Mature Students:

Life Choice or Life's Necessity?

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Abstract

This thesis has two key strands: mature students, and the funding of tertiary education. Primarily, it concerns the reasons mature students decide to study, the financial and non-financial barriers they face, and the strategies they implement to overcome those barriers. It does this in the context of current tertiary education sector policy regarding the funding of tertiary education, for the purposes of assessing the fit between the needs of mature students and the policy environment.

Mature students: life choice or life's necessity? became the focus. To operationalise the phrase, five objectives were formulated. Using survey research, with a sample population drawn from the Student Learning Centre database, 38 participants indicated a willingness to participate in this research.

Overwhelmingly, the primary reason the respondents of this research were at the university was for their future careers. While many respondents thought it was important that personal considerations, e.g. some interest in the subject, were taken into account, these personal considerations were very much secondary.

The barriers faced by mature students are academic, primarily a lack of study skills; domestic, primarily as a result off family demands; and financial. While both the Student Loan and Student Allowance Schemes assist mature students in their academic pursuits, they are also hindrances. Many mature students would be unable to complete their studies if they did not have the support of their families.

Suggestions have been made for future policy directions at two levels: institution-specific and sector-wide.

Acknowledgements

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I wish to thank my supervisors, Richard Shaw and Dr Mervyl McPherson. Much of the work for this thesis was carried out when you were in the midst of not only your own research, teaching and family responsibilities, but also the months of uncertainty connected with the repositioning that took place in the College of Humanities and Social Sciences during 2000, and the associated concern over your own and your colleagues positions. The eighth floor wasn't always the most pleasant place to be because of that uncertainty, but I was never made to feel as if I was adding to the strain. Thank you both and good luck for the future.

Finally, my family and friends. Thank you so much for your love, your support, your encouragement and for putting up with me. There were times, I know, when I wasn't the easiest person to be around. You all helped make a difficult time so much easier. My only regret is that Mum and Andrew are not here to share this, but I know you're watching out for me.

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"Mature students ... embody the principle of education
as part of life and not just preparation for it"

(Elsey, 1982:69)

Chapter One

Introduction

1.0 The Issue

This thesis has two key strands: mature students, and the funding of tertiary education. Primarily, it concerns the reasons mature students decide to study, the barriers they face (financial and non-financial), and the strategies they implement to overcome those barriers. It does this in the context of current tertiary education sector policy regarding the funding of tertiary education, for the purposes of assessing the fit between the needs of mature students and the policy environment.

Mature student numbers have increased throughout the 1990s, in New Zealand and internationally. But, as the thesis shows, there is very little recent material about mature students, either in New Zealand or internationally. This thesis contributes to filling the gap in the knowledge-base.

When I first considered studying mature students, I had some preconceived ideas. After all, I was and am a mature student, and most of the friends that I have made at university are mature students as well. We all had varying living circumstances. There were, for example, sole parents, both females and males with no partners or children, couples both with and without children, and males who had their children only in the weekends. Even amongst this diverse group, there were other differences, such as the age of the children. As an example, parents with teenage children have different freedoms and restrictions to those with young children.

Most of us came to university to 'get the piece of paper' that said we could do our job. We ranged in age from 22 to 49. We had all been in paid employment at some stage in our life, and most of us had several years of having a disposable income. To suddenly be reduced to the student allowance, or in the case of the twenty-two year old, the student loan, was quite a financial drop, especially for those who had mortgages and children.

As mentioned above, the students I associated with came to university to get 'that piece of paper'. When those of us who were over thirty left school and began employment, formal qualifications for a lot of jobs were not important. It was possible to stay in one job and work one's way up through the ranks. It was also possible to leave one job and find another without a lot of difficulty, with previous work experience being the key determinant in suitability for any new position. With the changes to the economy that occurred in New Zealand, particularly after 1984, but also the increasing levels of unemployment that began prior to this, formal qualifications gained increasing importance. It became more difficult to move from one job to another, and employers were increasingly asking to see formal qualifications for jobs people had spent, in some cases, several years doing.[1]

The change of government in 1984 signalled changes to the official thinking on tertiary education which was to eventually have significant impacts on the tertiary education sector. The post election briefing to the incoming Government from the Treasury presaged the changes to the funding and provision of tertiary education in New Zealand. This debate increased in intensity between 1984 and 1990, but has continued to the present day, concerned the notion of increased student contribution toward the cost of study.

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[1] This statement is an observation based on both personal experience and personal conversations with other students. It is not intended to be taken as representative of all employers'.

1.1 Objectives

Thus the topic was decided. The phrase **Mature students: Life Choice or Life's Necessity?** took centre stage in the examination of the topic. This phrase allowed the two key strands of this research to be studied. Firstly, the phrase was broad enough to allow exploratory research to take place, while being structured enough to gather useful information about mature students. Secondly, it allows analysis of the policy environment, and how that meets the needs of mature students. In order to operationalise the phrase, five objectives were formulated. These were to:

1. Analyse the current tertiary education policy settings, particularly as these relate to the funding of providers.

2. Identify the characteristics of a sample of internal, undergraduate mature students, who are full-time at the Turitea and Ruawharo campuses of Massey University. This would include their work and educational histories, finances, household arrangements, age and gender.

3. Identify reasons why mature students undertake full-time education.

4. Identify financial and non-financial barriers they have had to overcome, the strategies they have implemented to overcome those barriers, and the types and sources of encouragement they have received.

5. Identify subgroups and any difficulties specific to those subgroups. The most obvious is gender, but there may be income, age, educational and work subgroups that become apparent.

1.2 Methodological Approach

It was decided that the research method for this project would be survey research, with postal surveys being the preferred administrative approach. Survey research was selected for two primary reasons. Firstly, this research is

intended to be an exploratory pilot for future large-scale nationally representative quantitative research. Secondly, it is intended to draw upon a study carried out in the United Kingdom in 1982 on mature students. Postal surveys were the preferred administrative method as they are best for covering large geographical areas, cost less to administer, and give respondents the opportunity to answer the questions in their own time, enabling considered responses to be made.

1.3 The Scope

This project covers the period from July 1984 to the election in November 1999. There have been some major developments in the tertiary education sector since the 1999 election, for example, the establishment of the Tertiary Education Advisory Committee (TEAC) and changes to the Student Loan Scheme (SLS). These changes will be referred to, but will not be evaluated under this research as the project began before these initiatives were implemented.

The research covers changes to tertiary education in New Zealand only. Although other countries, notably Australia and the United Kingdom, have undertaken comprehensive reviews of their tertiary education sector in recent years, these will not be covered here.

This thesis is largely concerned with changes to the funding of tertiary education providers. Other important tertiary education policy issues that have been reviewed in recent years such as the governance and accountability of tertiary institutions, the funding of research, the framework for the regulation of the tertiary sector, and issues of quality assurance and quality thresholds are outside the scope of this work.

Much has been made by politicians and business leaders in the past few years of the need for New Zealand to become a 'knowledge economy'. This paper does not attempt to define or debate the merits, or otherwise, of the knowledge

economy, primarily because definitions vary, depending on the particular sector of the community concerned.

There are other factors which come into play when deciding to undertake tertiary study. A key factor is the changing nature of the labour market and the changing nature of work. This is outside the scope of this project and will not be covered.

1.4 Key Terms and Concepts Defined

1.4.1 Mature Students

For the purposes of this work, mature students are those students aged 25 years and over. There is no one definition of a mature student that I have been able to find. However, since the Ministry of Education define 'core-aged' as those aged 18-24, and for Student Allowance purposes, the rates are set for single students aged under 25 and 25 and over (Ministry of Education, 1998b; Department of Work and Income (DWI), 2000a), I believe this to be a reasonable age to use.

1.4.2 The Student Loan Scheme (SLS)

The Student Loan Scheme came into effect on 1 January 1992 with the *Student Loan Scheme Act* 1992. The main objective of the scheme was to allow access by students to finance for tertiary education on a non-selective basis. A loan entitlement is available to all New Zealand citizens/permanent residents studying full-time for not less than 12 weeks or part-time for a full year in an approved course at an approved tertiary institution. By making loans available to all students regardless of their financial situation or prospects, it was considered that in the light of substantial increases in tuition fees, concerns over equity of access to tertiary education of those groups traditionally under-represented in the tertiary education sector, such as women and Maori, would be addressed.

The loan entitlement is composed of the following elements:

1. Tuition fees: the full amount of fees required by the tertiary institution but to a maximum of $6,500 for students enrolled at Private Training Establishments.

2. Course-related costs: until 1999 this was a maximum of $1000 and covered all course-related costs regardless of the course being taken. In 1999 it was changed to $500, with receipts required for course-related expenditure before this entitlement can be taken up. In 2000, the amount returned to $1000.

3. Living allowance: $150 per week for the length of the course, less the amount received each week in student allowances. Prior to 1999, this was paid in three-monthly instalments. In 1999, the living allowance was paid fortnightly, and in 2000 this changed to weekly.

