. In this case, a decision was made that stress is a sufficiently global and unambiguous construct to warrant the use of a single item measure. Further, there were practical limitations within this study in that it was desirable to keep the questionnaire concise, a consideration which supported the choice of a global measure over a full scale.

3.4.2.5 Role salience

Section D involved the administration of the participation and commitment scales of the 170-item Salience Inventory (Neville & Super, 1986). The Salience Inventory is divided into three parts, each examining the importance of five life-career roles. The Participation scale is behavioural in nature and asks "what you actually do or have done recently?" in each of the five major life roles of student, worker, home maker (includes spouse and parent), leisurite, and citizen. The second dimension measured by the Salience Inventory, the Commitment scale, is affective in nature and assesses attitudes towards life roles by asking "How do you

feel about them?" The respective roles are conceptualised in terms of activities; i.e. study, home and family, leisure and community service. Degree of commitment to, and participation in, the multiple roles of life varies greatly from person to person as a function of specific personal and situational variables. In order to understand the career decision making process it is necessary to understand the degree of emotional salience attached to each role.

Measures of reliability have been computed for the Salience Inventory (Neville & Super, 1986); internal consistencies for high school, college, and adult samples, and stability (test-retest) for a college population. Alpha co-efficients were very high (above .80) for all three populations. Test-retest reliabilities for the college population ranged from .61 to .85. Evidence is provided for both the convergent and divergent validity of the scales.

3.4.2.6 Career Transitions Inventory

Section 3 involved the administration of the Career Transitions Inventory (Heppner et al., 1994). This inventory was utilised to assess perception of psychological resources operating during the adult career transition process. The Career Transitions Inventory is a 40-item multi dimensional measure of career change adjustment, measuring the five constructs of readiness, confidence, perceive support, control, and decision independence.

The first construct, readiness, represents the extent to which one is task oriented and motivated to move ahead with the career transition. Confidence is the second construct, indicating the degree of efficacy one feels towards the transition. The third factor, control, reflects the degree to which the transition is perceived as under personal control, as opposed to controlled by luck, chance or powerful others. The fourth construct, perceived support, relates to perception of degree of assistance from others during transition. Finally, decision independence indicates

the extent to which individuals perceive career decisions as independent and autonomous, or as a reflection of the needs and desires of significant others (Heppner et al.).

The inventory was considered appropriate to the career development of mature students as the process of transition is a point of commonality within this group. The scale is currently under development. Initial estimates of internal reliability appear promising with Cronbach's coefficients for the five factors ranging from .87 for Readiness to .66 for Support. Test-retest reliability over a three week period on a sample of adults in the process of career change is reported for the total inventory .84, with the individual factors obtaining estimates of .7 (Readiness), .9 (Confidence), .55 (Control), .77 (Perceived Support), and .83 (Decision Independence). Initial support is provided for the construct validity of the scale with predicted relations between CTI total and specific demographic and coping variables as expected.

3.4.2.7 Academic Performance

This section asked for an indication of satisfaction with overall academic performance on a Likert scale of 1 - 5 (1 = very satisfied, 5 = very dissatisfied). Responses were reverse scored. An indication was also requested as to which category grades would fall into. The responses were scored so that higher grades had the highest scores (i. e. mostly A grades = 4 points, mostly D grades = one point). Scores on satisfaction with performance and on grade category were then added to give a total performance score.

3.4.2.8 Demographics

Section F was concerned with demographic details; gender, age, marital status, number and age of dependents, current status in work and student roles, and

college presently studying under. This information was requested in order to describe the sample, and was placed at the end of the survey following the recommendation of Oppenheim (1992) who suggests that such information may be perceived as "boring" by respondents.

3.5 Data analysis

3.5.1 Quantitative data techniques

Excel and SPSS/PC were the statistical software packages used for analysis. Frequencies were recorded for all demographic data. Standard deviations and means were calculated and recorded. Means analysis was carried out through independent samples t-tests, and through one way analyses of variance followed by the post hoc procedure of Dunnett's C which assumes unequal variance. Levene's test for Equality of Variance was used, with effect sizes determined according to Cohen's (1992) criteria. Pearson Product Moment coefficients were computed for correlational analysis.

As the Mature Students Difficulty Scale was in the process of development by the researcher and dimensionality had not been established, the scale was factor analysed. Principal components analysis was the preferred method of factor analysis as it has as a primary objective the ability to analyse large pools of items in the development of new scales and inventories. On the basis that the factors are correlated rotation, where necessary, was by the Direct Oblimin method. This technique transforms the original referent axes through rotation on the assumption that the dimensions of the model are unrelated to each other (Merenda, 1997). Prior to rotation the adequacy of the factor structure yielded by the components to be retained will be considered through the Kaiser Meyer Olkin statistic.

The multiple regression technique was also used to analyse data, with both the standard and stepwise methods drawn upon in order to determine the best combination of predictors of the outcome measures.

3.5.2 Qualitative data techniques

Several qualitative techniques were used to analyse the data. Following completion of the focus groups, elements of the nominal group technique were drawn on to rank the difficulties in order of greatest concern (Greenbaum, 1998). The text of the data was then analysed according to the process of grounded theory (Breese & O'Toole, 1995). Grounded theory is a term coined by Glaser & Strauss (1967) to describe a form of data analysis and theory development. It is a non-mathematical qualitative form of analysis, the emergent theory is grounded in the empirical reality reflected in the data. The search is for categories and relationships between items, therefore responses were coded on the basis of emergent themes in the data. The data from the focus groups contributed naturalistic text. Therefore where possible the original language of the participants has been used to generate items for the scale.

4 Results

Results will be presented in two sections. The first section will cover the qualitative results as taken from the focus groups, and will answer the first research question. The second section will cover quantitative data, starting with demographic information, followed by various results pertaining to the research questions.

4.1 Data Screening

Prior to statistical analysis, a manual 10% check of the data was made to ensure the data had been accurately recorded. Scores were subject to a possible maximum or minimum, therefore the range was also checked for accuracy. A check was made for missing values. These were minimal and mainly related to the participation and commitment scales of the Salience Inventory. Missing values were dealt with by estimating the mean of the items the respondents had responded to across each of these subscales, and by then adding this to the total score (Allison, Gorman, & Primavera, 1993).

4.2 Qualitative data

Information from the focus groups was content analysed throughout the grounded theory technique (Breese & O'Toole, 1995). Emerging themes in the data were identified, and recorded in the form of frequency tables, with the most frequently mentioned theme recorded first, and the least frequently mentioned theme recorded last. To illustrate some of the responses within each overall theme, direct quotations from the focus group participants are provided after the frequency table.

Table 3

Frequency of difficulties reported by focus group participants (N=14).

Nature of Difficulty	Frequency
Home/family interface	37
Finances	23
Study Skills	18
Future Career Concerns	16
Quality of lectures	12
Timetabling	10
Personal Relationships	9
Career Guidance	9
Semesterisation issues	9
Administrative Issues	8
Work/study interface	6
Social Integration	5
Library Resources	2

4.3 Focus group comments

To illustrate the range of comments within each category, respondents are quoted below.

Home/family interface

"Lecturers do not support single parents".

"Friends dropping in during the day create a disturbance".

"There is no flexibility when a child is unwell".

"Because I study at home, people do not think I am working".

Finances

"I miss the income from my previous job, but feel it is necessary to retrain".

"I would like a higher standard of living".

"I worry constantly about the size of my debt".

Study skills

"My course grades are reduced by final exam marks".

"I lack confidence in my ability to do well at university".

"I have very poor listening skills, and poor memory".

Future career concerns

"I am too old to be employable on completion of my studies".

"We need less text books at university, and more practical experience".

"The university is not in touch with the real world".

Quality of lectures

"Teaching is at too high a level; the tutor spoke to the group as if we all held a PhD in Psychology".

"Tutors have forgotten how to teach beginners"

"There is too much material in a single lecture".

Timetabling

"University holidays do not coincide with school holidays".

"Early morning lectures and lectures after 3 p m involve child care costs".

"Timetabling does not cater to students who work full time".

Personal relationships

"I get a lot of pressure from family and friends to say where this study is leading".

"Being at university has created problems in my marriage".

"My partner treats my study as a hobby".

Career guidance

"Career options are not clear".

"I had little support in deciding on a major".

"There is a lack of advice as to how to structure part time study".

Semesterisation issues

"The semesterised system leaves no room for the unexpected".

"There is too much content within some semesterised papers".

"Semesterisation creates too much time pressure".

Administrative issues

"There is poor communication between students and administration".

"I dislike paying compulsory health/counselling fees".

"The system is focused on the full time school leaver student".

Work/study interface

"It is difficult to balance study and work commitments".

Social integration

"As a part time student it is difficult to fit into university life".

"Extracurricular activities are geared towards younger students".

"Large classes lead to feelings of isolation".

Library resources

"Library resources are too limited".

4.4 Quantitative data

Table 4 presents means and standard deviations for the quantitative data. Noteworthy within this table are the mean scores on the career transition variables which point to readiness as the most prevalent psychological resource, indicating a highly motivated group of respondents. Decision independence emerged as the least available resource, suggestive of a group who must consider the needs of others when making career decisions .

The difficulties responses were coded such that lower scores represented a higher degree of difficulty. Noteworthy within the scores are the low means for the finances difficulty, and for the home/family difficulty, pointing to these two areas as of greatest concern to mature undergraduate students. Future career concerns reported the highest mean score, suggesting this as less pressing area of difficulty during time at university.

Table 4
Means and Standard Deviations

	Response	M	SD	Alpha
	Range			
Career Transition Inventory (N = 161)				
Readiness	13-65	50.06	7.05	.86
Efficacy	11-55	35.58	9.06	.88
Control	6-30	18.69	5.86	.82
Social Support	5-25	18.99	3.38	.79
Decision Independence	5-25	15.01	3.24	.79
Mature Students Difficulty Scale (N = 161)				
Finance	4-20	9.81	3.78	.72
Future	4-20	13.99	2.59	.45
Skills	4-20	12.60	2.91	.63
Support	4-20	12.98	2.72	.60
Home/Family	4-20	10.60	2.96	.59
General Health Questionnaire (N = 161)				
Total	12-48	24.18	6.03	.82
Salience Inventory				
Participation Scale:				
Community	10-40	14.88	6.41	*
Study	10-40	26.62	6.38	*
Work	10-40	21.40	7.72	*
Leisure	10-40	19.37	6.85	*
Home/Family	10-40	10.60	7.14	*
Commitment Scale:				
Community	10-40	22.04	7.67	*
Study	10-40	30.99	5.86	*
Work	10-40	29.67	6.85	*
Leisure	10-40	25.76	7.19	*
Home/Family	10-40	34.06	7.14	*
Recycling	1-5	3.09	1.12	*
Stress	1-5	3.35	.89	*
Coping	1-5	3.57	.71	*

* No internal consistencies as scale calculated as single item.

Table 4 points to consistency across four of the five roles within the Salience subscales of participation and commitment. However, the home/family role reported both the lowest mean score for participation in the role, and the highest mean score for commitment to the role. This was a contradiction which points to a tension between affect and behaviour in the home/family role for mature students.

Table 5 reports the frequency and percentage statistics for the grades, satisfaction with performance and total performance scores. Noteworthy within Table 5 is that 77% of respondents are satisfied with their academic results and performance, with only a low percentage (11.2%) expressing dissatisfaction with overall performance. A high level of achievement is reflected within respondents, with 30.5% reporting A grades, and 56.5% reporting B level grades. Performance satisfaction was reverse scored with "very satisfied" rating a final score of 5 points. Highest grades received the highest score (mostly A grades scored 4 points, mostly D grades scored 1 point). Total performance score was calculated through the addition of reported grades score, and performance satisfaction score.

Table 5

Frequencies and Percentages of Grades, Satisfaction with Performance, and Total Performance Scores.

	Frequency	Percentage
Grades (n = 154)		
Mostly A Grades	47	30.5
Mostly B Grades	87	56.5
Mostly C Grades	18	11.7
Mostly D Grades	2	1.3
Performance Satisfaction (N = 161)		
Very Satisfied	39	24.2
Satisfied	85	52.8
Neutral	18	11.2
Dissatisfied	17	10.6
Very Dissatisfied	1	.6
Total Performance Score (n = 154)		
9.00	28	18.1
8.00	28	18.1
7.00	57	36.8
6.00	18	11.6
5.00	13	8.4
4.00	10	7.0

4.5 Correlations

Pearson product moment correlations were computed to determine the relationship between each of the five difficulty sub scales and the career transition, stress, coping, general health, performance, roles and recycling variables.

In terms of the stress variable, correlations were negatively and highly significantly correlated with each of the difficulty variables ($p < .01$), ranging from $r = -.21$ (between stress and support) to $r = -.55$ (between stress and the home/family difficulty). Scoring is such that this indicates a link between higher perceived levels of difficulty, and higher perception of stress.

In terms of the coping variable, correlations were positively and highly significantly correlated with each of the difficulty variables, ranging from $r = .25$ (between coping and finance) to $r = .45$ (between coping and skills). This indicates that perception of coping resources increased with perception of difficulty.

In terms of the general health variable, the correlation with the support difficulty did not reach significance. However, all other correlations were highly significant ($p < .01$) ranging from $r = -.26$ (future career concerns and general health), to $r = -.39$ (general health and the home family difficulty). These findings indicate that as perception of difficulty increases, perception of general health declines.

In terms of the satisfaction with academic performance variable, three relationships were recorded as positive and highly significant. These were between future career concerns and performance ($r = .27, p < .01$), support and performance ($r = .28, p < .01$), and skills and performance ($r = .48, p < .01$). This indicates that higher performance is related to lower perception of difficulty.