4. A $50.00 administration fee that is charged the first time the loan account is accessed (DWI, 2000b).

1.4.3 The Student Allowance Scheme (SAS)

Student Allowances were introduced by the National Government in 1979 "in order to provide more equitable and effective financial assistance" (New Zealand Government, 1979; cited in Maani, 1997:24). The payment rate was initially set at $23 per week, with a supplementary grant of up to $17 per week. Students who had dependants, spouse and/or children, were eligible for higher grants (Maani, 1997).

In 1989, the Labour Government introduced the Youth Support Package. This move linked the Allowance scheme to the Consumers' Price Index (CPI). This enabled students aged 17 years of age, including those still at school, to be eligible for $43 per week, means-tested on their parents income. Students 18 and 19 years of age received $43 per week, which increased to $65.63 if not

living at home, and up to another $43 per week means-tested on their parents income (Maani, 1997). [2]

Students aged over 20 years received $86 per week if living at home and $108.63 if living away from home. An accommodation allowance was also available, of between $8 and $12, dependent on the cost of regional housing (Maani, 1997).

Student numbers increased throughout the 1980s and 1990s. In 1981, 37,001 students received tertiary allowances. In 1986 this number was 39,515. In 1987, 45,420 received tertiary allowances. In 1991, this number jumped to 66,720 (Ministry of Education, 1982-1992). In 1991, concern at the increasing cost of financing the allowance system, prompted the National Government to review the eligibility for allowances. This led to the Student Allowance Scheme in operation today.

The major change was means-testing of both parents' income for all students under 25 years of age. This led to almost a halving of the number of allowances paid. In 1992, the number of students receiving a student allowance dropped to 37,281, a drop of nearly 30,000 students from 1991 (Ministry of Education, 1993).

In substance, the SAS has not been altered since the 1992 change. The rate increases annually in accordance with the rate of inflation, and students can claim the allowance for five years. Students face a one week stand-down period at the end of the academic year before they are eligible to apply for the Community Student Wage.

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[2] The dollar values mentioned in this section relate to the 1989 dollar value. They have not been adjusted for inflation.

1.5 Thesis Format

This chapter began with an overview of how the research came about, the phrase selected for this research and the objectives that were formulated in order to operationalise the thrust of the research, and established the methodology. It goes onto situate the scope of the project and defines key concepts and terms, such as mature students, the student loan scheme and the student allowance schemes.

Chapter Two explores the debates around the funding of tertiary education in the context of recent changes to the political economy of New Zealand. The changes to policy discussed are not specific to any particular group but apply to, for example, mature students, low income students, women and Maori students. However, much of the dialogue surrounding the policy changes focused on increased participation of these minority groups. The focus here is on the arguments over increasing the privately funded component of an individual's tertiary education, and includes an exploration of both the SLS and the SAS. The implementation effects of both the funding model and the SLS will follow this. The SLS and SAS are focused on as these are features of the tertiary education policy environment that both assist and hinder mature student participation in tertiary education. The chapter will conclude with a look forward, paying particular attention to the establishment of the TEAC, by the Labour/Alliance coalition Government.

Chapter Three examines the literature on mature students. Much of the literature is dated, with most research being carried out in the 1980's in the United Kingdom and Australia. However, the publication by Davey (2001) on students aged 40+ at Victoria University, Wellington is included where relevant. The literature discusses the issues that this research is intending to answer.

Survey research was the selected method of gathering new data, especially data relevant to New Zealand. *Chapter Four* outlines why survey research was the preferred method and highlights limitations to the research that have been

identified. The chapter then goes on to detail the steps taken in the collection and treatment of the data, covering factors such as how the population was found, how the sample was achieved, questionnaire design, pre-testing, survey administration, data processing, coding, the response rate, and sample characteristics. Survey administration also covers funding and ethical issues. No major ethical issues arose with this research. Participants were informed of their rights twice, in the initial letter and the information sheet, with receipt of the completed questionnaire acting as an indication of informed consent. Aggregation of the data along with the lack of identifying information in the report ensured that participants could not be identified.

In *Chapter Five* I report on the findings of the research in relation to the objectives set out in 1.1. Key areas reported on are characteristics of full-time mature students, their work and education history, factors which may cause problems with learning, family and personal difficulties, external barriers - additional costs faced and paying for education, reasons for returning to study as a mature student, and attitudes of others towards study. In addition to my research, I bring in other current information such as census data and Massey University data on student numbers.

Chapter Six highlights the key findings of Chapter Five and relates them to the literature in Chapter Three. This discussion is then tied to the greater policy setting outlined in Chapter Two. The primary issues covered are pre-tertiary education, reasons for returning to study, the barriers faced by mature students and the strategies that have been implemented to overcome the barriers.

Finally, *Chapter Seven* details the conclusions reached and makes recommendations for future policy directions. As this thesis examines the tertiary education sector at two levels, the micro, institution-specific and the macro, sector-wide, the recommendations are separated into the two levels. Recommendations for future research are also outlined in Chapter Seven.

1.6 Conclusion

This chapter has given a broad overview of the reasons for this research and what it is anticipated will be achieved. My intention is to make policy makers aware that there are some differences among different student groups, with mature students being the one group that I am focusing on. That task will now begin with a discussion of the policy changes that have affected the tertiary education sector since 1984, developments which have had a significant impact on mature students.

Chapter Two

Tertiary Education Policy in New Zealand: 1984-1999

2.0 Introduction

As has been the case in other sectors of New Zealand's political economy, tertiary education in New Zealand has undergone major changes over the past fifteen years. The funding of tertiary education, and in particular the debates over the respective contributions of the state and individual students, has had a bearing on participation rates among mature students. The SAS and the SLS give mature students the chance to undertake the tertiary qualifications that are such an important requirement of today's economy. However, both initiatives hinder mature students in their quest for tertiary qualification, as much if not more, than they assist.

This chapter will explore debates around the funding of tertiary education, in the context of recent changes to the political economy of New Zealand. Much of the dialogue surrounding the following policy changes focused on increased participation, as well as reducing the fiscal risk to the state of an open-ended funding arrangement. For example, Wyatt Creech, the Minister for Revenue in the National Government made this statement during the third reading of the Student Loan Scheme Bill.

> The student loans scheme is a good scheme. It improves access into universities by providing a vehicle by which students can afford to pay the fees. They get a loan; the fees are paid (Creech, 1992).

The Office of the Minister of Education reported:

> The primary objective of the student loan scheme is to provide access to finance for tertiary education on a non-selective basis, while at the same time containing the fiscal cost to the government of providing assistance to tertiary students (1998, cited in Warner, 1999:8).

The chapter will begin with a broad statement of the political economy of New Zealand post 1984. This will be followed by an examination of the changes made to New Zealand tertiary education policy since 1984. That discussion will focus in particular on the arguments over increasing the privately funded component of an individual's tertiary education, and will in turn be followed by an exploration of the SLS. The implementation effects of the both the demand-driven funding model and the SLS will follow this. The chapter will conclude with a look forward, paying particular attention to the establishment of the TEAC, by the Labour/Alliance Coalition Government.

2.1 The Development of New Zealand's Political Economy post 1984.

1984 signalled the beginning of a move away from a social democratic interventionist economy towards a neoliberal, neo-classical economy. Extensive commentary has been made about the economic and social changes that have occurred in New Zealand since the election of the fourth Labour Government in 1984, and I do not seek to add significantly to the debate.[3] Instead, the following discussion comprises a brief overview of events leading to the 1984 election and a brief description of neoliberal, neo-classical philosophies and their impact on tertiary education policy in New Zealand.

From the late 1970's fiscal pressure on New Zealand's welfare state increased, through both national and international concerns. In the late 1970s New Zealand had a highly regulated, interventionist economy substantially controlled by the then Prime Minister and Minister of Finance, Robert Muldoon.[4] A policy of tax write-offs and subsidies, particularly to farmers, was

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[3] For more in-depth discussion of the changes that occurred in New Zealand, from different viewpoints, see, for example, works by Holland and Boston (1990); Boston, Martin, Pallot and Walsh (1996); Boston, Dalziel and St John (1999); Douglas, (1980, 1993); Easton (1989, 1997); Kelsey, (1993, 1995); New Zealand Business Roundtable (1987, 1996); Rudd and Roper (1997); and The Treasury (1984, 1987).

[4] For more in-depth detail on the life of Sir Robert Muldoon, see the biography by Gustafson (2000). *His Way: A Biography of Robert Muldoon.*

continued, despite the worsening economic situation and rising unemployment. In 1982 Muldoon imposed a wage, price, rent and interest rate freeze. Internationally, factors such as the entry of Britain, New Zealand's chief market, into the European Community, and the oil shocks of the 1970s also put pressure on New Zealand's economy (Kelsey, 1995). In a letter to McLay, who had raised concerns about New Zealand's economic performance

> Muldoon admitted that 'there is no question that New Zealand's recent performance does not compare favourably with the 1950s and 1960s' but blamed this on 'the successive oil shocks of 1973 and 1979' and the 'large consequent drop on our terms of trade', which not only led to a 'significant loss in national income' but also 'exposed certain structural rigidities which have severely impeded the adjustment flexibility of our economy'... Muldoon noted that he could have moved faster and more radically but was not prepared to accept harsh social consequences. (Gustafson, 2000:366)

These national and international factors contributed to the New Zealand economy undergoing a period of economic stagflation, caused by a simultaneous increase in both unemployment and inflation. These occurrences led to a questioning in the efficacy of the standard instruments of Keynesian demand management.