In terms of the five career transition sub scales (readiness, efficacy, control, social support, decision independence) several relationships reached significance. Highly significant positive relationships were found between the home/family difficulty and decision independence ($r = .27, p < .01$), between skills and readiness ($r = .29, p < .01$) and between support and readiness ($r = .21, p < .01$). Significant positive relationships were found between skills and social support ($r = .17, p < .05$), and between support and social support ($r = .18, p < .05$). Relationships were positive, and either highly significant or significant, between future career concerns

and each of the five career transition variables. Correlations were as follows: readiness ($r = .26, p < .01$), efficacy ($r = .18, p < .05$), control ($r = .16, p < .05$), social support ($r = .27, p < .01$), decision independence ($r = .31, p < .01$). These findings indicate that the presence of higher levels of psychological resources is linked to lower perception of concern about the future. Correlations between the finances difficulty and the career transition variables differed in direction from the other areas of difficulty. Negative relationships were reported. However, the correlations failed to reach significance.

Across the role salience sub scales and recycling scale, one relationship reached significance. This was between support and commitment to study ($r = .17, p < .05$).

Correlations were then analysed across the five career transition sub scales. In terms of the outcome measures of stress, coping, general health, and performance six relationships reached significance. These were readiness and stress ($r = -.21, p < .01$), readiness and general health ($r = -.20, p < .05$), and readiness and coping ($r = .29, p < .01$), indicating higher levels of readiness are associated with lower perceived stress, better well being and higher levels of coping. The additional three significant relationships were between efficacy and performance ($r = .20, p < .01$), control and performance ($r = .20, p < .05$), and social support and performance ($r = .28, p < .01$), indicating that higher levels of efficacy, control and social support are associated with higher performance.

Two relationships reached significance across the role salience and recycling scales. Significant positive relationships were recorded between readiness and commitment to work ($r = .17, p < .05$), and decision independence and commitment to home/family ($r = .19, p < .05$).

Table 6
Correlations

	1	2	3	4	5	6	7	8	9	10	11	12	13
1 Readiness	1.00												
2 Efficacy	.47**	1.00											
3 Control	-.52**	.86**	1.00										
4 Social Support	-.14	.74**	.65**	1.00									
5 Decision Ind	.01	.38**	.38**	.32**	1.00								
6 Finance	-.06	-.10	-.01	-.13	-.02	1.00							
7 Future	.26**	.18*	.16*	.27**	.31**	.11	1.00						
8 Home/family	.12	-.03	.05	.05	.27**	.33**	.26**	1.00					
9 Study Skills	.29**	.05	.02	.17*	.12	.19*	.38**	.33**	1.00				
10 Support	.21**	.08	.02	.18*	-.01	.07	.45**	.27**	.47**	1.00			
11 General Health	-.20*	-.02	-.07	-.01	-.07	-.28**	-.26**	-.39**	-.36**	-.14	1.00		
12 Performance	.07	.20*	-.16	.28**	-.02	.09	.27**	.14	.48**	.28**	-.21**	1.00	-.16
13 Stress	-.21**	.11	.10	.04	-.05	-.22**	-.32**	-.55**	-.35**	-.21**	.48**	-.16	1.00
14 Coping	.29**	.04	-.01	.14	.08	.25**	.29**	.27**	.45**	.24**	-.43**	.40**	-.48**
15 Recycling	.11	.13	.09	.11	.14	-.10	.08	.11	.06	.07	-.01	.02	-.01
Commitment													
16 Comm Serv	.16	-.09	-.13	-.03	-.14	-.11	.05	-.03	.09	-.06	-.16	-.09	.04
17 Home/work	.14	-.09	-.09	-.05	-.20*	-.07	.01	-.10	.08	-.15	-.15	-.03	.04
18 Leisure	.11	-.08	-.11	-.04	-.08	-.03	.10	.01	.11	-.09	-.14	-.14	-.04
19 Study	.13	-.03	-.01	-.04	-.11	-.07	.03	-.08	.01	-.17	-.15	-.11	-.03
20 Work	.17*	-.12	-.16*	-.04	-.15	.01	.05	.01	.10	-.12	-.18*	-.04	-.05
Participation													
21 Comm Serv	.08	-.10	-.13	-.08	-.09	-.03	.05	-.02	.08	-.10	-.21**	-.10	-.05
22 Home/family	.04	-.06	-.09	-.09	-.12	.03	.07	-.06	.10	-.05	-.20*	-.05	-.05-
23 Leisure	.06	-.10	-.13	-.11	-.04	.05	.06	.07	.07	-.13	-.24**	-.05	-.15
24 Study	.10	.01	.02	-.01	-.07	-.07	.09	-.08	.07	-.14	-.19*	-.09	-.05
25 Work	.09	-.09	-.11	-.10	-.07	.10	.10	-.01	.15	-.09	-.26**	-.14	-.13

* $p < .05$ ** $p < .01$

Table 6 (contd.)

	14	15	16	17	18	19	20	21	22	23	24	25
14 Coping	1.00											
15 Recycling	.11	1.00										
Commitment												
16 Comm Service	-.01	.02	1.00									
17 Home/family	-.07	.01	.83**	1.00								
18 Leisure	.05	.03	.87**	.74**	1.00							
19 Study	.01	.05	.64**	.71**	.54**	1.00						
20 Work	-.01	-.06	.85**	.79**	.82**	.68**	1.00					
Participation												
21 Comm Service	.05	-.01	.83**	.72**	.80**	.58**	.77**	1.00				
22 Home/family	.04	-.03	.65**	.70**	.75**	.57**	.68**	.89**	1.00			
23 Leisure	.08	.02	.74**	.66**	.84**	.55**	.76**	.93**	.87**	1.00		
24 Study	.14	.11	.55**	.59**	.54**	.79**	.54**	.64**	.60**	.60**	1.00	
25 Work	.10	-.04	.65**	.62**	.71**	.57**	.57**	.84**	.83**	.86**	.61**	1.00

* $p < .05$ ** $p < .01$

4.6 Independent Samples T Test

Independent samples t tests were conducted to evaluate whether there are differences between males and females in terms of the career transition constructs of readiness, efficacy, control, social support, decision independence, the five areas of difficulty, namely, finance, future career concerns, home/work issues, study skills, support, and academic performance, perception of general health, role salience, recycling, stress, and coping.

The test was significant for commitment to study $t(151) = -2.28, p = .024$. Results indicate that females ($M = 31.6, SD = 5.62$) are significantly more committed to study than males ($M = 29.13, SD = 6.23$).

Significant differences were also found within the participation in work variable $t(144) = 2.165, p = .032$. Results indicate that males have a higher participation in the work role ($M = 23.83, SD = 7.09$) than do females ($M = 20.63, SD = 7.77$). No other results were significant for the gender variable.

Further independent samples t tests were conducted to evaluate whether there were significant differences within the independent variables in terms of whether the transition was voluntary or involuntary. The tests were significant for control $t(158) = 3.99, p = .001$ and efficacy $t(158) = 2.84, p = .001$. For the control variable results indicate that perception of control is higher when the transition is perceived as voluntary ($M = 19.23, SD = 5.17$), rather than involuntary ($M = 11.78, SD = 9.19$). Perception of efficacy is also perceived as higher when transition is perceived as voluntary ($M = 36.4, SD = 7.95$) rather than involuntary ($M = 25.00, SD = 14.49$).

4.7 Analyses of Variance

One way analyses of variance were conducted to explore the impact of the demographic variables of age, marital status, and college on the measured variables. Follow up analysis was conducted to evaluate differences among the means. Due to small and unequal sample size for the variables, a choice was made not to assume that the variances were homogenous. Accordingly, post hoc comparisons were conducted using Dunnett's C test, a test that does not assume equal variances among the four groups.

When age was broken into four discrete categories, significant differences were found in the participation in leisure, commitment to leisure, home/work, and finance categories.

The strength of the relationship between age and participation in leisure was moderately strong, with age accounting for 8 percent of the variance of the dependent variable $F(3, 142) = 4.11, p = .008$. Dunnett's C analysis indicated a significant difference in the means between groups one (age 25-29), ($M = 23.22, SD = 7.05$) and three (age 40-49) ($M = 17.14, SD = 6.60$), which means that younger groups participated more in leisure activities.

The strength of the relationship between age and commitment to leisure was moderately strong, with age accounting for 10 percent of the variance of the dependent variable, $F(3, 142) = 5.41, p = .001$. Dunnett's C test indicated significant differences between group one (age 25-29) ($M = 29.36, SD = 5.83$) and group two (age 30-39) ($M = 26.38, SD = 6.94$), and between group one and group three ($M = 22.36, SD = 6.71$). Therefore the younger group was more committed to leisure.

The strength of the relationship between age and the home/work difficulty variable was moderately strong, with age accounting for 11 percent of the variance of the dependent variable $F(3, 157) = 6.37, p = .001$. Dunnett's C test indicated a

significant difference between group two (age 30-39) ($M = 9.72$, $SD = 2.71$) and group four (age 50-70) ($M = 12.56$, $SD = 2.96$). Therefore the older group reported less difficulty with the home/work dimension.

The strength of the relationship between age and the finance variable was moderately strong, with age accounting for 8 percent of the variance of the dependent variable, $F(3, 157) = 4.48$, $p = .005$. Dunnett's C test indicated a significant difference between group one (age 25-29) ($M = 8.46$, $SD = 3.01$) and group three (age 40-49) ($M = 10.54$, $SD = 3.85$). This means that the younger group was experiencing more difficulty with financial issues.

When analysis was carried out by marital status, significant differences were found in the participation in home/family and decision independence categories.

The strength of the relationship between marital status and participation in the home/family role was moderately strong, with marital status accounting for 17 percent of the variance of the dependent variable, $F(4, 141) = 7.24$, $p = .001$. Dunnett's C test indicated significant differences between groups one (single) ($M = 20.72$, $SD = 6.76$) and group three (married) ($M = 25.83$, $SD = 6.42$), and between groups one and groups four (separated) ($M = 29.15$, $SD = 7.52$), which means that the single group reported lower participation in the home/family role than did the married or separated groups.

The strength of the relationship between marital status and decision independence was moderately strong, with marital status accounting for 10 percent of the variance of the dependent variable, $F(4, 156) = 4.57$, $p = .002$. Dunnett's C test indicated a significant difference between group one (single) ($M = 16.32$, $SD = 3.82$) and group three (married) ($M = 14.03$, $SD = 2.73$), which means that the single group had greater perception of decision independence than the married group.

4.8 Multiple regression.

The statistical procedure of multiple linear regression was drawn upon to evaluate how well the five career transition measures, and the five difficulty measures, predicted perceptions of general health, satisfaction with academic performance, stress and coping. Analysis will initially be made by treating the predictor variables as single sets. As the CTI variables and the difficulty variables represent two conceptually different sets, subsequent analysis will be performed treating these variables as two unordered sets of predictors in order to explore the incremental validity of each set of predictors over the other, and to evaluate the predictive validity of the sets in combination.

4.8.1 Results for one set of predictors.

The first regression analysis evaluated how well the CTI variables predicted perceived general health. The predictor variables were readiness, efficacy, control, social support and decision independence. The linear combination of the five measures was significantly related to the general health index, $F(5, 155) = 3.556$, $p = .005$. The multiple correlation coefficient was .32, indicating that approximately 10% of the variance in perceived general health can be accounted for by the linear combination of the career transition variables.

Bivariate correlations between the career transition measures and the general health index were negative as expected. Only one of the five indices was statistically significant ($p < .05$). On the basis of the correlational analyses it would appear that the most useful predictor of general health is readiness, which accounted for 4% ($-.20^2 = .04$) of the variance in the general health index.

Regression analysis then evaluated how well the five difficulty variables predicted perception of general health. The linear combination of difficulty measures was significantly related to the general health index, $F(5, 155) = 9.652$, $p = .001$.

The multiple correlation coefficient was .49, indicating that approximately 24 percent of the variance in the general health index can be accounted for by the linear combination of the difficulty measures.

Bivariate correlations were negative as expected, with four of the five indices reaching significance ($p < .01$). In terms of the relative strength of the predictors, the home/family index had the greatest predictive value, uniquely contributing 15% ($-.39 = .15$) of the variance in the general health index, while the other variables contributed an additional 9%.

Analysis was then performed to evaluate how well the difficulty variables predicted perceived stress. The linear combination of measures was significantly related to the stress index, $F(5, 155) = 16.795$, $p = .001$. The multiple correlation coefficient was .59, indicating that approximately 35 per cent of the variance in the stress index can be accounted for by the linear combination of the difficulty measures.

Bivariate correlations were negative and highly significant ($p < .01$) across each of the five difficulty indices. The most useful predictor was the home/family difficulty, which alone contributed 30% ($-.55 = .30$) of the variance in the stress index, while the other variables contributed only an additional 5% of the variance in the criterion measure.

Regression analysis to evaluate how well the career transition variables predicted stress was not significant.

Analysis was then conducted to determine how well the difficulty variables predicted perception of coping. The linear combination of measures was significantly related to the coping index, $F(5, 155) = 10.039$, $p = .001$. The multiple correlation coefficient was .50, indicating that 25% of the variance in the coping index can be accounted for by the linear combination of the difficulty measures.

Bivariate correlations were positive and highly significant ($p < .01$). In terms of relative strength, the skills difficulty was the most useful predictor, it alone accounting for 20% ($.45^2 = .20$) of the variance in the coping index, while the other variables contributed only an incremental 5%.

Regression analysis then addressed how well the career transition measures predicted coping. The linear combination of the five measures was significantly related to the coping index, $F(5, 155) = 4.489, p = .001$. The multiple correlation coefficient was .36, indicating that approximately 13% of the variance in the coping index can be accounted for by the linear combination of the five career transition measures.

Bivariate correlations were negative as expected, however only one index reached significance ($p < .05$). Readiness emerged as the most useful predictor of coping, it alone accounting for 8% ($.29^2 = .08$) of the variance in the coping index.

Analysis was then carried out to evaluate how well the linear combination of the difficulty measures predicted perceived satisfaction with academic performance. The linear combination of the five measures was significantly related to the satisfaction with performance index, $F(5, 155) = 9.641, p = .001$. The multiple regression coefficient was .49 indicating that approximately 24% of the variance in the satisfaction with academic performance index can be accounted for by the linear combination of the difficulty measures.