New Zealand's constitutional arrangements, which had facilitated Muldoon's dominance over the economy, also allowed the members of the incoming Labour Government to exert the same dominance over the economy. In 1984 New Zealand operated under a majoritarian democracy organised along the Westminster model. Other factors prevalent in New Zealand at that time were a First Past the Post electoral system that enhanced a primarily two-party political system. In turn, this system always delivered a single party government, moderated by the use of Party whips, who ensured that Members of Parliament voted according to the position taken in caucus (McLeay, 1995:7; Heywood, 1997:31). Perhaps most importantly, in New Zealand there was a

blurring of the lines of separation between the executive and the legislature, which allowed the executive dominance (Palmer, 1987).[5] This was assisted by the fact that New Zealand operated a unicameral assembly, ensuring that there were few effective means of reining in the power of the executive.

The blurring of the lines between the executive and the legislature has altered, to a certain extent, with the move to proportionality in 1996. The major change in New Zealand's constitutional arrangement has been the advent of coalition government, along with increased representation in Parliament.

The election of Labour in 1984, as a result of the snap election called by Muldoon, provided a useful window of opportunity for Roger Douglas (the incoming Finance Minister) when the outgoing Prime Minister refused to act on the advice of the incoming government and devalue the dollar. It was also helpful for the incoming government that The Treasury had begun to investigate alternative policy frameworks during the 1970s (Wallis and Dollery, 1999:108-9; Goldfinch, 2000). In New Zealand this was the beginning of the dominance of policies, both economic and social, that came from what has been called the neoliberal perspective. While the neoliberal perspective had gained prominence in much of the Western world from the late 1970's, it has been said that no other country embraced it with the same enthusiasm as New Zealand (Kelsey, 1995; Boston, Dalziel and St John, 1999; Wallis and Dollery, 1999).

2.1.1 Features of the Dominant Model: 1984-1999

Neoliberals view the market as the dominant institution with the individual as the dominant actor. Markets are seen as the best means of allocating scarce resources, for several reasons. It is only through the market that the individual can best pursue his/her self-interest, government intervention causes distortions, the market is the best means of disseminating knowledge, and

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[5] Geoffrey Palmer, a former Prime Minister, described the power of the executive as unbridled power'.

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competition among providers increases choice for consumers (Cheyne, O'Brien and Belgrave, 2000). Social relationships are grounded in competitive individualism, with the sovereignty of the individual paramount. It is believed that the individual is best person to make his/her choices, not the state.

According to neoliberals, the state has three legitimate roles, with the primary role being to ensure that the rights of the individual are protected, particularly property rights. To this end, the state has a role to play in the creation and maintenance of systems of law and order, and defence. Secondly, the role of state is to ensure that transactions between individuals are voluntary and finally, the state can legitimately facilitate the optimal conditions for voluntary exchanges (Brook Cowen, 1997). It is believed that when the state takes on other roles, for example, the provision of welfare services or the collection of taxes, this hinders the personal freedom of the individual to be in control of his/her own resources (Cheyne *et al.*, 2000).

The politics of neoliberalism are complemented by neo-classical economic principles. Neo-classical economics also assumes that the individual is the basic unit of social analysis, and that the market is the best method of distributing scarce resources, including core government services such as health and education (Bertram, 1997). It is believed by neo-classical economists that government intervention produces inefficiencies in markets and distorts the capacity of those markets to achieve demand/supply equilibrium. In other words, left to its own devices, the neo-classical assumption is that product markets will naturally clear. The marriage of neoliberal politics and neo-classical economics had a significant effect on the design and implementation of public policy in New Zealand between 1984 and 1999, as evidenced by the changes to the tertiary education sector outlined below.

2.2 Changes in the Tertiary Education Sector

Much of the analysis that has informed tertiary education policy in New Zealand post 1984 can be traced back to 1962, when Milton Friedman provided a

blueprint for the marketisation of education. Friedman advocated the reduction of public provision, suggesting that funding should be transferred from the public to the private sector, and wherever possible, market competition should dominate. In the tertiary education sector, full-cost fees were supported by Friedman. If there was any public funding, it was to be distributed by means of voucher-scholarships. Government subsidies would be withdrawn gradually, with the private cost of education increased accordingly (Friedman, 1962:92-105). Friedman's reasoning was quite simple: as the benefits of a tertiary education accrue largely to private individuals, primarily through the ability to command higher wages, it is only right and natural that individuals should pay the dominant proportion of the cost of their tertiary education.

In Friedman's view, tertiary education would be demand-driven, with funding being connected to students' decision about what and where they wish to study. Tertiary educational institutions would be forced to respond to the signals raised by students, by offering the sorts of courses demanded by students.

Much of this thinking was to find its way into the fabric of New Zealand tertiary education policy between 1984 and 1999.

2.2.1 Funding Tertiary Education in New Zealand: 1984-1999.

Between 1984 and 1999, numerous reviews of the tertiary education sector in New Zealand took place.[6] Many of the reviews have concerned the

funding of tertiary education, and the move from the social democratic model of state funding to the neoliberal model, which emphasises the importance of private contributions, as advocated by Friedman.

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[6] There are several texts available that analyse the changes to the education sector in New Zealand. Examples include Middleton, Codd and Jones (1990), Butterworth and Tarling (1994), Patterson (1996), Olssen and Matthews (1997), Butterworth and Butterworth (1998) and Peters and Roberts (1999).

Officials in the New Zealand Treasury have been amongst the leading proponents of increasing the contribution made by private consumers to the cost of tertiary education. In 1984, for instance, it was written:

> Strong social policy reasons cannot readily be established for the direct supply of tertiary services largely free at the point of consumption (Treasury, 1984:268).

There was discussion by Treasury officials about the need for greater use of market processes in the tertiary education arena. It was felt that recasting and reducing public funding, improving the pricing of tertiary education (the example of fully charging for different costs of courses was used), targeting financial support for students on the basis of need, and encouraging private providers to participate would achieve this (Treasury, 1984:269).

The Treasury continued the arguments for the marketisation of education in their post election briefing papers in 1987, 1990, and 1993. In 1987, for instance, they advised that:

> ... government intervention is liable to reduce freedom of choice and thereby curtail the sphere of responsibility of its citizens and weaken the self-steering ability inherent in society to reach optimal solutions through the mass of individual actions pursuing free choice without any formal consensus (Treasury, 1987:41).

The Treasury also recommended that tertiary institutions should become free-standing profit centres, operating in a contestable market place, with central government controls and regulations removed. Nationally determined wage levels should be removed, leaving institutions to negotiate contracts with individual staff, in order to increase the flexibility of the institution to meet changing patterns of demand for courses and programmes. While the retention of a central body is required to ensure that standards are validated for the use of public funds, this body should not reduce contestability (Treasury, 1987:193-4).

In 1990 the Treasury recommended that students pay costs more reflective of the real costs of tertiary education. At least partially on the basis of that advice, in 1990 the Labour Government introduced a flat fee of $1250, which increased to $1300 in 1991 (Stephens, 1997). They did, however, revise the allowance schemes, with the expenditure for youth allowances being doubled, a basic level of support available for those students from better-off families, with older students and students from lower income families also being given more generous assistance. Accommodation, transport and special allowances were also increased (Butterworth and Butterworth, 1998:164-5).

At the same time, public tertiary education institutions (TEIs) moved to a uniform bulk funding regime. Under this regime, all TEIs received an annual bulk grant based on the number of Equivalent Full-Time Students (EFTS), adjusted by weightings for different course costs. This bulk funding departed from the previous arrangement with the inclusion of capital expenditure in the grant, as well as normal operating costs. Although the EFTS funding formula was originally designed to take into account both tuition and research funding, the amount allocated to each has never been clearly defined (Boston, 1999:197-217).

In their 1991 Budget, the National Government introduced the Study Right system of funding tertiary study. Study Right would pay tertiary institutions 95% of the estimated tuition costs for three years of undergraduate study. All students aged under 22 years, some domestic purposes beneficiaries and some long-term unemployed were eligible for Study Right. All other students, and more than three years of study would attract a 75% subsidy (Smith, 1991). The only mature students who would qualify for this subsidy were those domestic purposes beneficiaries and long-term unemployed who were eligible. Of the seven universities in New Zealand prior to 2000, only Waikato University differentiated their fees by Study Right. Auckland, Victoria and Canterbury Universities charged a flat fee while Massey, Lincoln and Otago Universities differentiated their fees by course (Maani, 1997; Boston, 1999).