Bivariate correlations between the difficulty measures and the performance index were positive, although only three of the indices reached significance ($p < .01$). On the basis of the correlational analyses, the most useful predictor is study skills which alone accounts for 23% ($.48^2 = .23$) of the variance in the performance index, the other variables contributing only an incremental 1%.

Regression analysis was then performed to evaluate how well the linear combination of the CTI measures predicted perceived satisfaction with academic

performance. The linear combination of the career transition measures was significantly related to the satisfaction with performance index $F(5, 155) = 4.556$, $p = .001$. The multiple correlation coefficient was .36 indicating that approximately 13% of the variance in the satisfaction with performance index can be accounted for by the linear combination of the career transition measures.

Bivariate correlations indicated that only three of the five measures reached statistical significance ($p < .05$, $p < .01$). On the basis of the correlational analysis, the most useful predictor is social support, it alone accounting for 8% of the variance in the performance index, with the other variables contributing an additional 5%.

The linear combination of the five career transition measures was not significant when perception of stress was used as the criterion measure.

4.8.2 Results for two unordered sets of predictors.

Multiple regression analysis was conducted to predict overall perception of general health using both the difficulty variables and the career transition variables as predictors. The linear combination of the five difficulty measures was significantly related to the general health index, $R^2 = .24$, adjusted $R^2 = .21$, $F(5, 155) = 9.652$, $p = .001$. The addition of the CTI variables into the equation predicted significantly over and above the difficulty measures, R^2 change = .06, $F(10, 150) = 6.251$, $p = .001$. Based on these results, the career transition variables have incremental predictive power beyond that contributed by the difficulty measures, but the difficulties model emerges as the stronger predictor of the general health index.

Further regression analysis was conducted to predict overall perception of stress using both the difficulty variables and the career transition variables as predictors. The linear combination of the five difficulty measures was significantly related to the stress index, $R^2 = .35$, adjusted $R^2 = .33$, $F(5, 155) =$

16.795, $p = .001$. The addition of the career transition variables into the equation predicted significantly over and above the difficulty measures, R^2 change = .027, $F(10, 150) = 9.133$, $p = .001$. Based on these results, the career transition variables offer additional predictive power beyond that contributed by knowledge of the difficulty measures, but the difficulties model emerges as the better predictor of the stress index.

Analysis was then performed to predict overall perception of coping using both the difficulty variables and the career transition variables as predictors. The linear combination of the five difficulty measures was significantly related to the coping index, $R^2 = .25$, adjusted $R^2 = .22$, $F(5, 155) = 10.039$, $p = .001$. The addition of the CTI variables into the equation predicted significantly over and above the difficulty measures, R^2 change = .057, $F(10, 150) = 6.475$, $p = .001$. Based on these results, the career transition variables have incremental predictive power beyond that contributed by the difficulty measures, but the difficulties model emerges as the stronger predictor of the coping index.

Analysis was conducted to predict perceived satisfaction with academic performance using both the difficulty variables and the career transition variables as predictors. The linear combination of the five difficulty measures was significantly related to the coping index, $R^2 = .24$, adjusted $R^2 = .21$, $F(5, 155) = 9.641$, $p = .001$. The addition of the CTI variables into the equation predicted significantly over and above the difficulty measures, R^2 change = .128, $F(5, 155) = 4.556$, $p = .001$. Based on these results, the career transition variables have incremental predictive power beyond that contributed by the difficulty measures, but the difficulties model emerges as the better predictor of the performance index.

4.9 Analysis of factor structure of Mature Student Difficulty Scale

4.9.1 Principal Components Analysis

Factor analytic procedures were employed to determine the underlying structure of the Mature Student Difficulty Scale (Tabachnick & Fidell, 1989). Kaiser Meyer Olkin Measure of Sampling Adequacy was .75, supporting the appropriateness of factor analysis. Using the criterion of eigenvalues over 1, principal components analysis produced a seven factor solution which accounted for 64.2% of the variance.

Table 7

Eigenvalues and percentages of variance for principal components analysis.

Factor	Eigenvalue	Pct of Var	Cum Pct
1	4.22636	21.1	21.1
2	2.31539	11.6	32.7
3	1.53801	7.7	40.4
4	1.29081	6.5	46.9
5	1.25382	6.3	53.1
6	1.16059	5.8	58.9
7	1.06226	5.3	64.2

4.9.2 Oblimin Rotation

Following principal components analysis, and on the basis that the dimensions of the model are related to each other, an oblimin rotation to simple structure was applied to the overall measure. When factors are theoretically correlated the oblimin procedure carries out an oblique transformation of the reference axes (Merenda, 1997). A five-factor solution was predicted in the specification. The item-weighting cutoff point was set at a stringent figure of 0.50. The rotation procedure converged

in 13 iterations, producing a five-factor solution consistent with prediction - although not item for item - explaining 53.1% of the variation in the data.

All factor solutions between 3 and 8 were attempted to enable an examination of factor structure relative to the amount of equal variance added. None of the factor solutions beyond the five-factor solution added value to the analysis. Solutions were either highly intercorrelated or comprised overlapping items. Moreover, little extra variance was explained. The five-factor solution was found to be the most meaningful and parsimonious. Internal reliability coefficients for each of the five subscales pointed to homogeneity of items with acceptable internal consistency reported.

It was necessary to exclude three items from further sub scale analysis (items 12, 18, and 20) on the grounds that they did not meet the following criteria for inclusion. Van Dyne, Graham, & Dienesch (1994) state that for all factors, at least one factor loading must exceed .50, and the difference between the two loadings across factors must be greater than .20.

Four items loaded onto each of factors one, two, and three. The first factor comprised items that were related to study skills, whilst the second factor comprised the original four finance items. Factor three focused on issues relating to support from university staff and from the system. Factor four was comprised of items related to future career concerns, whilst the three items which loaded on to factor five comprised home and family issues. This pattern was consistent enough with the conceptual hypotheses underpinning scale construction to justify use of the original labels, that is, skills (Factor 1), finances (Factor 2), staff and system support (Factor 3), future career concerns (Factor 4), and home/family (Factor 5).

Table 8

Factor loadings for revised Mature Student Difficulty Scale.

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Trans 4	.73457				
Trans 3	.69488				
Trans 2	.62499				
Matstu 5	.53205				
Trans 7		.83526			
Matstu10		.74565			
Trans 8		.69891			
Matstu 9		.56395			
Trans 17			.73358		
Trans 19			.66859		
Matstu 11			.55212		
Matstu 6			.52653		
Matstu 14				-.81002	
Matstu 13				-.80318	
Trans 1					-.86005
Trans 16					-.68419
Matstu 15					-.62521

Eigenvalue	4.23	2.32	1.54	1.29	1.25
Variance	21.1	11.6	7.7	6.5	6.3
Total Variance	21.1	32.7	40.4	46.9	53.2

Table 9

Revised factor structure of Mature Student Difficulty Scale

Items Loading On To Each Factor	Mean	SD	Alpha
Factor 1: Study Skills Item 2: <i>I feel I have the skills to write good assignments</i> Item 3: <i>It is clear to me what lecturers are seeking within assignments</i> Item 4: <i>I have little difficulty remembering information for exams</i> Item 5: I am unsure if I can reach a high enough academic standard	13.52	2.91	.67
Factor 2: Finances Item 7: <i>I feel relaxed about my financial situation</i> Item 8: <i>The decision to change career isn't costing me much in lost income</i> Item 9: I would like a higher standard of living Item 10: Increasing debt is causing me concern	9.81	3.78	.72
Factor 3: Staff/System support Item 6: I do not feel lecturers provide adequate support Item 11: I feel a lack of guidance from the university for career planning Item 17: <i>I feel the university is in touch with the real world</i> Item 19: <i>I can always approach staff when I have problems</i>	12.86	2.72	.60
Factor 4: Future Career Concerns Item 13: I hold concerns as to competing with younger graduates in the job market. Item 14: I do not feel I have the background to enter a new field following retraining	6.92	1.97	.67
Factor 5: Home/family Issues Item 1: <i>I do not find it difficult to balance family and study</i> Item 15: A lack of school holiday care on campus creates problems Item 16: <i>I have enough time and energy for both family and study.</i>	8.64	2.75	.64

* Items in italics are reverse scored

4.9.3 Revised Mature Student Difficulty Scale Correlations

Following revision of the Mature Student Difficulty Scale, correlations were computed for the revised subscales.

In terms of the outcome variables of stress, coping, general health, and performance highly significant relationships were recorded between home/family and stress ($r = -.47, p < .01$), home/family and coping ($r = -.27, p < .01$), and home/family and general health ($r = .38, p < .01$). Scoring is such that higher levels of the home/family difficulty were linked with higher perception of stress, with reduced perception of coping, and with a reduction in general well being.

For the finances sub scale, high significance was reached with stress ($r = -.32, p < .01$), coping ($r = .25, p < .01$), and general health ($r = -.28, p < .01$). These findings indicate that higher perception of financial difficulty is linked to higher perception of stress, lower perceived coping, and lower levels of general well being.

For the future career concerns sub scale, highly significant relationships were recorded with stress ($r = -.30, p < .01$), coping ($r = .34, p < .01$), general health ($r = -.32, p < .01$), and performance ($r = .26, p < .01$). Scoring was such that this indicates that higher levels of concern with the future were related to higher perceived stress, lower perception of coping and lower perception of general well being.

For the skills sub scale, highly significant relationships were recorded between skills and stress ($r = -.22, p < .01$), skills and coping ($r = .4, p < .01$), skills and general health ($r = -.23, p < .01$), and between skills and performance ($r = .46, p < .01$). These findings indicate that lower levels of difficulty with study skills is associated with lower stress, higher perception of coping, better general health, and enhanced performance.

For the support sub scale, highly significant relationships were recorded between support and stress ($r = -.23, p < .01$), and between support and

performance ($r = .20, p < .01$). These findings indicate that higher perception of support is related to lower stress, and higher performance.

Significant relationships were recorded between the family difficulty and performance ($r = .17, p < .05$), and support and coping ($r = .18, p < .05$). As difficulty with family or support issues increased, performance decreased.

In terms of the career transition scales, seven relationships reached significance. Highly significant relationships were found between family and readiness ($r = .22, p < .01$), between future career concerns and readiness ($r = .31, p < .01$), and between social support ($r = .20, p < .05$), and decision independence ($r = .36, p < .05$), indicating that increased perception of difficulty in each domain was associated with lower perception of the psychological resource. A highly significant relationship was also found between skills and readiness ($r = .31, p < .01$). Significant relationships were found between study skills and social support ($r = .10, p < .05$) and support and social support ($r = .16, p < .05$).

Correlations were computed across the role salience and recycling scales, but did not reach significance.

Table 10**Revised Correlations for Mature Student Difficulty Scale**

	Family	Finance	Future	Skills	Support
Stress	-.47**	-.32**	-.30**	-.22**	-.23**
Coping	.27**	.25**	.34**	.40**	.18*
Total GHQ	-.38**	-.28**	-.32**	-.23**	-.11
Performance	.17*	.09	.26**	.46**	.20**
Readiness	.22**	-.06	.31**	.31**	.11
Efficacy	-.08	-.10	.13	.06	.08
Control	-.03	-.01	.11	.01	.02
Social Support	-.02	-.13	.20**	.18*	.16*
Decision Independence	-.08	-.02	.36**	.13	-.02
Participation Comm Service	-.08	-.03	-.01	.08	-.04
Participation Home/Family	-.12	.03	.01	.11	-.01
Participation Student	-.05	-.07	.02	.07	-.04
Participation Worker	-.05	.10	-.02	.12	-.06
Participation Leisure	-.01	.05	.02	.06	-.06
Commitment Comm Service	-.06	-.06	-.02	.09	.03
Commitment Home/Family	-.10	-.07	-.01	.07	-.09
Commitment Student	-.02	-.07	-.05	.03	-.09
Commitment Worker	-.02	.02	-.07	.09	-.06
Commitment Leisure	-.06	-.03	.04	.09	.01
Recycling	.04	-.10	.05	.09	.02

* $p < .05$ ** $p < .01$

4.10 Independent samples T tests on revised subscales of Mature Student Difficulty Scale

Independent samples T-tests were run on the gender and nature of transition variables (voluntary/involuntary) on the revised subscales. Improved alpha coefficients following factor analysis pointed to the desirability of exploring if the new factor structure produced differences in results. No significant differences were found between males and females, and between voluntary and involuntary transition across the new sub scores.

4.11 Analyses of variance

One way analyses of variance were conducted to evaluate the relationships between the revised difficulty measures, and the demographic variables of age, marital status, and college. No significant differences were found for any of the five categories.

When age was broken into four discrete categories significant differences were found in the finances, and family categories.

The strength of the relationship between age and finances was moderate with age accounting for 8 percent of the variance in the dependent variable, $F(3, 157) = 4.48, p = .005$. Dunnett's C test indicated a significant difference between group one (25-29) ($M = 8.46, SD = 3.01$) and group four (50-70) ($M = 12.31, SD = 4.74$), suggesting that the younger group had greater difficulty with financial issues.

The relationship between age and the family variable was of moderate strength with age accounting for 13 percent of the variance in the dependent variable, $F(3, 157) = 7.92, p = .001$. Dunnett's C test indicated significant differences between group two (age 29 - 39) ($M = 9.72, SD = 2.71$) and group three (age 39 - 49) ($M = 11.24, SD = 3.08$), and between group two and group four (age 50 - 70) ($M = 12.56, SD = 2.96$). This indicates that the younger group had the greatest perceived difficulty with the family difficulty.

5 Discussion

Research has been conducted to identify the difficulties which mature students face in their undergraduate role, and to explore the career transition process of this population in the context of these difficulties. The following discussion is articulated in terms of the research objectives proposed for this study.