Other reviews at this time included the *Review of University Funding* carried out by the Treasury, the Department of Education and the University Grants Committee (UGC) in 1985 (Patterson, 1996). The Treasury, who wrote the report, did not support extra funding. They did, however, conclude that there was an urgent need to determine the optimal level of investment in education, and that existing government subsidies should be targeted. They also determined that remuneration incentives for academic staff should be provided, along with greater accountability and flexibility. As well, it was agreed that there was a need for an in-depth consideration of university funding that would take into account allocative and operational efficiency issues, and equity goals (Patterson, 1996:24).

In 1987 *The Watts Report* was released (New Zealand Universities Review Committee, 1987). This was the report of a committee appointed by the New Zealand Vice Chancellors' Committee (NZVCC). The committee comprised four members, one each from New Zealand, Australia, Canada and the United Kingdom. Its role was to assess the development of universities in New Zealand over the previous 25 years, their international standing, their potential as a national resource, and to make recommendations for the future. They were asked to comment on equity of access of those with lower socio-economic status, women, Maori, and Pacific Islanders, as well as increased individual charges of university funding. The recommendation of this committee was that there should not be a significant increase in user contributions. They did add, however, that if the Government should conclude that increased user contributions were necessary, these should not be more than 20% (New Zealand Universities Review Committee, 1987).

The New Zealand Business Roundtable (NZBR) sponsored a report on the tertiary education sector in New Zealand. *Reforming Tertiary Education in New Zealand* (NZBR, 1988), advocated that existing tertiary institutions become autonomous state corporations funded by fees, research funds, capital raising and the sale of goods and services generally. This report tied the effective

decentralised funding option of tertiary education to a freer, deregulated labour market (NZBR, 1988:i).

The New Zealand University Students Association (NZUSA) prepared a report in 1988. *Higher Education: Our Vision* (NZUSA, 1988) was prepared as a result of concerns that various reviews of tertiary education appeared to have no real vision and were only tinkering with the system. This report viewed tertiary education as an integral and necessary component of New Zealand society and concluded that the Government has a responsibility, as well as a vested interest, to remain the dominant funder (NZUSA, 1988).

In March 1988, the Government established a Working Group[7] to investigate the post-compulsory education and training sector (PCET) in New Zealand. The Working Group was to advise on the present and future roles of PCET in New Zealand and the appropriate role of Government. The Government had "received a number of reports covering various parts of the PCET sector" (Hawke, 1988:3), and the Working Group was to "draw these reports together, define what decisions are required from Government and recommend what those decisions should be" (Hawke, 1988:3). This resulted in *The Hawke Report.* It was recommended that students make an increased contribution towards the cost of their study. It was left open as to whether the student contribution should be set at 20% of average course costs, or if it should be proportional to the actual costs of the course. The latter appeared to be favoured. It was also recommended that loans (inflation adjusted and with interest) be made available, to be repaid when students enter the workforce. While some public consultation did take place, it was not a great feature of the Hawke Report, as "the Working Group was not intended to contribute to public debate. Nor did it expect to use direct consultation" (Hawke, 1988:3).

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[7] The Working Group comprised of Gary Hawke, Convenor, who wrote the report and upon whom responsibility for the report rests, and members from the Prime Minister's Office, The Treasury, State Services Commission, Ministries of Pacific Island Affairs and Women's Affairs, Departments of Maori Affairs, Labour and Education.

Most of the recommendations of the Hawke Report were contained in *Learning for Life*, (New Zealand Government, 1989a) released in February. *Learning for Life* was a statement of the Government's intent for the PCET sector. In August, *Learning for Life: Two* (New Zealand Government, 1989b) was released.

Learning for Life: Two contained the final policy decisions of the government. Although no dollar amount nor the proportion of costs was set, it was determined that students would contribute towards the costs of their education, and that a loans scheme would be established (New Zealand Government, 1989b).

In 1994 a Ministerial Consultative Group[8] was established to advise the government on the funding of tertiary education. The result was *The Todd Report* (Ministerial Consultative Group, 1994). Agreement could not be reached by the members, so two options were presented, both of which involved students paying increased fees for study. Option A recommended that the student contribution towards the cost of their education be 25 per cent of the cost. Option B recommended that the student contribution be 50 per cent of the total cost. Two members (the two student representatives) agreed with neither option, and instead supported a tax-funded system on a rolling triennium. The Government adopted Option A.

1997 saw the release of the *Tertiary Education Review: Green Paper*, a document that set out the government's thinking on the direction of tertiary education for the 21st Century, and which was "intended to foster discussion" (Ministry of Education, 1997:6) on the tertiary education sector. Public

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[8] This group comprised primarily senior university and business people, with two student representatives. Jeff Todd (the Chair) was a Senior Partner, Price Waterhouse. Along with him were the Chief Executive Officer of UNITEC Institute of Technology; Chief Executive Officer of Christchurch College of Education; the Dean of Commerce, Auckland University; Managing Partner, Arthur Andersen, NZ; the Past President of the New Zealand Employers Federation; a Professor of Economics from Waikato University;

consultation and feedback were sought on the goals outlined in the Green Paper. The proposed direction of funding tertiary education, as outlined in the Green Paper, included sharing the Government's resources more fairly over a wider number of students and enabling government resourcing to follow the student more directly (Ministry of Education, 1997:68-9). Approximately 380 written submissions were received.

After the consultation and feedback process had taken place *Tertiary Education in New Zealand: Policy Directions for the 21st Century: White Paper* (hereafter known as the White Paper) was released (Ministry of Education, 1998a).[9] The White Paper recommended the stretching of taxpayer funds to give all domestic students, in approved courses, the same amount of funding through the Universal Tertiary Tuition Allowance (UTTA), whether in public or private tertiary institutions. It was estimated by the Ministry of Education that the funding of all tertiary education students would mean that 72.5 per cent of total tuition costs would be subsidised (Ministry of Education, 1998a:15-17). Study Right was to be phased out.

In 1999, the new Minister for Tertiary Education, Max Bradford, suspended the policies proposed in the White Paper, as "it doesn't go far enough" (Bradford, 1999; cited in Rivers, 1999:1). In 1998 the Prime Minister established a team of Ministers to set out the Government's vision for the future. The challenge for the team was "to find out how New Zealand could develop a knowledge economy and what the government could do to help make this happen" (Bradford, 1999:7). This initiative was Five Steps Ahead, or Bright Futures.

The measures announced under the Five Steps Ahead programme were aimed at both the secondary school and tertiary education sectors. None of the

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the Vice Chancellor of Massey University; the Past President of the NZUSA and the President of Aotearoa Polytechnics' Student Union.

[9] Both the Green Paper and the White Paper covered other issues such as quality assurance, protected terms and financial viability; research; and governance and accountability of TEI's; and tertiary education information. As set out in Chapter One this thesis will not cover these issues.

measures directly affected the funding of tertiary education, although there was funding announced for scholarships, at both undergraduate and postgraduate level. Much of the money allocated was existing funding moved from other areas, with only $47 million of new funding. The UTTA funding arrangement, announced in the White Paper, was to remain.

2.2.2 The Student Loans and Allowances Scheme

As outlined in Chapter One, student allowances have been available in New Zealand since 1979, with student loans available since 1992. These two services provide students with some financial assistance to assist their participation in tertiary education. As the next section will show, this is often at a great personal cost to the student.

On 30 July 1991, the fourth National Government produced its first budget (Richardson, 1991; Smith, 1991). Major factors in this budget that directly affected tertiary students were:

- The student allowance scheme was adjusted. There was a change in focus to targeted assistance, with the allowance being means-tested against combined parental income. Personal income limits continued to apply.

- The standard fee of $1300, imposed by the Labour Government, was abolished with institutions being given the freedom to set their own fees.

- The Study Right funding subsidies would be implemented.

- A government guaranteed loans scheme was introduced, which covered allowances and cost of living as well as fees.

2.2.2.1 Student Loans

Section 227 of the *Education Act* 1989, which empowered the Minister of Education to set tuition fees for domestic students was repealed. Taking effect from 01 January 1992, the *Education Amendment Act (No 4)* 1991 empowered

individual institutions' councils to fix domestic tuition fees. They were also able to prescribe other fees. This allowed the Government to put some distance between itself and the fees set by the institutions.

The purpose of the SLS was to allow access to finance for tuition fees and other education-related costs on a non-selective basis. This had the double outcome of supporting the participation of all New Zealanders in tertiary education while containing the fiscal cost to the Crown. Consistent with the notion that tertiary education is largely a private good, the SLS reflected the principle that students should pay part of the costs of their education, as there were private as well as public benefits to completing tertiary education.

When it was established the scheme was administered by EDS Limited under contract to the Ministry of Education. EDS was responsible for processing loan applications, advancing funds to students during their course of study and accepting any repayments made during the first year of the loan. In 2000, the Department of Work and Income took over the administration of the SLS. The course-cost component of the loan reverted back to $1000 (DWI, 2000b). The Ministry of Education, however, retains responsibility for providing policy advice on the SLS.