5.1 Identification of difficulties

Five major domains of difficulty emerged within this study, demonstrating the viability of the difficulties construct within the undergraduate experience of the mature age students of Massey University, at Albany.

Home/family difficulties emerged as the most frequently recorded area of difficulty (37 responses) within the focus groups. This was followed by finances (23 responses) and study skills (18 responses). This was consistent with quantitative data, which pointed to finances as the most salient concern ($M = 9.81$) followed by home/family difficulties ($M = 10.60$) and skills ($M = 12.60$).

The finding that home/family concerns rank as a major area of difficulty for mature students is well documented in the literature (Edwards, 1993; Rickinson & Rutherford, 1995; Scott et al., 1996; Thacker & Novack, 1991). For New Zealand mature students, there are both pragmatic and emotional concerns around home and family. At the pragmatic level, a recurrent theme is that of time constraint, consistent with the research of Wong & Kwok (1996). This is particularly evident for mature students with children who report as a major concern the lack of compatibility between school and university holidays, and the difficulty of attending lectures outside of school hours. The current organisation of university teaching is making it difficult for any parent, regardless of gender, to combine study and parenting. Caretaking demands ebb and flow in unpredictable ways that cannot be addressed by rigid time schedules. Semesterisation has created additional time pressures. Mature students require greater flexibility in how they chose to balance family and study commitments over the course of a semester, a year, or a career.

At the emotional level of the home/family difficulty, the focus group participants reported considerable concern with the relational aspects of their lives and with the balance between aspiration and affiliation needs. These findings support the work of Chandler & Gallagher (1995) and Norton et al. (1998). Factor analysis results support the notion that at a theoretical level the areas of difficulty are inter-related, and this is apparent within these findings. Study demands clearly create additional

pressure on relationships within the home and family, which can escalate when pressure from study is high.

Finances emerged as the primary concern as measured by the Mature Students Difficulty Scale, and as a major concern within the focus groups. This is both accordant with previous research findings (Winefield, 1993; Wong & Kwok, 1996), and an unsurprising finding in the New Zealand context. New Zealand universities operate through a punitive fees system, with tuition fees set at a level which is now amongst the highest and most differentiated of the OECD countries (AUS Bulletin, 1998). The introduction of market principles to the education sector has resulted in a radical increase in costs to students since 1991. Demographic changes have seen large increases in the number of over 25s in New Zealand (Dixon, 1996). However, this has not been reflected in the average annual growth rate of university participation by that group (AUS Bulletin), and these findings point to financial difficulties as influencing the participation rates of this group.

This impact could be the result of financial difficulty solely, or a consequence of an interaction between financial issues and other domains of difficulty. Economic opportunity and family obligation are closely related for this population. The financial commitments of mature students differ in nature and scope from those of traditional aged students. As a group mature students are more likely to have family and mortgage commitments, and tend to have to give up work in order to take on the student role. Further, they are considerably less likely to be in the position of relying on family to support them through university. Analysis of variance results point to mature students in the 25-29 age category reporting significantly higher perception of financial difficulty than did the 40-49 age group. This group may have responsibility for young children or be part of single income families, the incremental costs of university participation creating additional financial difficulty.

The focus group narrative suggests that the issue of financial dependence may be a pertinent sub-theme within the finances difficulty. Analysis of variance results point to this as particularly pertinent for married students, who reported significantly less decision independence than single students. A number of the participants were raising children and studying either part-time or full-time, whilst simultaneously dependent on a partner's income. Comments suggest that this is an arrangement which was at times creating both economic strain and tension within relationships. Clearly the single breadwinner role has become less viable in the nineties. Financial independence appeared an issue regardless of whether participation at university

was for intrinsic (mental stimulation, a necessary balance to other areas of life) or vocational reasons.

Study skills emerged as the third ranking area of difficulty on both the Mature Students Difficulty Scale, and within the focus group responses. This is consistent with the research of Wong & Kwok (1996). Focus group narrative would suggest that mature students have difficulty with writing skills, with remembering large amounts of material for examinations, with exam stress, and with uncertainty as to their ability to reach their academic goals. This is not surprising given that many mature students have spent long periods of time away from study and may have been admitted to courses without the academic criteria which are necessary for traditional students. However, the literature would indicate that both mature students and traditional age students report these skill areas as presenting difficulty (Richardson, 1995), suggesting this as an area of commonality.

A broad range of perception exists around study skills. Some mature students did indeed appear to adhere to Richardson's (1994) finding that mature students have a stereotypical picture of themselves as "lacking the basic study skills necessary for effective study in higher education" (p.11). However, this view was counterbalanced by participants who expressed confidence in their skills, and a high degree of awareness of the value of life experience to the learning process. No clear mature student profile was apparent which would explain differential levels of confidence in study skills. This impression was supported by analysis of variance results which found no significant differences across the age categories in perception of efficacy operating during career transition, or within the study skills difficulty.

Support emerged as a salient concern for mature students within this study. However, support was perceived at a lower level of difficulty. The literature suggests support as critical to mature student development, but also points to inadequate operationalization of the construct (Wong & Kwok, 1996). This was also apparent within this study where both conceptualisation of support, and the interaction between the home/family and support domains of difficulty combined to affect the mean scores. Rather than viewing perception of support as a global construct, mature students tended to dichotomise the concept into two separate spheres. These are support from relationships and institutional support. For mature students, the home/family sphere would appear to encompass relational support, with a dichotomy of the two creating an artificial distinction.

The fifth area of difficulty emerged as future career concerns. This was inconsistent with the work of Wong and Kwok (1996) who identified six broad areas of mature student difficulty exclusive of future career concerns. However, the work of Chandler & Gallagher (1995) identified career concerns as one of four major areas of mature student difficulty. The extent to which future career concerns rate as a difficulty may be affected by cultural factors, by the scope and function of specific university counselling centres, or may simply be a sign of the times.

The new millennium presents an uncertain prospect. Comments from the more vocationally oriented of the focus group participants suggest that changing times are creating considerable anxiety as people ponder their place within new employment contexts. Many mature students are characterised by a lack of clear expectation for the future, and a tendency to expect to be unwanted in the new millennium labour market. The majority continue to subscribe to the outdated notion of vertical linear career pathways. Concern was consistently expressed as to the lack of work experience within certain faculties, the feeling being that work experience plays a part in establishing a clear career pathway. There was an insistent feeling that studying a subject should produce knowledge which is of direct benefit in the labour market. A sense of nostalgia was apparent also, the perception being that there had been times in New Zealand when a degree brought with it a range of employment opportunities, and a strong feeling that this was no longer the case. This raises the issue as to whether future career concerns is a specific area of concern for mature students or relevant to the entire student population. It would be interesting for future research to explore whether New Zealand mature students do in fact hold greater concerns regarding the future than their international counterparts, and the factors behind this.

The nature of the difficulties expressed by the mature student group key directly into the current debate in the literature as to the extent to which career counselling is personal counselling. Various theorists have emphasised the connection between personal and career counselling, including Betz and Corning (1993); Herr, 1997; and Manuele-Adkins (1992). For mature students there is clearly an interconnectedness between career and personal issues which may require the resolution of what have traditionally been viewed as personal problems to facilitate the implementation of career goals. It would seem that for the mature students of Massey University, at Albany, the line between career counselling and personal counselling is a fine one indeed.

5.2 Career transition constructs

The second research question explored the relationship between each of the five career transition constructs (readiness, efficacy, control, social support, decision independence) and the outcome measures of perceived academic performance, psychological well being, and stress and coping.

In terms of perception of academic performance, a significant positive relationships was reported between efficacy and perception of academic performance. This finding is consistent with the meta-analysis of Multon, Brown, & Lent (1991, cited in Vrugt, Langereis, & Hoogstraten, 1997) who found positive relationships between self efficacy beliefs and academic performance across a variety of experimental designs and assessment methods. At an intuitive level, it appears likely that mature students who have confidence in their ability to successfully make a career change would report positive perception of performance. Conversely, mature students who lack confidence in their academic performance would be less likely to feel that they will achieve a satisfying outcome in terms of career change.

A significant positive relationship was also found between control and perception of academic performance. This finding is consistent with the work of Carter & Cook (1995) who report that fundamental to successful transition is a sense that one has control over a period of change. For Carter & Cook, perception of control extends to the feeling that one has control over the skills and knowledge required to handle transition, clearly a critical issue within the undergraduate context.

A highly significant positive relationship was reported between social support and perception of academic performance. This finding is consistent with a range of empirical evidence as to the close link between social support and performance (Jay & D'Augelli, 1991; Tofi et al., 1996; Wong & Kwok, 1997). Identified sources of social support for mature students include partners, family members, peers, and institutional and staff support. Wong & Kwok suggest the major sources of social support at the City University of Hong Kong are informal networks rather than professional support though clearly this may be a specific cultural perspective.

In terms of the outcome measure of psychological well being correlations were negative with only one index reaching significance. A significant negative relationship was reported between readiness and psychological well being. Scoring was such that this points to a motivated group whose lifestyle is beneficial to their general health. The relationship between career-related tasks and motivational

readiness is well documented in the literature (Salili, 1994). Heightened readiness for the mature student may translate in practical terms into taking on additional roles and responsibilities. Keierleber & Hansen (1995) suggest that the capacity to adjust to role expansion is reflective of individual personality characteristics, and that those who are motivated to expand report high levels of life satisfaction. The findings of this study of mature students supports this work

In terms of the outcome measures of perception of stress only the correlation with the readiness index reached significance, reporting a negative relationship. There are two possible explanations for this relationship. The suggestion that as stress rises readiness is decreased is plausible. Equally plausible is that as readiness rises, stress declines. It appears likely that clarity regarding one's behavioural motivation both increases readiness, and decreases stress.

The pattern of correlations between stress and the career transition variables reflected that which emerged for the psychological well being variable. In turn, this pattern was reflected for the coping index. A highly significant positive relationship was reported between readiness and coping. The consistency of these patterns suggests an association between the motivational resources of mature students, and stress and health indices. Previous research on the motivational aspects of the career development of mature students has tended to focus on achievement related tasks rather than psychological well being (Salili, 1994). However, Fujita-Starck (1996) found that high motivation was influential in supporting the coping processes of mature students, consistent with the findings of this study.

5.3 Difficulty constructs

The next research question explored the relationship between each of the five difficulties and performance, general health, stress and coping. Correlations were run on both the original scale of the Mature Students Difficulty Scale, and on the revised version. The pattern of correlations remained the same in terms of direction of correlation and level of significance.

In terms of the performance variable, a highly significant positive relationship was recorded with the skills difficulty. This is a logical relationship. It would be expected that performance would be augmented by higher perceptions of skills, in line with the literature on mature students (Richardson, 1995).

Similarly, a highly significant positive relationship was recorded between performance and support. Once again, this is an intuitive finding and congruent with previous research on this population (Jay & D'Augelli, 1991; Tofi et al., 1996).

Viable explanations would be that support is likely to be more readily available when the mature student expresses higher levels of satisfaction with academic performance. Alternatively, as different types of support become available (instrumental, emotional), perception of performance is enhanced.

A logical relationship is suggested by the highly significant positive relationship between future career concerns and performance. Scoring is such that this finding points to higher perception of performance decreasing concern regarding the future, an unsurprising finding.

Correlations between the five difficulty measures and psychological well being were negative as expected, that is, higher perception of difficulty was linked to lower levels of well being. Somewhat surprisingly only the correlation between support and general health did not reach significance. Given that this is an established relationship in the literature this was unexpected (Coyne & Downey, 1991). However, it is possible that the construct was conceptualised by the survey participants as integral to home/family difficulties, rather than as an independent construct, and that this affected the accuracy of responses.

A highly significant negative relationship was reported between the home/family difficulty and psychological well being. This was the strongest reported relationship, and is supported by existing research on the difficulties of mature students (Edwards, 1993; Maynard & Pearsall, 1994; Scott et al., 1996). The Role Salience Inventory scores shed light on this relationship also. Mean scores suggested a high disparity between affective commitment to the home/family role, and actual participation. The implications of this tension may well be reflected in diminished levels of psychological well being. Clearly child care issues, time constraints, relationship difficulties, and a perceived inflexibility in the boundary between home and study are having a detrimental influence on the psychological well being of mature students.

A highly significant negative relationship was reported between the study skills difficulty and psychological well being. In the university context this is a highly intuitive relationship. Perception of high degrees of difficulty with meeting academic standards will logically influence psychological well being through the possibility of failure to meet career goals. This finding is consistent with the work of Richardson (1994). However, it would be interesting to explore the influence which stereotypical views of mature students as lacking basic study skills has on perception of difficulty, and to study the effect of raising awareness of the success which mature students enjoy academically (Richardson, 1995; Trueman & Hartley, 1996).

A highly significant negative relationship was reported between finances and psychological well being. This is consistent with existing research (Wong & Kwok, 1996) and an unsurprising finding. A punitive fees system, combined with a range of financial responsibilities (at times inter-generational), and the loss of income which the student role often entails for mature students, creates a situation where psychological well being is at risk.

A highly significant negative relationship was reported between future career concerns and psychological well being, consistent with the work of Chandler & Gallagher (1995). The career development literature reflects how rapidly the concept of career is changing to keep pace with a changing work environment (Herr, 1996). At the individual level uncertainty regarding change has the potential to affect psychological health. The reverse direction is also plausible, that is, as the psychological well being of the mature student rises concern for the future becomes less pressing.

Highly significant negative correlations were reported between each of the five difficulty variables and perception of stress. This is an intuitive relationship well supported by the literature (Anderson & Niles, 1995; Kasworm, 1990). The focus groups indicate that mature students enter university with a realistic appraisal of the level of difficulty involved, and that they are primed to confront both stress and difficulty. Interestingly, the research of Yarborough & Schaffer (1990) found lower levels of stress for mature students than for traditional aged students, while Kakalas & Mackenzie (1995) found that mature students tend to over-estimate the degree of difficulty involved in the student role. It would be interesting to explore the extent to which perception of difficulty and of stress are perceived as a challenge by this group.