Any outstanding balance on a loan account is transferred to the Inland Revenue Department on 28 February the following year. Inland Revenue then has responsibility for collecting repayments until the debt is repaid. A new loan account is required for any subsequent borrowing. As at 30 June 2000 there were 274,891 loan accounts held by Inland Revenue (IRD, 2000).

Interest is charged from the day a loan is taken out and the interest rate combines a base rate, a CPI adjustment rate and (since 1996) a risk-sharing margin of 0.9%. The base rate is calculated using a mix of retrospective and prospective 10 year bond rates. The addition of the risk-sharing margin, which covers the cost of low-risk borrowers, means that borrowers now cover the costs of borrowing, administration, and bad debt amongst low-risk borrowers.

The only costs met by the Crown are those associated with high-risk borrowers (NZVCC, 1999).

In 2000, across the tertiary education sector, 125,786 student loans were approved, at a total cost of $624,245,495 (DWI, 2000c). Of these, 38% were for students aged 25 years and over.

2.2.2.2 Student Allowances

Most students over 25 years of age are automatically entitled to a student allowance. The exceptions are those who have received a student allowance for more than five years, those who earn more than $135.13 per week or those with a partner, where the income amounts vary. For example, if the student and his/her partner have a combined income of less than $270.26 per week the student receives the full amount of student allowance. If the combined income is between $270.26 and $610 per week ($630 if supporting children) the amount of student allowance received is reduced on a sliding scale. If the combined income is more than $610 per week ($630 if supporting children) students are not eligible for any student allowance (DWI, 2000a).

Mature students who have families and mortgages are treated little differently to those students who do not. The amount of the allowance is slightly more for those with children than without, but it does not begin to cover the actual expenditure involved in raising children. There is no differentiation made for mortgages, renting or boarding, as there are for other forms of income support that have an accommodation allowance. For married students, or students who have a partner who works, the student allowance base rate is less than that for single students with no partner (see Appendix 1).

Students get an accommodation benefit to assist with their accommodation costs if they have to live away from home to study or they have a partner. The amount varies, according to the location in which the student lives, or whether or not they live in a hostel or halls of residence. In Palmerston North in 2000 that figure was $13.50 per week. Other areas were: Auckland $38.50; Hamilton

$18.50; Wellington $25.50; Christchurch $19.00 and Dunedin $13.00 (DWI, 2000a).

2.3 Implementation Effects

2.3.1 The Funding Model

The implementation of the policy mix discussed above was driven by a belief in the efficacy of competition within the tertiary sector, by a desire for an increase in participation, and by the growing dominance of the idea that individuals should pay more of the cost of their education. Education would be demand-driven, with funding being connected to students' decisions about what and where they wished to study. Tertiary education institutions would offer courses in response to the signals raised by students.

Figure 2.1 Funding per EFTS and the Number of EFTS Funded 1994-1999. (Source: NZVCC Annual Reports 1994-1999.)
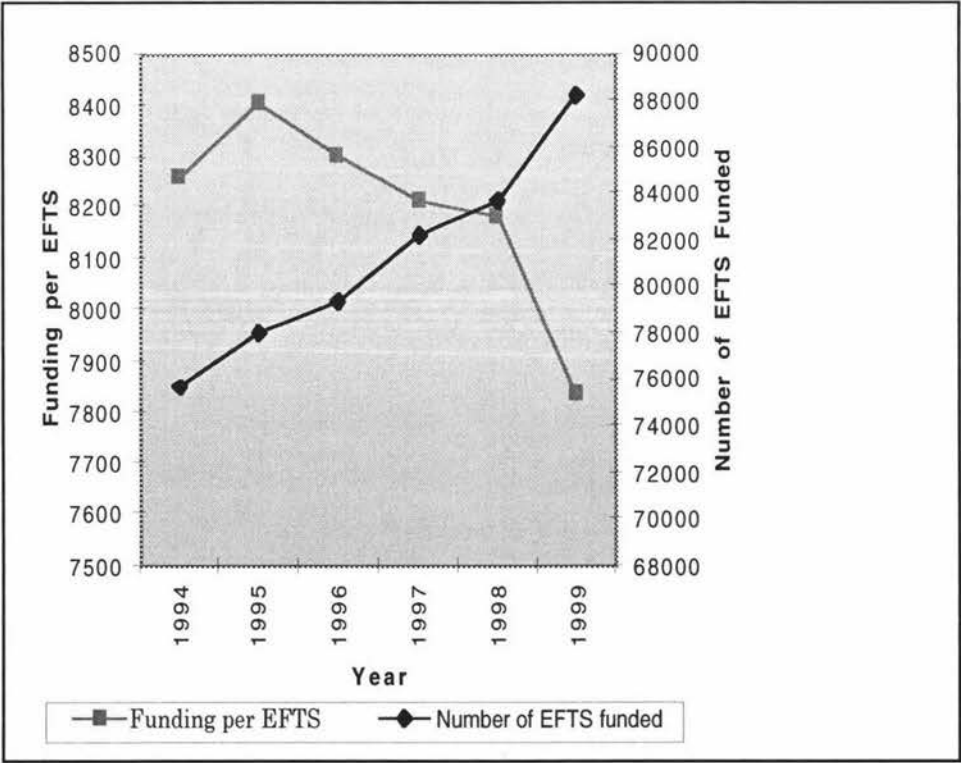
Yet, while this has happened to a certain extent in New Zealand, concerns about the effects of these policies have increasingly been expressed. For instance, some politicians and business leaders are unhappy about the high numbers of accountants and lawyers who are graduating, and the low number of graduates in both the natural and information sciences.

The policy changes have resulted in an increase in fees, which has been closely aligned to the decrease in EFTS funding. That is, the increase in the number of students funded has not been matched by an increase in the amount of funding per student, as shown in Figure 2.1 (Boston, 1999:201; Patterson, 1996:204). Research carried out for the NZVCC found that between 1980 and 1999, EFTS numbers increased by 135% while Ministry of Education expenditure per EFTS fell at an annual rate of 2.3%, or 36% (Scott and Scott, 2000).

2.3.2 The Student Loan Scheme

Very little research has been carried out on the long-term effects of the SLS. However, there is anecdotal evidence that students with large debts are leaving for employment in overseas countries upon graduation, in order to pay their loans off at a faster rate. While many New Zealanders have traditionally travelled overseas, many are now saying that their student debt is the reason that a) they are going; and b) they may not come back (Howie, 2000:7).

In June 2000 the Office of the Controller and Auditor-General (OAG) released a substantial report about the SLS and the availability of information to the stakeholders involved in the SLS (OAG, 2000). That report rehearsed the various reviews of the SLS that had previously been carried out. For instance, the OAG itself had first reviewed the scheme in 1994. As this was two years after the scheme had been implemented, the focus of that review was on the appropriateness of the operating framework, the accuracy of processing applications, and the establishment and management of loan accounts, rather than on the long run fiscal and other implications of the SLS (OAG, 2000:12).

Further reviews were carried out by the Ministry of Education in 1995, 1996, and 1998. The 1995 review covered the loans issues raised in the Todd Report (MCG, 1994). There were no changes made to the basic structure of the scheme, but rules changed on who could borrow and how interest rates were set. The 1996 review was commissioned by the internal audit group of the Ministry of Education and recommended that the level of testing of sensitivity of critical assumptions be increased, so that a 'risk range' of forecasts could be provided. The 1998 review was based on three items of concern, with a fourth item arising as a result of the first three areas:

- use of student loan entitlements for non-educational purposes (based on anecdotal evidence);

- access of young students to student loans without parental consent (based on parent complaint);

- burden of long student loan repayment periods for some borrowers (based on letters to the Minister); and

- size of the total student loan debt (as affected by the above three items).

In response to the issues raised in that review, government agreed to a series of policy changes, including altering the policy settings to provide for:

- fortnightly instalments of the living cost component (weekly from 2000);

- direct crediting of fees to tertiary providers;

- an increase in repayments of capital by some borrowers;

- a partial base interest write-off while studying;

- parental consent for students under 18 years of age; and

- increasing the rate of repayment for borrowers on high incomes.

Two changes occurred at the same time, neither of which was mentioned in the Auditor-General's June 2000 report. Firstly, the course cost component of the student loan was reduced (from $1000 to $500) and students were required to provide receipts before being able to access the money. Secondly, students were no longer able to borrow to pay student association fees (Warner, 1999:1).

The Inland Revenue Department (IRD) commissioned a review in 1999 to contribute to the development of more effective debt management and communication strategies. The key finding of this review was the lack of understanding by students of the implications of incurring a student loan debt. There were also gaps in understanding how a loan is structured, how interest is calculated, and repayment choices and the implications of these for the amount required to be repaid (OAG, 2000:14).

Prior to the publication of the report of the Controller and Auditor General in June 2000, little research into the strategic policy implications of the SLS had been undertaken. That is, there had been no comprehensive departmental reviews of the social and economic effects of the SLS, which is surprising considering the increasing significance of the scheme. The OAG Report shows that net student debt increased from approximately $900 million in 1994 to almost $3,000 million as at 30 June 1999. Moreover, the Central Forecasting Unit of the Ministry of Education estimated that student loan debt will reach about $20,000 million by 2020, and that repayments and borrowings will not balance until 2012. It is also estimated that 17.5 per cent of the working population will be repaying a student loan by 2024 (OAG, 2000:11).

Importantly, the OAG report found, as had the 1999 IRD review, that there is a lack of information on the intended and unintended socio-economic outcomes of the SLS. Specifically, the Report concluded that there is no publicly available information on the effect of the scheme on:

• The rate of participation in tertiary education. As stated above, the primary purpose of the scheme is to enable the participation of all New Zealanders

in tertiary education, by providing access to finance for fees and other course related costs on a non-selective basis. However, the OAG Report states that "the impact of the scheme on the participation rate is not known" (OAG, 2000:31). The report goes on to note that although information is collected on participation by the Ministry of Education, it is not analysed in relation to the SLS.

- Unintended socio-economic outcomes, such as choice of study. There has been no research carried out on how the SLS affects students' choice of course or institution, although the report carried out by AC Nielsen for the Ministry of Education found that "[O]n the whole, respondents viewed loans as an undesirable necessity for undertaking further education and training, due to high course fees and inadequate provision of Student Allowance" (Stockwell, Duckworth and Hall, 1997:36). In this context, the AC Nielsen Report found respondents saying that

> I know of students who don't want to pay for three year courses
> at university. Instead they are looking into what they perceive
> to be more cost-effective options. Courses that are shorter, more
> practical and with more external outcomes, for example one
> year travel courses (Stockwell *et al.*, 1997:36).

- The ability to borrow, invest, or make savings (also affecting retirement). There have been instances where bank officers have denied people finance because of their student loan (Fifield, 2000:26). Added to this, even if banks do not take the actual loan debt into account, mandatory repayment of student loans through the tax system affects the ability to service other borrowing and is taken into account by lending officers. The high effective marginal tax rates incurred by those carrying student loans must also have a flow-on effect with regard to the ability of students to save for retirement or make other investments (OAG, 2000:33).

- Life choice decisions (marriage, children, jobs). There has been no Ministry of Education research carried out in this area. The Ministry of Youth

Affairs has carried out a limited-range, indicative survey of individuals who have completed tertiary study and who have a student loan debt. In general, comments about student debt were expressed negatively at four times the rate of positive comments. Some sense of students' experience of debt can be gained through the *Student Debt Casebook* (NZUSA, 1996). This told the stories of various students who had student loans and how those loans impacted on their life. The *Casebook* also summarises comments by students (including mature age students) of the negative impacts of the SLS on their families, relationships, savings, stress, and study choice (NZUSA, 1996; Fifield, 2000:26; OAG, 2000:32-3).

- Professional fees and costs to consumers. While professional fees are expected to rise as a consequence of passing on student loan debt costs to consumers, no supporting evidence to this effect has yet been gathered. Again, however, the OAG Report noted that no research has been carried out in this area (OAG, 2000:33).

- Effects on the property and labour markets. The OAG Report noted that it is likely that increasing student debt will substitute for mortgages. If this is the case, there will be less demand for mortgage finance, which will affect the property market. Once again, it appears that no research has been carried out on this issue (OAG, 2000:34).

This lack of information on intended and unintended outcomes of the SLS has impacts that affect mature students. While it has been suggested that the SLS works well for older students (Rankin, 1999), it must also be remembered that many of those older students may now face an extra burden of paying off their loan while trying to finance their children's tertiary education as well (Metzger, 1997).

2.3.3 The Student Allowance Scheme

Yet again, very little research has been carried out on the effects of the SAS on mature students. Carolyn Ford, the Budget Advisor at Canterbury University,

has found that she is seeing an increasing number of mature students who are suffering hardship. It was reported that in 1999, the budget service saw two students facing hardship, whereas in 2000 the number was twenty-seven. It was further reported that the problem was expected to worsen when the students faced their one week stand-down between their last student allowance and becoming eligible for the Community Student Wage (Ross, 2000). Ms Ford described mature students as "victims of an outdated funding system that catered for young independent students" (Ross, 2000:2).

Canterbury University held two meetings in August and September 2000, between students and budget service staff, the second of which the local Member of Parliament attended, and a forum in October 2000. [10] A number of hardships were identified, many of those financial. One of the anomalies mentioned by students at the August/September meeting was the issue of the stand-down period. The Student Allowance is seen as an income and the Community Wage is seen as a benefit. However, whilst on the Student Allowance (an income) there are limits on the amount of other income a student and his/her partner are allowed to earn from any other job. Any other income earner, who is not a beneficiary, in the work force can have as many jobs as he/she chooses as long as they pay the correct amount of tax.

2.4 The Twenty-First Century

At the end of 1999, the Labour/Alliance Government made changes to the SLS. Interest has been written-off for full-time full-year students and part-time students earning less than the $24,596 threshold. From mid-2001, at least 50 per cent of the mandatory repayments (less the interest adjustment charges) made by those with loans will go to repay the loan principal. In some

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[10] Minutes of the meeting *Student and their families suffering hardship while attending University*. (Information gathered from two meetings - 29/08/00 and 26/09/00). Also notes of information exchanged and discussed over the course of one and one half hours at *Staff and "Student facing Hardship" Forum*, 20/10/00. Information received from the Budget Advisor, Canterbury University.

circumstances, this will mean interest write-offs. The government also announced that tertiary institutions that did not increase their fees in 2001 will receive a 2.3 per cent increase in funding (New Zealand Government, 1999, 2000).

In addition, the Labour/Alliance Government established TEAC, whose chief purpose is to advise the government on how best to meet the needs of the tertiary education sector in a knowledge society. In July 2000 TEAC released its first report, *Shaping a Shared Vision*, which fleshed out the Government's vision for tertiary education. At that point TEAC also established a timeline for further reports that they plan to publish in the next year. In March 2001, the second report, *Shaping the System* was released.

Contained within *Shaping the System* was the reviewed workplan of the Commission, in the light of its experience since its inception. The revised workplan will now produce two further reports this year:

> The Commission's third report will address the priorities and objectives for tertiary education, and the form and content of the tertiary education strategy. This report will be submitted to the Associate Minister of Education (Tertiary Education) in June 2001.
> The Commission's fourth report will deal with the implementation of this strategy, including issues such as funding, co-operation and collaboration, and relevant courses and learning opportunities. This report will be submitted to the Associate Minister of Education (Tertiary Education) in August 2001 (TEAC, 2001).

TEAC may also publish further reports on issues that arise out of their work over the next year.

As mentioned above, the Labour/Alliance coalition have put some early measures in place to deal with the issue of student debt. It is surprising, therefore, that the issue of funding tertiary education in New Zealand will not

be dealt with by TEAC until later in 2001. This is too late for the issue to be added to the Budget Cycle for the 2002 Budget, suggesting perhaps that funding issues will not be addressed in the current parliamentary term.

2.5 Conclusion

The move from a social democratic interventionist economy to a neoliberal, neo-classical economy heralded changes throughout all sectors of New Zealand's political economy. The tertiary education sector was not excluded. Peters and Roberts (1999:37) describe the White Paper as "a synthesis of neoliberal ideas developed and applied over more than a decade of social policy reform in New Zealand...".

Neoliberals view competition in education as an economic concept, signifying efficiency, responsiveness and modernisation. What this means is that education is a commodity to be brought and sold, just like any other commodity. Education has moved from being a 'right' to being perceived as an 'economic commodity' (Stephens, 1997:205).

This chapter has been primarily concerned with funding arrangements in the tertiary education sector and, in particular, the debate over who pays and how much. The debate over private funding of tertiary education centred on how much students would pay, rather than whether students should pay.

The debates have been largely resolved in favour of a policy approach which requires students to contribute increasingly higher proportions of the cost of their education. Policies such as bulk-funding, the SLS and the Allowance scheme have had major impacts on the sector. However, very little research has been carried out on, in particular, the impact of the SLS on New Zealand students. Furthermore, no research has been carried out on the impact of these policy settings on mature students. A report released in June 2000, by the Auditor-General's Office, revealed how little is known about the socio-economic outcomes of the SLS.

This chapter has dealt with the issues that faced New Zealand's tertiary education sector since 1984. While few of the issues raised here have been specific to mature students, much of the dialogue at the time the changes were implemented concerned the increased participation of under-represented groups, which includes mature students. Certainly, as this research will demonstrate, the experience of mature students is significantly shaped by the policy settings put in place over the last decade. Chapter Three will focus on mature students, and their characteristics, aims, barriers to education and their sources of encouragement.

Chapter Three

Mature Students

3.0 Introduction

As the previous chapter established, tertiary education policy, particularly in the New Zealand context, has undergone some major changes in the past fifteen years. This chapter will look specifically at the literature on and about full-time mature students attending university. One of the first issues that becomes apparent is the relative lack of recent literature available. Much of the literature canvassed in this chapter dates from the 1970s and 1980s, with a little from the 1990s, with most of the literature from the United Kingdom, with some from Australia. Tertiary education policy in the United Kingdom and Australia has also undergone change in the last fifteen years. However, many of the insights of that research are equally valid today as a number of the key themes (for example, technological change) remain relevant. In 2001, a monograph was published on students aged 40+ attending Victoria University of Wellington (Davey, 2001).[11] Although this is outside the time frame of this thesis, this work will be referenced where appropriate.