Correlations between the five difficulties and coping were highly significant and positive. This relationship is indicative of an enhanced perception of coping as level of difficulty rises, and is consistent with previous research in the area (Wong & Kwok, 1996). The relationship seems reasonable given that mature students appear to be a resilient group, with a broad range of coping strategies developed through life experience. Interestingly, perception of coping with the skills difficulty reported the strongest correlation, followed by future career concerns, home/family difficulties, finances, and support difficulties. This ordering may be indicative of perception of the university environment, reflecting the feeling that the institutional context is more supportive of academic difficulties rather than domestic and interpersonal difficulties. Alternatively, mature students may be more likely to

actively seek support for learning difficulties which are viewed as integral to university life. There appears to still be a residual level of resistance to dealing with personal problems through university counselling services, and a tendency to separate the student role from other roles in one's life.

5.4 Relationship between career transition constructs and identified difficulties

The career transition constructs represent psychological resources which are amenable to counselling intervention. Given the viability of the difficulties construct this was a research question of considerable interest in terms of career counselling.

Relationships between readiness and the five difficulty constructs reached significance for three of the five difficulty indices. A significant positive relationship was reported between readiness and study skills. This supports the research of Salili (1994), is suggestive of a higher perception of academic skills producing a more motivated student, and is an expected and readily interpretable relationship. Several of the students spoke in the focus groups of having been strong students at high school but of having been denied the opportunity for participation at university until now.

A highly significant positive relationship was reported between readiness and support. Perception of availability of support would be expected to enhance a range of psychological resources therefore this is an expected relationship (Tinto, 1987; Tofi et al., 1996). Plausible explanations for this relationship may be that support may be more readily available for those students who show higher levels of readiness. Alternatively, the existence of a supportive network may enhance motivational readiness.

A significant positive relationship was reported between future career concerns and readiness, pointing to a link between readiness and confidence in the future. Entry into the university environment is major turning point for many adults. This is a transition that can potentially change the life course and has both short and long range implications. The readiness resource may define those mature students who have confidence in the future, and those who perceive the outcome of career transition to be less certain.

Somewhat surprisingly efficacy did not appear to be a particularly salient resource for mature students. A range of studies point to efficacy as a key factor in career development and career pursuits (Betz et al., 1996; Lent, Brown, & Larkin, 1986). In terms of the difficulty constructs, only one relationship reached

significance. This was the relationship between efficacy, that is, confidence in one's ability to make a successful career change and future career concerns. This is a logical finding, suggesting that for this group confidence projects more readily to the future than to more immediate family, financial, academic and support concerns. This is suggestive of a capacity to delay gratification, and a willingness to exchange short term difficulty for future rewards.

Similarly, perception of control did not feature as a salient psychological resource for mature students. This is surprising given that perception of control is associated with a range of positive career outcomes (Carter & Cook, 1995). The correlation matrix reflected the same pattern of correlations for perception of control as for perception of efficacy operating during career transition. A significant positive relationship was reported between control and future career concerns. This suggests that higher perception of control is linked to lower levels of concern regarding the future, facilitating a positive view of the future despite the difficulties of the present.

Social support featured as a more pertinent psychological resource for mature students in this study, consistent with a range of research findings (Coyne & Downey, 1991). Three of the five relationships reached significance. A highly significant positive relationship was reported between social support and future career concerns. Individual psychological resources may have an interactive quality for mature students, that is, one can face the future with confidence and the perception of control when support is perceived as adequate and available.

A significant positive relationship was reported between study skills and support. The link between social support and academic performance is established in the literature, and this was an expected finding (Jay & D'Augelli, 1991; Tofi et al., 1996). Mature students who are supported in their academic goals would be expected to perform better. Alternatively, mature students who are achieving well at university would be expected to be acknowledged through additional support at both the institutional and personal level.

Interestingly, decision independence proved a pertinent psychological resource in this study. Correlations reached high significance for two of the difficulty indices. A highly significant positive relationship was reported between the decision independence construct and the home/family difficulty, suggesting that perception of higher levels of autonomy reduces perception of difficulty in the home/family arena. This finding supports the research of Bauer & Mott (1990). The focus group narrative is revealing in this area. Although there were mature students who enjoyed

considerable autonomy of decision making within the home/family realm the reverse was also true. At times relationship difficulties had reduced perception of decision independence to such an extent that family life had become a pervasive influence on career development. There was an expressed need to resolve unsatisfactory relationships and perceived lack of autonomy through the achievement of financial independence, prompting a return to university.

A highly significant positive relationship was reported between decision independence and future career concerns, suggesting that those who feel more autonomous have fewer concerns regarding the future. Participation at university may have a range of effects on the behaviour of mature students. Exposure to a broad range of opinion may enhance independence of thought and action, a resource that appears likely to have a beneficial flow on in terms of perception of both current and future difficulty.

5.5. Demographics

The next research question explored the relationship between gender, marital status, age, number of dependents, and hours worked, and perceived academic performance, psychological well being, stress and coping.

No significant differences were found which related to the number of dependents and hours worked variables. Gender also did not appear to be a particularly salient variable in this study. The finding that females are more committed to study than males, and that males report higher participation in work are not surprising (Perosa & Perosa, 1985). Although gender did not emerge as of significance this finding must be treated with caution. The sample was heavily weighted in favour of women as was participation in the focus groups. This was regrettable given the dearth of research in New Zealand on male mature undergraduate students. However, the feedback from the focus groups suggests that male mature students have common concerns with female mature students. Both genders spoke of gender role adjustment. For the women, gender role conflict was more apparent. Resentment was expressed that willingness to support the breadwinning role through a greater focus on career pursuits was not being matched by male support in the domestic sphere. A clear source of resentment was the trivialisation of women's university studies, and a refusal to recognise motivation as vocational through respect and the provision of appropriate support. Clearly there is a strong link between gender role themes and career transition themes that may be accentuated during periods of exposure to a liberal university environment.

There is considerable scope for future research in determining how gender role themes and transition themes inter-relate over the lifespan and within context; and the influence of such themes on the meaning which career transition holds for male and female mature students.

Age was a more salient demographic. Although no significant differences were reported when age was treated as a discrete variable, categorisation produced several interesting results. Leisure emerged as a salient construct for mature students. Previous research on the leisure dimension for students has not focused on the age demographic, so there were no expectations from the literature. Findings were that the youngest group (25-29) expressed higher commitment to, and participation in leisure than the older groups. However, there were no reported differences in performance across the age categories. This finding may reflect the possibility that the youngest group participate less in family, work and community service roles, and have both a stronger leisure orientation and a greater amount of leisure time. Williams & Winston (1985) studied leisure and perception of satisfaction with university education. Findings pointed to students with high leisure scores and high satisfaction with university education engaging in active leisure pursuits that required planning and that were reported as enjoyable. Both focus group feedback and comparatively low mean scores on the leisure scales of Salience Inventory would suggest that mature students view the leisure dimension of life as expendable. Mature students appear to be motivated towards more pressing concerns, and in fact are sanguine about a lack of leisure time rather than perceiving this as a difficulty. For several students, the pleasure which they received from their university studies constituted a leisure activity in itself.

Significant differences were also found within the age categorisations for the home/family difficulty with the youngest group (25-29) reporting the highest level of concern. The interactive qualities of the difficulties are apparent when one considers that this group also reported a significantly higher level of concern with financial difficulty. These findings may reflect a situation where this group are incurring expenses from study, whilst taking time out from the workforce to rear young children. An alternative explanation lies in the fact that members of this age category may be less likely to have a partner, and therefore less likely to share financial resources.

Marital status was a pertinent variable with significant differences being reported for participation in the home/family role. Both separated and married groups showed significantly higher participation in the home/family role than did the single group, a

not surprising finding which possibly reflects the presence of children and is reflective of a variety of research in the area (Edwards, 1993; Maynard & Pearsall, 1994).

A significant difference was also found within decision independence in terms of marital status between the married and the single groups. The literature conceptualises this as a gender issue with women having higher concerns with autonomy (Bauer & Mott, 1990). Clearly, the presence of a marital partner creates a concern for consultation within the decision making process which is obviated by being single.

It was surprising that no significant differences were found between marital status and social support, or marital status and stress. The support of the partner of the mature student has been found to have a buffering effect on stress, and to have a critical facilitating effect on career development within dual career couples (Stolz-Loike, 1992). The literature conceptualises partners as "support generalists" (Wong & Kwok, 1997) who hold the capacity to provide four types of support identified as informational, instrumental, emotional and social companionship. Other family members, student peers and university staff can provide more specific support functioning as "support specialists" (Wong & Kwok). It appears likely that difficulties around gender role issues, and issues of economic dependence and decision independence are negating a potentially critical form of support for mature students with partners.

5.6 Transition type, role salience and recycling

The next research question focused on the impact of transition type, role salience and recycling on academic performance, psychological well being, and stress and coping.

The nature of the transition, that is, whether it was perceived as voluntary or involuntary, failed to produce significant results in terms of the four outcome variables. However, in terms of psychological resources findings indicate that perception of efficacy and of control are higher when the transition is perceived as voluntary. There is widespread agreement among theorists that perception of transition as voluntary or anticipated is associated with perception of higher levels of psychological resources, and therefore less likely to detrimentally affect psychological well being (Heppner et al. 1994; Schlossberg, 1984).

The role salience variable did not reach significance for any of the four outcome measures. Many mature students held multiple roles and lived demanding life

styles. The role adjustment process involving role expansion, redefinition, and change can be viewed as an important part of the career transition process (Keierleber & Hansen, 1995). Therefore, it was surprising that on the whole the dimensions of role salience did not seem pertinent to this study. However, the way in which the scale works provides a score for participation and commitment within each role rather than a total across the roles, and it may be the total role load, or overload, which is pertinent here.

5.7 Predictive ability of variables

The study then sought to ascertain which linear combination of variables best predicted perception of academic performance, perception of psychological well being, and perception of stress and coping.

Regression analysis pointed to environmental and contextual factors as of greater salience to mature student undergraduate adjustment than psychological factors. Results for one set of predictors indicated that the linear combination of the five difficulty measures accounted for significantly higher percentages of the variance in the four criterion measures than did the career transition constructs. Regression analysis for two unordered sets of predictors was carried out using both the difficulty variables and the career transition variables. The career transition measures had incremental predictive power beyond that contributed by the difficulty measures for each of the four criterion measures. However, the difficulties model emerged as the strongest predictor of perception of academic performance, perception of psychological well being, and perception of stress and coping.

In terms of the relative usefulness of the predictor variables, the environmental and contextual constructs again proved more pertinent than the psychological resources. The home/family variable had the greatest predictive value for both the psychological well being index, and for the stress index. The study skills variable emerged as the most useful predictor of both the performance index and the coping index.

Clearly the difficulties construct is not only viable but pivotal to explanation as to how mature students go about career development tasks during their time as undergraduates. A singular focus on the psychological influences of career development would be reductionist. The "ecological context" Herr (1996) of the post modern era is producing a raft of difficulties which are influencing the career development of undergraduate mature students.

5.8 Recommendations

In summary, this study has identified five areas of difficulty for mature undergraduate students in career transition. These are home/family, finances, study skills, social support, and future career concerns. The home/family, finances and study skills domains of difficulty appear most salient to mature students in this population. Home/family difficulty was closely associated with the health indices, having the greatest predictive value for the psychological well being and stress variables. The study skills variable emerged as the most valuable predictor of the performance and coping variables. In terms of the outcome variables of perceived academic performance, psychological well being, stress and coping the difficulty measures had greater explanatory value than the career transition resources of readiness, efficacy, control, social support, and decision independence. However, regression analysis indicates that the psychological resources have incremental explanatory power, and are of value. The most valuable resources for this population are readiness and social support. Readiness emerged as predictive of general health and coping, with social support predictive of performance. The results of this research located within contemporary theoretical development point to theoretical implications, and to counselling implications for mature undergraduate students.

5.8.1 Theoretical Implications

There are a variety of theoretical implications arising from this research. Career counselling in the university context has traditionally been underpinned by models of career choice (Lea & Leibowitz, 1995). This study demonstrates how greater diversity within populations undermines the explanatory value of such paradigms. Paradoxically, career counselling in the 90s for mature students may be less about making a clear cut decision regarding occupational choice than counselling for open mindedness and flexibility in order to deal with change.

Developmental models such as that of Super (1990) look at life more broadly in order to understand life patterns rather than simply issues of occupational choice. Such models have been welcomed as more inclusive referents of career development for a broader range of populations (Savickas & Lent, 1994). However, this study of the career transition process of mature students highlights a major shortcoming in developmental models. The research brings into focus the artificial distinction which has existed between the work and non work spheres of life. Difficulty with balancing home and family with the student/career role has emerged

as a defining characteristic of the career development of mature students. Irving & Williams (1995, p.108) state that "to understand career theory is to understand contemporary priorities in career counselling". However, career and family research has lacked an integrated theoretical grounding (Hansen, 1997). Emergent career paradigms must become explicit on the home/career boundary in recognition of this domain as a pre-eminent concern of post modern life.

Recognition of the difficulty presented by the home/career boundary brings family issues more clearly into focus. The evolution of family structures is creating concomitant change in gender roles. The narrative suggests that the interaction between career transition themes and gender role themes may hold the key to understanding the meaning which career transition has for male and female mature students. The challenge to traditional arrangements which changing times presents can be exacerbated within the progressive university environment. There is a need for flexibility and negotiation within gender roles in order to support a satisfactory career transition outcome. As transition theory becomes a necessary part of career development theory in recognition of the growing instability of career, so too must gender role theory.

The value of the focus groups in identifying a range of gender role issues within career transition raises the point that research approaches which focus exclusively on empirical methodology may have limited relevance for diverse populations. Multi-method research designs which incorporate the emergent narrative approach have a heightened capacity to glimpse into the personal processes involved in the tasks of career development. In contrast to empirical approaches, theory is developed from practice rather than the more traditional arrangement of practice from theory, and this may better suit diverse populations during times of rapid change.