The chapter will be broken into different sections, beginning with the differing entry requirements of countries, in particular Australia and the United Kingdom. Following this, statistics will be presented which show the increase in mature student numbers in New Zealand. This is followed by the secondary school qualifications of mature students established by the literature.

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[11] This study surveyed 959 full-time and part-time, undergraduate and post-graduate students aged 40+ at Victoria University, Wellington, in February 2000, by postal survey. Face-to-face interviews with of specific groups of students were carried out in 2000 and 2001. When using data from this report, it refers to all the participants of the research, not just full-time, undergraduate students.

This leads to the reasons mature students return to study. The financial and non-financial barriers mature students face in their desire to study are then discussed and finally, attention is given to the strategies mature students have implemented to overcome those barriers.

3.1 Entry Requirements

Most of the available literature on mature students derives from overseas locations, namely Australia and the United Kingdom. By contrast, many overseas universities have specific entry requirements, even for those who have been out of the formal education system for some years.

In New Zealand, anyone over the age of twenty can enter tertiary education with no prerequisite qualifications, although some individual programmes may set specific entry requirements.

Differing entry requirements have to be considered when examining overseas literature on mature students, primarily for two reasons. Firstly, the entry requirements imposed by international universities may pose a barrier to entry, which the freedom of entry in New Zealand alleviates. Secondly, the impact of differing entry regimes may be such that the characteristics of the mature student population in overseas literature may differ from the characteristics of New Zealand mature students. The main point of difference between New Zealand and overseas institutions is the requirement for students overseas to have a secondary school qualification enabling entry to university or to have attended a bridging or pre-degree course.

3.2 Trends in Mature Student Enrolments

In New Zealand, as well as internationally, there have been increases in the numbers of mature students attending universities (Parry, 1997; Paterson, 1997; Cormack *et al.*, 1997; Clancy, 1997; Ministry of Education, 1998, 1999; OECD, 1999). Ministry of Education figures show that the mature student

population has experienced strong growth since 1993. Table 3.1 covers all tertiary education students.

Table 3.1 Participation in Full-Time Tertiary Education by Age, 1990 to 1998 (Enrolments per 1000 Population).

Age	1990	1991	1992	1993	1994	1995	1996	1997	1998
25-29	22.4	26.8	29.6	32.8	36.1	42.1	43.2	47.5	50.8
30-34	12.3	14.9	16.9	18.4	20.2	23.9	26.4	30.1	32.5
35-39	9.0	10.7	12.4	13.4	14.3	17.2	19.0	22.4	24.1
40+	2.0	2.6	3.1	3.2	3.5	4.4	5.0	5.7	6.4
25+ Total	7.0	8.5	9.5	10.2	11.0	13.1	14.3	16.0	17.1

(Released under the Official Information Act by the Ministry of Education, 1999)[12]

In 1981, Woodley (1981:80) cited a number of reasons for the increase in the numbers of mature students in the United Kingdom. Even though education policy in both the United Kingdom and New Zealand has changed since then, these reasons are still key determinants. In particular, he identified:

> [t]he high rate of cultural and technological change and the need for re-education during a person's life ... the rise of 'credentialism' and the need for adults to gain qualifications in order to compete for jobs with the younger generation (Woodley, 1981:80).

In addition, the NZVCC reports that the average age of New Zealand university graduates is increasing. It is suggested that either greater numbers of older

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[12] Data is also available for full-time students under 25 years, as well as students of all ages who study part-time. This data is not included as this thesis is concerned with those students aged 25+ years who are full-time undergraduate students.

students are enrolling, or younger students may be taking longer to complete their degrees. In 1999 the average age was 29 years, an increase of one year on the 1998 survey. The number of graduates in the 25 to 29 year age group was 18.3 per cent, which represents an increase of 5.9 per cent on the 1998 survey. In the 30 to 40 year age group, graduates comprise 16.6 per cent of the population, up from 15.1 per cent in 1998. Between 1998 and 1999 the number of graduates aged over 40 years increased from 11.7 per cent of all graduates to 13.8 per cent (NZVCC, 2000).

3.3 Pre-tertiary Education

The limited information available on this subject shows that many of the adults who undertake university education in particular, were eligible to attend university at the time they left secondary school, but for one reason or another chose not to.

Davey (2001) found that 73% of her respondents had gained sixth form certificate or higher, while 17% had school certificate only and 8% had no school qualifications. Forty-one per cent of the respondents went onto higher education, with slightly more females than males doing this.

Two studies found that at least half of the respondents gained an entrance qualification to university at secondary school. In New Zealand, Davis (1995) found that one half of her sample population achieved qualifications that would have enabled them to attend university straight from secondary school. Of this, 42% did go onto university, but none completed a qualification. Just under one-third (32%) finished secondary school with no qualifications. Woodley, Wagner, Slowey, Hamilton and Fulton (1987: 28-9) found that in a sample of 1000 undergraduate university students in the United Kingdom, 7% had 'O' levels[13], 49% had an 'A' level[14] qualification and 49% had qualifications better than an 'A'

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[13] An 'O' level is the equivalent of New Zealand sixth form exams.
[14] An 'A' level is the equivalent of the New Zealand University Bursary exams.

level. Examples of this include teachers certificates, university diplomas, first degrees, and professional qualifications. One per cent had no educational qualifications.

Also in the United Kingdom, Elsey found that about one-third of his population[15] had achieved a high enough standard at school to enable them to attend university, but they chose not to. The other two-thirds did not achieve university entrance standards at secondary school (Elsey, 1982:71).

3.4 Reasons Adults Return to Formal Education

The only New Zealand data on the subject of why adults return to formal education is that of Davey (2001). This suggested that 'the desire to improve job prospects' and 'personal development and fulfilment' were equally prominent. Other factors mentioned, such as 'for something to do' and 'setting an example' were less important (Davey, 2001:2). This matches the international literature.

A study of nine mature students at Lancaster University (Arksey, Marchant and Simmill, 1994: iii-vi) gave eight different reasons for attending university. These reasons were as follows:

- a natural progression. A job teaching in a college of further education had interfered with studies that were being carried out prior to the job;

- a calculated career move;

- prove something to myself (2 female respondents listed this);

- have a dream;

- change of family circumstances. Had to get a proper job;

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[15] Elsey's research took place at the University of Nottingham. He noted that the mature student population was 167 (3% of the student population). His sample population was 114 (68% of the total mature student population). (Elsey, 1982:71)

- had worked at a campus bookstore and watched thousands of students over the years. Wanted to be on the other side of the counter;

- wanted to do something more valuable; and

- turned a hobby into a lifestyle.

This example shows that the reasons for attending university as an adult are as varied and individualised as there are individuals making the decision. However, as the following will show, they can be broadly classified as career prospects and personal development, often a mixture of the two.

In the United Kingdom, a study carried out at Ealing Technical College on students doing a Humanities degree course found that adults returned to higher education for two primary reasons. One was to improve career prospects, the other was personal development (Challis, 1976: 209-222). These two factors were also listed by Pike (1989:17), who also added an interest in the degree subject as a further motivation for mature students to re-enter formal education. While these reasons were listed as primary reasons, they were not mutually exclusive, and many students listed more than one reason for undertaking study. An Australian study at Monash University found that of fifty-one interviewees, eight gave vocational considerations, while twenty-one gave personal development as their primary motivation for seeking a post-compulsory education. However, twenty-two gave both vocational considerations and personal development as their primary motivations for attending university (Hore and West, 1980:154).

Woodley *et al.* (1987) found that women were more likely than men to give reasons such as re-entering the workforce or to enter a particular career rather than promotion or generally improving their career prospects. They also found that the older the student, the less likely it was that an instrumental reason was given, and that relatively large numbers of older students noted that interest in the subject was the reason for taking particular courses (Woodley *et*

al., 1987: 88). Hopper and Osborn (1975) tie the return to higher education to the selections made at the end of compulsory schooling and to matters of social control. They feel that students experience feelings of dissatisfaction with their lives as they are at present, either with their current career choice, social status or the choices made at the end of compulsory schooling. The authors go on to suggest that:

> Adult students are likely to have left the labour market and
> returned to formal education in an effort to reduce their feelings
> of relative deprivation, their ambivalence towards themselves
> and society, and their familial, status and occupational
> marginality (Hopper and Osborn, 1975:112).

Challis also found that motives for staying on a course may change during the course, and that "what started a student on a course may not be what sustains him (sic)" (Challis, 1976: 211). The example was given of one student whose reason for undertaking study was to "get the piece of paper for career-advancement" but is now not worried about what they will do afterwards as "the degree in itself is worthwhile - just the experience" (Challis, 1976:211).