This research affirms Herr's (1996) argument of the need to bring an ecological perspective to career theory. Clearly, both environmental and psychological influences are salient to understanding mature student adjustment to the undergraduate environment. The Albany study has indicated the environmental constructs as of greater salience to mature students. Context for this population has a strongly relational theme. There appears to be an interaction between the career transition process, and adjustment within existing relationships which is influencing the ways in which mature students are going about the tasks of career development.

The career transition process can be experienced as a normal developmental change with resultant moderate psychological implications (Moos & Tsu, 1976). However, a range of difficulties may create the potential for debilitating impairment

of psychological well being. Not only does each domain of difficulty independently represent a significant adjustment issue, but the domains have an interactive quality which must be affirmed at a theoretical level. It would seem that greater focus on the unstable aspects of career will close the gap between career counselling and behavioural health intervention.

As career counselling has evolved it has become more specialised in scope and function. There has been a movement from content to process theory, and from occupational choice to development across the life span (Savickas & Lent, 1994). The paradigm shift in career calls for a post-industrial conceptualisation of career as a lifestyle construct. Such a perspective calls for holistic models of career development which reflect total life planning, and have the capacity to integrate the various domains of post modern life. Such models could identify overlapping life dimensions, and most importantly reduce the unrealistic distinction which has existed between home and career.

Stage theory such as that of Super (1990) has focused most intensely on the exploration and establishment stages of career development. The maintenance stage of career development has attracted less interest as it has been viewed as relatively stable (Blustein, 1992). However, the post modern employment era is bringing prolonged and recurrent maintenance stages. Recycling to the exploration stage is also becoming prevalent as the developmental staging and sequencing of career changes. This study demonstrates how these changes are affecting the development tasks of each career stage. For mature students, the tasks of the exploration stage can be complicated by a raft of difficulties arising from a complex lifestyle. The maintenance stage is similarly affected, and must now take place in a socio-economic context which is defined by uncertainty and change. There is a need for mature students to develop innovation within their career development tasks in the absence of existing prototypes of career behaviour. Creative approaches to career development must begin with understanding of new perspectives on career such as that offered by the Protean model (Hall & Moss, 1998). Mature students in the main continue to subscribe to outdated linear models of career, and the psycho-educational process for career counsellors must address fundamental conceptualisation within this population.

It would seem that the theoretical base of the career field requires enhancement if it is to adequately respond to, and describe, the career behaviour of mature students. Career counselling is potentially a valuable and non-threatening form of institutional support within the university context. Mature students are signalling a

readiness to take on the student role despite the multiple difficulties which the lifestyle involves. The interconnection between theoretical perspectives and the reality of their lives has become critical in supporting a transitional process which offers enhanced opportunity for the personal and professional development of this population.

5.8.2 Recommendations for intervention

This study has explored psychological and environmental constructs for applicability to the needs of mature student as undergraduates in career transition. Findings suggest that effective and comprehensive career counselling interventions for this population would target the psychological resources of perception of readiness and of social support, and the environmental difficulties of the home/study interface, financial issues, study skills, support issues, and future career concerns. Both psycho-educational and psycho-social strategies would be of value.

5.8.3 Psycho-educational interventions

5.8.3.1 Readiness

Transitional counselling within the university context is necessarily a reactive process. However, findings from this research point to the value of proactive psycho-educational strategies. Readiness emerged as a major behavioural predisposition influencing the career development behaviour of mature undergraduate students. Readiness is suggested as a major factor leading mature students into engaging in the type of proactive strategies which facilitate adjustment through engagement in the undergraduate environment. Accordingly, a valuable intervention would be workshops or group counselling based around active strategies that define the situation, and transmit the capacity to redefine or reframe the situation. The group dynamic would be valuable in clarifying motivation for entry, ascertaining degree of readiness, discussion of expectations, identification of potential and actual areas of difficulty, and would facilitate the introduction of a goal setting approach to career transition.

Clearly there are different precipitating factors for career transition, and motivational factors may change during the course of the undergraduate degree. Readiness counselling would be important at the orientation stage, but should be available on an ongoing basis to ensure that changing circumstances are recognised and supported.

Motivational readiness may be intrinsic and/or vocational, and it is important to affirm both. Mature students may be intrinsically motivated by a need for renewal, growth and development, and interventions must acknowledge this and enhance an already mature life space. Changing social times are reflected in changing motivation. The focus groups suggest that the perception that women take on university study for intrinsic rather than vocational reasons is detrimental to psychological well being, and to quality of support. There has been a decline in the viability of the single breadwinner role, and a loss of job security for both men and women. Career development for women may be both integral to the psychological sense of self, and a financial necessity. The frustration which several of the focus group participants expressed through the trivialisation of their university participation underlines the responsibility which career counsellors hold to be at the vanguard of social change in order to offer interventions which enhance the opportunity structure of any population.

5.8.3.2 Future career concerns

Future career concerns emerged as a consistent, though relatively less pressing domain of difficulty within this study. However, the difficulties appeared to have an interactive quality, and education regarding a changing workplace appears a valuable intervention for this group. Mature students require new attitudes to work which must have their genesis in a more differentiated understanding of "career" if they are to hold relevant world views with which to interpret the realities of a changing world. There is a need for universities to shift from a traditional focus on learning to strategies which key more closely to new work paradigms. Many mature students have known a workplace that offered security and stability, and continue to subscribe to outdated paradigms of career. Career development now requires people to take responsible for their own careers. Interventions must build the skills or "actor competencies" Wijers & Meijer (1996, p.187) which both enhance undergraduate success, and prepare mature students for new work environments.

Psycho-social interventions for new perspectives of career should function at both an attitudinal and behavioural level. Mature students are being asked to become active agents in shaping their own career opportunities as they re-enter an employment context where rapid change is undercutting even the most careful of plans. This constitutes a major challenge for many mature students who may have been educated in the ways of the old career paradigms. At an attitudinal level,

mature students require support in believing that they can create their own careers, and in viewing career transitions as positive times of heightened opportunity.

Teaching people to be change agents in their own lives calls for an expectation of change as the norm, and an ability to live with uncertainty. Gelatt's (1989) positive uncertainty model offers a salient perspective around which interventions could be structured. In a movement away from traditional linear decision making models Gelatt defines decision making as a "nonsequential, nonsystematic, and nonscientific human process" (Hansen, 1997, p.234). Gelatt invites people to learn to live with uncertainty, emphasising the development of the post modern skills of acknowledging and accepting uncertainty, and the enhancement of flexibility, creativity, and intuition. A holistic decision making approach provides a valuable framework for intervention for this population, and speaks to the realities of "career" in the twenty first century.

Mature students are often people in a hurry due to both financial concerns and an insistent social clock. A willingness to delay gratification must rest on a belief in oneself, but also in a belief that the university system is effective in society at large. Anecdotal evidence from the focus groups suggest that this is not the case. Clearly this has implications for the completion of programmes of study. Mature students require interventions which develop positive perspectives as to the ways in which undergraduate study is contributing to skill portfolios, and support in making choices with an eye to future marketability.

At the behavioural level, career counselling can impart generic skills in order to facilitate positive learning outcomes in relation to self awareness, opportunity awareness, study skills, conflict resolution, and decision making skills. Career transitions require adaptation and may stretch coping skills and resources therefore effective stress and coping management is critical. Both new career paradigms and the mature student lifestyle require the ability to negotiate flexibility at an informal level. Education in coping strategies that reflect redefinition, compromise and commitment would enhance communication and negotiation patterns.

5.8.3.3 Stereotypes

There is a strongly historical theme to context for mature undergraduate students. Social processes are influencing aspiration through both age and gender prejudices, and psycho-educational intervention must focus on realistic perceptions of age and gender.

The focus groups reveal that the life span construct of the mature student contains a life story influenced by prevalent age stereotypes. Social norms are pervasive, systemic, powerful and damaging (Hansen, 1997). Age limitations which were salient for previous generation no longer reflect reality. A more contingent workplace is opening up opportunities for mature students in an unprecedented way. This is a group heavily influenced by the demographic changes wrought by the baby boom generation, and who hold the expectation of increased longevity.

Interventions must be designed which facilitate a healthy assessment of personal and professional strengths. It is necessary to raise awareness of the considerable success which mature students enjoy within the university environment, and to promote positive views of mature workers and students. Such interventions could promote positive perception (and self-perception) of mature students through stressing the qualities of responsibility, stability, life experience, interpersonal skills, motivation and persistence which they bring both to university and to the workforce. Age concerns may be allayed also through the development of job search skills, that is, clarifying transferable skills, goal setting approaches, and identifying networks of support.

A social blurring of age-appropriate behaviour is matched by heightened awareness of gender issues, and more flexible gender roles. Family concerns have traditionally been linked to female career development, but changing times mean men now have a stake in what have traditionally been conceptualised as female responsibilities (Gerson, 1993). Gender is a demographic in progress, but traditional norms have become less influential and it is important to ascertain the extent to which mature students may be limited by outdated gender role perceptions.

5.8.4 Psycho-Social Interventions

Returning to university represents a major challenge and the availability of social support eases the way for mature students. Of primary importance within any intervention strategy would be building a sense of connection to other students, to individuals in authority, and to the institutional environment. The university context offers the opportunity to address several dimensions of the environment in order to increase perception of social support.

5.8.4.1 Leisure Dimension

This study points to leisure as a behavioural life dimension offering benefits for mature students through connection with student peers. Leisure has the capacity to function as an agent of socialisation within the university environment (Ragheb & McKinney, 1993). The issue of how to tap into potential benefits is problematic however. Previous research (Williams & Winston, 1985) suggests that students with the highest perceived satisfaction with university education also reported engagement in active leisure pursuits that required a degree of planning. It would appear that enjoyment requires a degree of organisation, a finding that would not be inconsistent with the time management approach of mature students. However, both the low reported mean scores from the leisure scales of the Salience Inventory and the narrative from the focus group point to leisure as an expendable life dimension, suggesting this as an education issue.

Currently, the perception of leisure at Albany is that recreational activities are aimed at traditional students and revolve around drinking and sport. The leisure construct incorporates a diverse range of recreational choices and there is scope for a broader range of leisure options. The Mature Students Group is a recent introduction to the Albany campus. Social evenings appear popular and well attended, and point to congenial leisure being well received. The issue of specific activities is best addressed at an informal level. However, career counselling strategies which focus on education for leisure, and incorporation of leisure into time management strategies would be of value in this situation.

5.8.4.2 Institutional Connection

The focus groups suggest that institutional policies and procedures are often experienced as intransigent entities suggesting that interventions could usefully focus around promoting the ability to connect to authority figures.

The anecdotal evidence would suggest that distressed students approach teaching staff in preference to counselling services, and that teaching staff use perception of severity of problem to determine whether to refer to counselling, unaware that perception of severity may differ between themselves and the student. Counselling is seen as intense, a perception which may become more acute in light of the fact that counselling services tend to be separated both physically and ideologically from the teaching role of the university. The residual resistance to counselling suggests a need to integrate career counselling services more closely

with the teaching role, in order to present career counselling as a non-threatening point of connection to the university environment.

5.8.4.3 Home/family Issues

Home/family issues emerged as a major area of difficulty within this study. "Family" comes in many forms in the nineties (Hansen, 1997). It is apparent from this study that a broad cross section of family types are represented within the mature student population at the Albany campus. There is evidence of single parent families, dual income families, dual career families, and mature students whose family responsibilities are inter-generational, that is, involve the care of elderly, or unwell, parents. Positive feelings regarding family life have been found to be significantly correlated with feelings of career success for both men and women (Van Eck Peluchette, 1993), pointing to the value of interventions targeted at this domain.

At a pragmatic level, there appears to be a strong link between home/family and financial difficulties. This is encapsulated in the issue of child care, where an urgent need for affordable care for the children of this population is apparent. Such instrumental support is needed both in the form of school holiday and after school care. A lack of congruence between university holidays and school holidays is creating high levels of difficulty and frustration, as are lectures scheduled outside of school hours. Massey University, at Albany, is a developing campus and a complete range of facilities will take time to be established. But clearly the findings from this study point to affordable child care as a priority.

Focus group findings point to tension within the home/family domain with recurrent themes of gender role conflict, and of conflict between home and study/career. Tipping & Farber (1991, cited in Spike-Miller & Kees, 1995, p.38) defines home/career conflict as "a psychological state, often below the level of awareness, arising when two or more values are perceived as incompatible". Clearly, these areas of conflict need addressing.

Hansen (1997) offers an "integrative life planning" perspective which could underpin transitional programmes for mature students who report the home/study interface as a major concern. Such an intervention would be designed to show institutional awareness of, and support for, the multiple roles and responsibilities which characterise the lives of mature students. Interventions would be aimed at achieving a more comfortable intersection and integration of family and student roles. Integrative life planning could function as a proactive intervention providing

education in ways in which family, work, study and leisure are changing and how new patterns will impact on life planning in the new millennium. Facilitating a more comfortable boundary between home/family and study has the potential to both alleviate the economic and social penalties of responsible care of children, and reduce psychological conflict between affiliation needs and career aspiration.

Traditional career development theory is reflective of most psychological theory in that it emphasises the primary importance of self. Context has emerged as critical within this study. It would appear that context for mature students has a strongly relational theme, pointing to career transition as offering opportunities for development in terms of self-in-relation. A clear theme from the focus groups, and from additional comments made in the survey, was that to participate in relationships that are not mutual and supportive is a source of sadness and rage. Several of the focus group participants spoke of "outgrowing" their partners, suggestive of a process of developing disconnection. Relationships predicated on traditional values must become dynamic and flexible in order to deal with evolving lifestyles. The mature student lifestyle points to a need for relationships characterised by role sharing and mutuality, and freedom from gender constraints. Tension may arise when existing arrangements are threatened by the immersion of one partner in the university environment. Economic power has traditionally been the province of men, with emotional and relational power handed to women as fair exchange. This is an increasingly less viable option. Clearly there is a tension between environments which transmit knowledge at the cutting edge of human behaviour, and domestic situations which reflect traditional values. A key developmental challenge of the career transition process of the mature student may be an increase in the ability to build mutually enhancing relationships. Research indicating the partner as the critical facilitating factor in career success (Thacker & Novak, 1991) suggests a need to explore the qualities of connection which make for healthy development. Counselling intervention could then usefully focus on the enhancement of mutuality and connection within relationship.

This self-in-relation theme is picked up by Hansen (1997). Hansen discusses "connected transitions" (1997, p.221) and suggests that understanding transitions calls for consideration of whose transition it actually is, as the transition of one person may deeply affect another. It is perspective which appears particularly pertinent to mature students. Although over 94% of respondents in this study perceived their transition as voluntary what may be a planned change for one family member may lead to unplanned change for another. Psychosocial intervention

which targets family involvement may be a feasible strategy. Open days which involve relevant family members could be arranged on campus, showing institutional awareness that transition involves people beyond the identified student.

5.8.5 Counselling modality

5.8.5.1 Group career counselling

Group career counselling offers a viable option to individual counselling for mature students. In light of funding restraints, and in the absence of blueprints for evolving lifestyles, people can usefully learn from each other. There seems little doubt that mature students would benefit from the social aspects of group counselling in terms of perception of social support. The evidence from the focus groups suggests group counselling as a cathartic activity offering a restorative period of institutional support. The dynamic paradigm would offer opportunities for active exploration of environmental resources, for building friendships, and for increasing feelings of integration with university authorities.

5.8.5.2 Individual Counselling

Interventions designed around proactive psycho-educational strategies and group counselling are cost effective at a time of diminishing resources. Although it appears timely to introduce strategies which address the relationship systems in which individual mature student behaviour is located, conjoint or systems counselling may be unrealistic in times of diminishing resources and increasing accountability for tertiary institutions.

There is scope for creative career counselling which recognises economic restraints. However, this study points to the continued importance of individual counselling as part of a university career counselling service. The sometimes painful narrative of mature students highlights personal concerns as legitimate career issues. In order to facilitate the implementation of career goals, career counselling must resolve issues which span the situational/personal continuum and individual career counselling must be available to students.

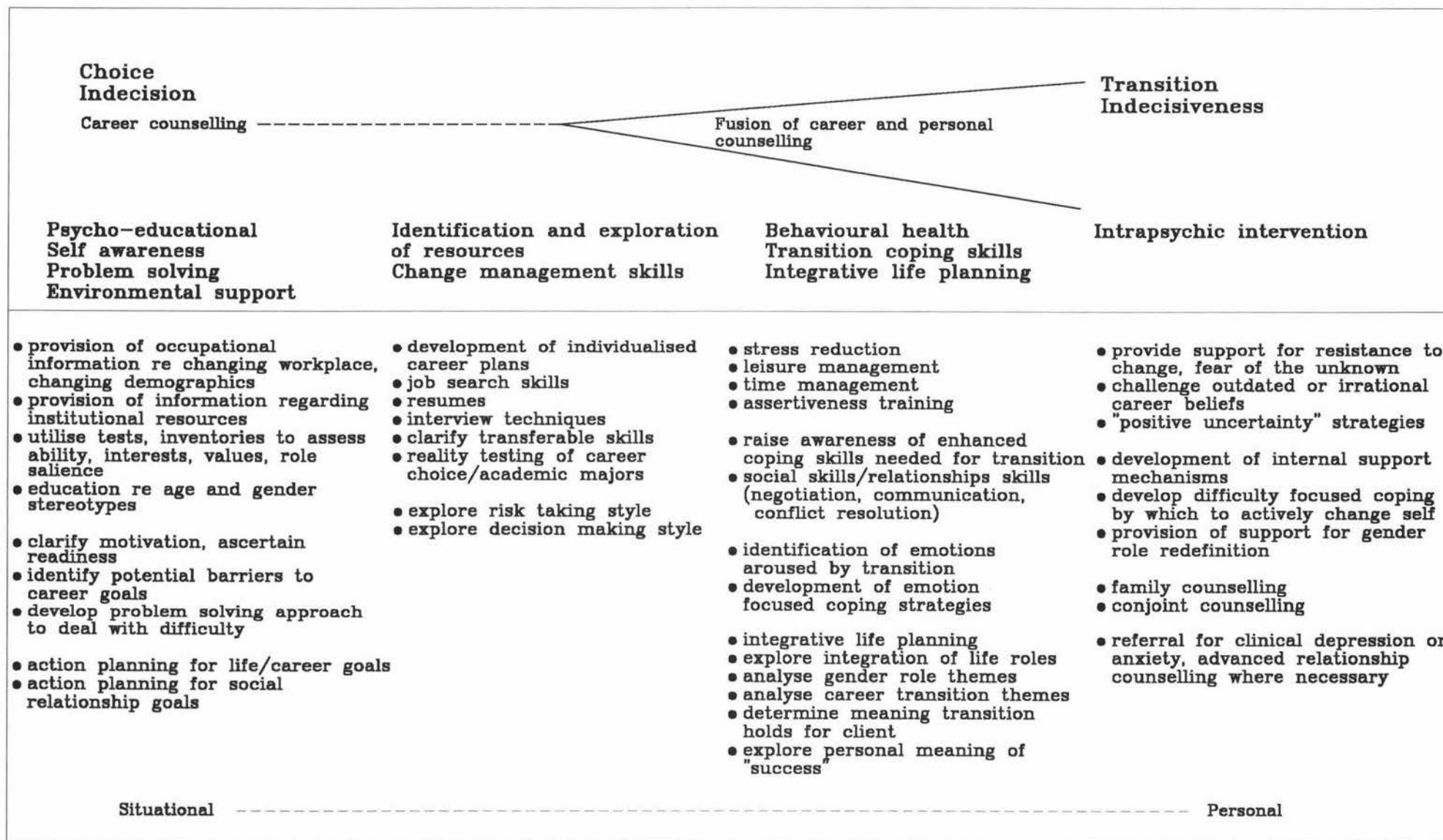


Figure 1. Continuum of counselling interventions for mature students in career transition (Adapted from Herr, 1997)

6 Conclusions

This study of the career transition process of mature undergraduate students indicates that this population pursues career development in the face of a range of specific difficulties. This was descriptive research with respondents characterised by female students from the social sciences and business faculties. Without a control group it is not possible to evaluate the extent to which identified difficulties differ from those of the broader mature student population or from traditional age students. However, subsequent to this research the work of Solberg, Gusvac, Hamann, Felch, Johnson, Lamborn, & Torres (1998) was published. These researchers focused on the construct of "success identity" as a guide to career intervention programming for college students. Success identity was cited as consisting of "strong self-efficacy expectations, effective stress and time management skills, the ability to connect to the environment and individuals in authority, and positive well being" (1998, p.91). Appropriate targets for intervention were cited as "increasing student self confidence, connection to faculty and the institution, mental and physical well being, effective stress and time management skills, and effective use of available campus and social resources" (1998, p.68). Findings from this work validate the conclusions drawn in the present study.

Career counselling has the capacity to draw on specific psychological and environmental imperatives in order to alleviate difficulty (Sharf, 1997). This research indicates that mature students who have the pertinent psychological resources in place perceive their difficulties at a lower level, cope better and perceive lower levels of stress. Accordingly, interventions which address the psychological resources of readiness and social support, and the five domains of difficulty would be valuable for this population. The resources of readiness and social support are amenable to intervention within the university context, and counselling suggestions have been made. In terms of the identified difficulties, home/family, finances, and study skills emerged as the most pertinent domains for this population. Massey University, at Albany, has an established student learning centre which offers comprehensive and freely available support in the study skills area. Financial issues are less amenable to intervention at an institutional level. Financial advice and budgeting services are available on campus, but the broader issue exists at a macro level and must be addressed through government policy.

There is, however, scope for the university to become considerably more proactive in the home/family domain given that this emerged as the primary area of difficulty for mature students. At a pragmatic level, affordable and flexible child care

for school aged children is an urgent need. The interconnection between the domains of difficulty suggests that it is timely for the university to proactively address the home/career boundary. Combining work and family across the life cycle is increasingly the norm for both men and women (Hansen, 1997). A natural extension in a continuous learning environment is to combine study and family. Interventions which address the integration of various life roles would be of value in reducing perception of difficulty with the home/study interface.

A recurrent theme within the home/family domain is relationship difficulties. The focus group narrative suggests that for mature students career transition and gender role change are closely linked. It would be appropriate to acknowledge the impact of gender issues on relationships, and to plan intervention strategies to develop resources for dealing with gender role conflict and gender role strain. As gender restrictions become less pervasive, men and women have the capacity to deal with change based on commonalities, and on a shared vision of the future.

It would appear that the defining feature of the new millennium will be change. In the post modern era, New Zealand employment relations look likely to be characterised by patterns of fluidity and discontinuity, with career transition featuring as a ubiquitous phenomena (Arnold, 1997). Change has created new conflicts and dilemmas for men and women, and the challenge, both individually and socially, is to adapt. The undergraduate experience provides mature students with important developmental opportunities to increase the adaptability which will become pivotal on entry to work force. This group must be supported by a university institution perceived as responsive and adaptable in accommodating the new diversity in the education sector. Effective institutional support can transform the comfortable involvement of mature students at university from an incipient possibility to a reality.

Career counselling services on campus have their origins in times of greater homogeneity and stability (Hermansson & Webb, 1993). The mature student population is not a homogenous group, and there is a need for recognition by career counselling services of this diversity, and for identification of appropriate knowledge and skills to work effectively in heterogeneous situations. Mature students have reached a critical mass and require a counselling service at the vanguard of social change to reduce the difficulties which are constraining the opportunity structure of this population.

The role of career counsellors as change agents has become apparent. As individuals develop strategies to cope with unavoidable change the challenge is to

build social institutions that support the best aspects of change. The institutional response to the spreading dilemmas of the post modern era must demonstrate respect for diversity, for the enhancement of equal opportunity, and for an expanded range of responsible choice.

The issue of bottom line outcomes for career counselling interventions remains problematic. There are likely pragmatic arguments for investment in career counselling. Both a reduction in drop out rates from university courses, and a decrease in occupational mismatches could result in considerable savings, and improve the functioning of the labour market. As times change, the challenge has become one of designing creative career interventions which acknowledge both market and humanitarian principles. Career counselling operates in a unique space at the interface between individual aspiration and opportunity structures (Herr, 1997). It has a pivotal role to play as New Zealand attempts to develop a skill base which will enable the country to compete globally. The demonstration of institutional support for the academic achievement and psychological well being of the mature student population can contribute to that goal, simultaneously making an ethical statement about the value of human beings studying within New Zealand universities.

Limitations and recommendations for future research

The present study has a number of limitations which must be acknowledged. The use of focus groups permitted triangulation in terms of the development of the difficulties construct. However, other key constructs relied exclusively on self report measures. Although self report is an appropriate methodology for assessment of subjective constructs, self report of academic performance might be usefully validated by an objective performance criterion. Given that the tertiary sector is now aligned to market principles, an objectively measurable output would have been preferable. However, the Ethics Committee was unable to sanction access to student grades due to the restrictions of the Privacy Act. This raises the issue of what constitutes positive outcomes for career counselling. Currently, there is no cogent answer as to what outcomes translate into bottom line findings, suggesting there is room for research in this area.

There were other limitations. The ambiguity of the term "career" may have affected accuracy of responses. Focus group participants tended to subscribe to linear models of career, and at times had difficulty viewing university study as part of career. The home/study interface is clearly a major concern for mature students.

Future research might concentrate on which setting is creating the greatest stress thus paving the way for more finely tuned preventative measures. Interestingly, leisure emerged as a pertinent variable for mature students. There is a need for improved understanding of leisure-behavioural relationships as they pertain to mature students in order to develop a model and theory to predict university life functioning.

A more complete picture may have been obtained from the research if some framework had been provided for assessment of the phase of transition, that is, how far into undergraduate study each respondent was, and intention or otherwise to enter postgraduate study. Further, although these research findings contribute to the knowledge base on mature students, the research lacked depth in terms of understanding the career development of the male mature student. Men and women's lives are inextricably linked, but empirical research has focused on women to the neglect of consideration of the simultaneous ways in which men's lives are changing. There is a need for a clearer articulation of the issues around traditional and emergent views of masculinity as they pertain to career development, and research in this area in New Zealand would be valuable.

It is important to note the limited generalisability of these results. Data were gathered at the Albany campus only. Respondents were restricted mainly to business and social science students. The sample was weighted heavily in favour of women, survey respondents were mainly high achievers, and the Albany undergraduate students may differ socioeconomically from mature students attending other universities. Although the work of Solberg et al. (1998) provides congruence and support for these findings, further work is needed into this population group before there can be a practical application of results to career intervention programs.

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APPENDICES

Appendix A



MASSEY
UNIVERSITY

A L B A N Y

DEPARTMENT OF PSYCHOLOGY

A Study of Mature Age Students in New Zealand: A Perspective From Massey University, Albany.

INFORMATION SHEET

University demographics indicate increasing number of mature age students (25+ years) on campus. This is both a global trend, and reflective of the situation at the Albany campus of Massey University. Such figures suggest a need for new perspectives in order to best address the needs of mature age students during their time at university.

I am a graduate student, undertaking this research to fulfil the requirements for a Masterate degree in psychology. The adjustment of mature age students to undergraduate life is an area of particular interest to me; and I would hope that the findings from this research will be of benefit to the mature age student population at Albany.

To this end, I invite you to participate in this research by completing a questionnaire of approximately 25 minutes duration. Research indicates a link between student ability to deal with the difficulties of undergraduate life, and academic performance. Therefore, as part of this research, academic performance will be assessed through self report of grades where prior consent has been granted by participation. Confidentiality and anonymity will be assured through the use of aggregated data, with no identification of participants. All research material will be stored securely within the Psychology Department, and will be destroyed on completion of research.

Please note that this questionnaire has been sent to you by the administration of Massey University, Albany, and that I have in no way been privy to personal details of the student population. Participation in this research is voluntary, and it is assumed that filling in the questionnaire implies consent. Your responses will be anonymous, and you have the right to decline to answer any particular questions. A summary of research findings will be sent to all participants.

Should you have any questions or concerns please do not hesitate to contact either myself, or my supervisor, Dr Hillary Bennett. Dr Bennett is available at Massey University on (09) 443 9365, or Teresa Ash on 480 8833.

Teresa Ash

Appendix B



MASSEY
UNIVERSITY

A L B A N Y

DEPARTMENT OF PSYCHOLOGY

A STUDY OF MATURE AGE STUDENTS IN NEW ZEALAND: A PERSPECTIVE FROM MASSEY UNIVERSITY AT ALBANY

INFORMATION SHEET

University demographics indicate increasing numbers of mature age students (25+ years) on campus. This is both a global trend, and reflective of the situation at the Albany campus of Massey University. Such figures suggest a need for new perspectives in order to best address the needs of mature age students during their time at university.

I am a graduate student, undertaking this research to fulfil the requirements for a Masterate degree in psychology. The adjustment of mature age students to undergraduate life is an area of particular interest to me; and I would hope that the findings from this research will be of benefit to the mature age student population of Albany.

To this end, I invite you to participate in this research by taking part in a focus group. This research involves identifying the difficulties experienced by mature age students during their time as undergraduates. As part of the main study the researcher will be using the Mature Student Difficulty Scale (Wong & Kwok, 1997). However, as this scale has been developed in Hong Kong from an English study, it was felt necessary to examine the pertinence of these difficulties to New Zealand students, and to identify other areas of difficulty which may be relevant.

Confidentiality and anonymity will be assured through the use of aggregated data, with no use of names. All research material will be stored securely within the Psychology Department, and will be destroyed on completion of research. Participation in this focus group is voluntary. A summary of research findings will be sent to all participants.

Should you have any questions or concerns please do not hesitate to contact either myself, or my supervisor, Dr Hillary Bennett. Dr Bennett is available at Massey University on (09) 443 9365, or Teresa Ash on 480 8833.

Teresa Ash

Appendix C

A STUDY OF MATURE AGE STUDENTS IN NEW ZEALAND; THE PERSPECTIVE OF THE STUDENTS OF MASSEY UNIVERSITY, ALBANY.

CONSENT FORM

I have read the information sheet and have had details of the study explained to me. My questions have been answered to my satisfaction, and I understand that I may ask further questions at any time.

I agree to participate and I understand that I have the right to withdraw from the study at any time, and to decline to answer any particular questions. I agree to provide information to the researcher on the understanding that my name will not be used without my permission.

I agree to participate in this study under the conditions set out in the Information Sheet.

Signed:

Student I D No:

Date:

Appendix D

Daniel F. K. Wong & Sylvia L. Y. C. Kwok
Division of Social Studies
City University of Hong Kong
Tat Chee Avenue
Kowloon,
HONG KONG

25 February, 1998

Dear Daniel and Sylvia,

I am a postgraduate student at Massey University, Albany (Auckland, New Zealand), currently researching the career concerns of the mature age students at this campus. Your journal article "Difficulties and patterns of social support for mature college students in Hong Kong: implications for student guidance and counselling services" proved of great interest. One of the areas which I would like to explore with our mature age students is the type and degree of difficulties which they experience as they adjust to undergraduate life. Towards that end, the Mature Students Difficulties Scale would be helpful in our research, and it would be appreciated if we could access this scale. Could you please contact me as soon as possible through the Department of Psychology; facsimile number -09 - 443 9732; or at my home address; (156 Chelsea View Drive, Birkenhead, Auckland 10, New Zealand).

Many thanks

Teresa Ash

Appendix E

A Study of Mature Age Students in New Zealand: The Perspective of the Students of Massey University, Albany.

This survey is designed to explore the factors which affect the experience of the mature age students at the Albany campus. For the purposes of this research a mature age student is defined as a student aged 25 years and over.

Section 1.

1. Mature students experience a variety of difficulties during their time at university. Please indicate the extent to which you agree or disagree with the following issues as they relate to you. Circle a response for each item.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I do not find it difficult to balance family and study.	1	2	3	4	5
I feel I have the skills to write good assignments.	1	2	3	4	5
It is clear to me what lecturers are seeking within assignments.	1	2	3	4	5
I have little difficulty remembering information for exams.	1	2	3	4	5
I am unsure if I can reach a high enough academic standard.	1	2	3	4	5
I do not feel lecturers provide adequate support.	1	2	3	4	5
I feel relaxed about my financial situation.	1	2	3	4	5
The decision to change career isn't costing me much in lost income.	1	2	3	4	5
I would like a higher standard of living.	1	2	3	4	5
Increasing debt is causing me concern.	1	2	3	4	5
I feel a lack of guidance from the university for career planning.	1	2	3	4	5
I am sure this qualification will be of use to me.	1	2	3	4	5
I hold concerns as to competing with younger graduates in the job market.	1	2	3	4	5
I do not feel I have the background to enter a new field following retraining.	1	2	3	4	5
A lack of school holiday child care on campus creates problems.	1	2	3	4	5
I have enough time and energy for both family and study.	1	2	3	4	5
I feel the university is in touch with the real world.	1	2	3	4	5
Exam stress causes me difficulty.	1	2	3	4	5
I can always approach staff when I have problems.	1	2	3	4	5
I get insufficient time and leisure for myself.	1	2	3	4	5

If you have any difficulties which have not been mentioned please list them and complete accordingly.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
	1	2	3	4	5
	1	2	3	4	5
	1	2	3	4	5
	1	2	3	4	5

The following questions relate to your decision to come to university.

2. Please indicate, by circling the appropriate number, the statement which best describes your current situation.

- 1. I am not considering making a career change.
- 2. I am considering whether to make a career change.
- 3. I plan to make a career change and I am choosing a field to change to.
- 4. I have selected a new field and I am trying to get started in it.
- 5. I have recently made a change and I am settling down in a new field.

3. Please indicate, by circling the appropriate statement or statements, what prompted your decision to come to university.

- 1. developing skills for re-entry to the workforce
- 2. developing skills within your existing job
- 3. training for a new position within the same company
- 4. changing occupation
- 5. redundancy
- 6. retirement
- 7. change in personal status; i e health change, accident, divorce.

4. Please circle the appropriate statement. Was your decision to come to university -

- a) voluntary, planned b) involuntary/unplanned

Section 2.

5. The following questions relate to how your health has been, in general, over the past few weeks. Please answer ALL questions by circling which answer most closely applies to you.

HAVE YOU RECENTLY:

been able to concentrate on what you are doing	better than usual	same as usual	less than usual	much less than usual
lost much sleep over worry	not at all	no more than usual	rather more than usual	much more than usual
felt that you are playing a useful part in things	more so than usual	same as usual	less useful than usual	much less useful
felt capable of making decisions about things	more so than usual	same as usual	less so than usual	much less capable
felt constantly under strain	not at all	no more than usual	rather more than usual	much more than usual
felt you could not overcome your difficulties	not at all	no more than usual	rather more than usual	much more than usual
been able to enjoy your normal day-to-day activities	more so than usual	same as usual	less so than usual	much less than usual
been able to face up to your problems	more so than usual	same as usual	less able than usual	much less able
been feeling unhappy and depressed	not at all	no more than usual	rather more than usual	much more than usual
been losing confidence in yourself	not at all	no more than usual	rather more than usual	much more than usual
been thinking of yourself as a worthless person	not at all	no more than usual	rather more than usual	much more than usual
been feeling reasonably happy, all things considered	more so than usual	about same as usual	less so than usual	much less than usual

6. Which activities have you participated in during your time at university? Please circle a response for each item, and use the following key to indicate the extent to which you participate in each of the five activities.

- 1** means Never or Rarely, and Little or None
- 2** means Sometimes or Some
- 3** means Often and Quite a Lot
- 4** means Almost Always or Always and, a Great Deal

I have spent or do spend time in...	studying	working	community service	home and family	leisure activities.
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
I have talked or do talk to people about...	studying	working	community service	home and family	leisure activities
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
I have spent or do spend time reading about...	studying	working	community service	home and family	leisure activities
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
I have taken or do take advantage of opportunities in...	studying	working	community service	home and family	leisure activities
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
I have been or am active in an organisation that has to do with...	studying	working	community service	home and family	leisure activities
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
I have improved my performance in...	studying	working	community service	home and family	leisure activities
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
I am active in...	studying	working	community service	home and family	leisure activities
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
I have accomplished something in...	studying	working	community service	home and family	leisure activities
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
As often as I can, I take part in...	studying	working	community service	home and family	leisure activities
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
I have some books and magazines on...	studying	working	community service	home and family	leisure activities
Extent of participation	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4

7. The following questions are concerned with your degree of commitment to those activities you have participated in during your time at university. Please circle a response for each item, and use the following key to indicate the extent of your commitment to the five activities.

- 1 means Never or Rarely, and Little or None
- 2 means Sometimes or Some
- 3 means Often and Quite A Lot
- 4 means Almost Always or Always and A Great Deal

It is or will be important to me to be good in...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3
I am or expect to be very much involved in...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3
I would like to be remembered for what I did in...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3
I would like to be active for many years in...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3
I really am committed to being active in...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3
I am or will be proud to do well in...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3
I really feel personally involved in...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3
I admire people who are good at...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3
I find it fulfilling to take part in...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3
I would like to have plenty of time for...	Studying	Working	Community Service	Home and Family	Leisure Activities
Extent of commitment	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3

Section 3.

8. The following questions relate to various aspects of your current career situation. Please circle the number which indicates the extent to which you agree or disagree with the statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I believe I am now ready to risk some of the security I have in my present career in order to gain something better.	1	2	3	4	5
This career change/transition process may be too complex to work through.	1	2	3	4	5
I feel as though I have a driving force within me to work on this career change/transition right now.	1	2	3	4	5
I have never been able to go through career change/transition very easily, I doubt I will this time.	1	2	3	4	5
If you think you are calling the shots in your career change/transition, you are only fooling yourself.	1	2	3	4	5
Career choices affect others, and I must take the needs of others into account when making career change/ transition.	1	2	3	4	5
Even though there are risks, I think there is a realistic hope of finding a better career choice.	1	2	3	4	5
The risk of changing careers seems serious to me.	1	2	3	4	5
My effort, creativity, and motivation will lead me to a new career.	1	2	3	4	5
Some would say that this career transition is a risky venture, but the risk doesn't bother me.	1	2	3	4	5
I am hoping that the right career counsellor will tell me what I should do with this career transition.	1	2	3	4	5
People I respect have said they think I can make this career change/transition successfully.	1	2	3	4	5
People in my life are disappointed and resentful that my career change/transition affects their life adversely.	1	2	3	4	5

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
I am concerned about giving up the security of what I am presently doing to make a career change/transition.	1	2	3	4	5
The risks of this career change/transition are high, but I am willing to take a chance.	1	2	3	4	5
I don't feel that I have the talent to make a career change/transition that I will feel good about.	1	2	3	4	5
This isn't really one of those times in my life when I feel propelled to make a career transition.	1	2	3	4	5
It seems natural with something as scary as career transition that I would be preoccupied with worry about it	1	2	3	4	5
The outcome of this career change/transition process is really up to those who control the "system".	1	2	3	4	5
Significant people in my life are actively supporting me in this career change/transition.	1	2	3	4	5
While family and relationship needs are important to me, when it comes to this career change/transition I feel I must focus on my own needs.	1	2	3	4	5
I don't feel much internal push to work hard at this career change/transition.	1	2	3	4	5
I am not one of those people who was brought up to believe I could be anything I wanted to be.	1	2	3	4	5
At this point in my life I really feel the need for more meaning in my work; that need keeps me moving in this process.	1	2	3	4	5
In dealing with aspects of this career change/ transition, I am unsure whether I can handle it.	1	2	3	4	5
If my career change/transition is destined to happen it will happen.	1	2	3	4	5
The risks of career change/transition seem too great given my current resources and potential pay-offs.	1	2	3	4	5
It is hard for me to juggle this career change/ transition given the responsibilities I feel for people in my life.	1	2	3	4	5
Each day I do something on this career change/ transition process, I would say I am motivated.	1	2	3	4	5
I feel confident in my ability to do well in this career change/transition process.	1	2	3	4	5

Demographics

10. Please state your age in years and months: years months

11. Please indicate your gender: male ☐ female ☐

12. Please indicate your marital status:
single ☐ de facto ☐ married ☐ separated ☐ divorced ☐

13. Please circle the number of dependents you have:
0 1 2 3 4 5 6

14. Please circle the age of your dependents:
pre-schoolers 5-12 years 13-18 years adult

15. Please indicate on the following scale the stress level you experience as a mature student.

Very low stress	Low stress	Average stress	High stress	Very high stress
1	2	3	4	5

16. Please indicate the extent to which you feel you are coping with life as a mature student.

Coping very poorly	Coping poorly	Average coping	Coping well	Coping very well
1	2	3	4	5

17. Please indicate satisfaction with your overall academic performance on this scale.

Very Dissatisfied	Dissatisfied	Neutral	Satisfied	Very Satisfied
1	2	3	4	5

18. Please indicate into which category the majority of your grades would fall.

Mostly A grades	Mostly B grades	Mostly C grades	Mostly D grades
1	2	3	4

19. Please state the number of hours you presently spend in paid employment: hours

20. Please state the number of hours you presently spend as a student: hours

21. Please circle the college you are studying under:
1. Business 2. Humanities and Social Sciences 3. Science 4. Education

Thank you for your participation