A study of mature women students in the United Kingdom (Parr, 2000) found that when initially interviewed, most of the respondents gave practical reasons such as wanting to contribute to the family finances, wanting better qualifications and wanting a more stimulating job, as their reasons for returning to study. However, when interviewed again, personal reasons were to the fore. Reasons such as wanting to improve their status, confidence and esteem, a need to prove their own ability, for some there was a therapeutic content to their courses, comparison with significant others, the fulfilment of a long-held ambition and the wish for a public as well as a private identity (Parr, 2000:11-25).

In the United States, Rifenbary (1995:1) reports that adult women give numerous reasons for their return to study. These include career preparation, self-growth and intellectual stimulation, the need to become financially self-

supporting and the desire to complete an undergraduate degree and/or obtain a meaningful professional role. Rifenbary goes on to add that the decision is influenced by factors such as scholastic ability, financial support, geographic location as well as the school itself - its resources, curricula, scheduling flexibility, costs, attitude towards mature students, and general philosophy of education (Rifenbary, 1995:1).

A study that compared mature aged psychology students (25+ years) with traditional aged psychology students (under 25 years) at a Midwestern University found that adult students were more likely to report attending university in pursuit of personal fulfilment whilst their younger counterparts were more likely to be earning a specific degree for a secure job in the future (Gianakos, 1996:216). The study also found that adult students were more likely to be retraining and to be attending university as a result of changing life circumstances (Gianakos, 1996:216).

3.4.1 Career Prospects

The days of 'one job for life' have long gone. Research carried out in the United Kingdom in the 1970s and 1980s, found that mature students gave reasons such as job dissatisfaction or the need for qualifications for the jobs they were currently doing. As noted above, Woodley (1981:80) cited a number of reasons for the increasing numbers of adults seeking higher education. Career-wise this included the need for adults to gain qualifications in order to compete for both jobs and promotion with younger people and the rise of 'credentialism', where higher qualifications are needed to obtain a job irrespective of the skill level of that job (Blaug, 1976; cited in Stephens, 1997).

Elsey (1982:72) associated the return to higher education with either a feeling of boredom at work, or with a change in lifestyle, usually related to job and career intentions, underpinned by a sense of failure and under achievement from an earlier stage in life. Hore and West (1980:155) also observed that some respondents felt that they were educationally disadvantaged when they were

younger and their undertaking of post-compulsory tertiary education at this point was an opportunity to make up for that.

Challis (1976), Hore and West (1980), and Pike (1989) who reported on studies undertaken by Roderick *et al.* (1981), Smithers and Griffen (1986), and Nisbet and Welsh (1972) found that many participants believed they could not progress in their jobs without a degree. Challis (1976:210) found that those who took the Humanities course primarily for job prospects were all male, and either wanted to change to the sort of work for which a degree was required, or they believed they could no longer progress in their jobs without a degree. Hore and West (1980:154) also found that respondents felt that a degree was necessary for career advancement.

Pike (1989:15) listed reasons such as an alternative to the dole queue, and the desire to further or change career. Roderick *et al.* (cited in Pike, 1987:17-18) found that almost half of their respondents felt that their career could not proceed without a degree, and this was a greater motivation for men; nearly two-thirds of men wanted to find an interesting job, just over half wanted to obtain a better paid job, and a large number wanted to return to a former career. Over half the mature students in the study undertaken by Nisbet and Welsh (cited in Pike, 1987:18) gave job dissatisfaction as their major reason for going to university. This included fears of redundancy, no prospects and frustration.

In interviews with 31 women, Edwards found that "the original push into education came from the women's paid employment or prospective return to paid employment" (1993:56). The prospect of spending the rest of their working life in jobs they found unrewarding, in both personal satisfaction and monetary terms, was the impetus for three-quarters of the women to return to study (Edwards, 1993:56).

3.4.2 Personal Development

Challis (1976:210) noted that some of those who returned to higher education found that although boredom with their job may have been the trigger, career advancement was seen only as a possible outcome, rather than the primary reason for taking up a tertiary course of study. He also noted that these people placed a primary emphasis on improving themselves as people, and that they were all female. Often a change of personal circumstances had prompted the decision to return to higher education, such as children growing up or divorce. Pike (1989:19) reported the findings of Smithers and Griffen, who observed that self-fulfilment was mentioned by more than three-quarters of their respondents, but was often related to career aspirations, as did Hore and West (1980:155). Pike believed "that for women in particular, higher education can represent the opportunity to realise unfulfilled potential and to establish a sense of identity totally separate from the domestic sphere" (Pike, 1989:84).

3.4.3 Interest in the Degree Subject

Hopper and Osborn found that almost half of the respondents in their research gave 'deep interest in a particular subject' while two-thirds said they 'wished to increase knowledge of a range of subjects' as reasons for entering higher education (1975:124). Roderick *et al.* argued that despite factors such as career aspirations and wanting to make up for lost opportunities being strong reasons for the return to full-time study, the overriding reason was "interest in the subject and the desire to study it in greater depth" (1981:109, cited in Pike, 1989:19).

3.5 Barriers Faced by Mature Students

Many of the problems mature students face are the same problems faced by younger tertiary education students. However, it is perhaps easier to identify younger tertiary education students. For instance, the majority of them have moved to university from secondary school, they are generally single without

children or dependants, and have either just left home or are still living at home. Their work experience has primarily been after school and holiday work, and generally they have not had to use this income to pay living expenses such as rent and power, or support dependants.

Mature students, on the other hand, have a range of different characteristics. Many have not lived with their parents for some years and have not been reliant on their parents for financial support for some time. Many have their own families; either a partner and children or are sole parents. Many have been active members of the paid workforce for a number of years, or have been equally actively employed in running a household for a number of years. Some may be responsible for the care of elderly parents or other family members. Mature students are more likely than other categories of student to have a mortgage and other financial obligations.

While there is no evidence to support the above identification of mature students, this author's experience of mature students at Massey University's Turitea campus and anecdotal evidence from Canterbury University (Ford, 2000a) would suggest that by the age of twenty-five many mature students fit the demographics described above.

Barriers faced by mature students have been classified in the international literature as financial, academic and domestic. These are the headings this thesis uses. Other New Zealand research described them as situational, dispositional and institutional (Davey, 2001).

3.5.1 Academic Barriers

In addition to those associated with financial and relationship issues, mature students also face barriers within tertiary institutions themselves. The biggest academic challenge faced by mature students seemed to be associated with exams and essays, as Challis (1976), Elsey (1982), Wilson (1997) and Hore and West (1980) reported.

Challis found that mature students had doubts about their competence. These doubts began prior to beginning the course and continued for the first year. They included feelings of inadequacy and of being out of one's depth, and of a lack of experience, especially with exams and writing essays. Students who experienced anxiety over exams found that this manifested itself through trivial matters becoming increasingly upsetting. Others were worried about 'declining powers', while some struggled with the congruence between being a mature student and the submissiveness of having to undergo formal examinations. When it came to writing essays, the greatest problem seemed to be defining the precise nature of the work required (Challis, 1976: 212-214).

Elsey (1982:76) noted that although mature students had acquired some of the skills required for learning, there were still problems adjusting to the demands of full-time study. He further noted that some students were slow and inefficient in tracking down books, in constructing and writing essays, and there were problems with concentrating for long periods of time. Wilson (1997:360) reported that students reported a need for more help to be available to enable students to understand what was expected from exams and essays. Hore and West (1980:144) also found that difficulties with study skills focused on essays, as well as academic standards and expectations more generally.

There were also worries about a lack of background for the subject, particularly statistical components for arts and commerce courses. Practical life experience was found to be both a positive and a frustrating factor when studying. Some adults students found that if they were studying an area they were employed in, study gave them a "broader and deeper intellectual understanding" (Hore and West, 1980:146). However, practical life experience became frustrating when the theory being studied appeared to be so completely different from actual experience.

3.5.2 Domestic Relationships

Davey (2001:3) noted that family commitments were one of the largest barriers mature students faced. This matches the findings of Woodley *et al.* (1987:121), who found that restrictions on study time as a result of family commitments was most frequent among those aged 31-40, and that women seemed to have more problems in this regard than men. Some husbands felt threatened and excluded by their wife's return to study, especially those husbands who did not have degrees themselves. There were fears that 'she would find someone else far better' (Wilson, 1997:347-366).

Elsey found that, like other factors affecting mature students, women had very different experiences. For example, one woman had a very supportive husband, who prompted her to go to university and provided support, by showing an interest in her academic work, sharing the household chores and caring for the children. Another woman struggled until she decided to be 'selfish' and keep going. A third woman felt bitter at having to combine her family responsibilities with her academic life, with no assistance from her husband. She made compromises that allowed her relationship to retain its 'positive essence', and worked through her aggression in her academic work (Elsey, 1982:74). Edwards (1993) found in her study that the experiences of the second and third women mentioned above was the more common experience.

Of the fifty-one students interviewed in the Hore and West (1980) study, only twelve reported any conflict that arose as a result of studying. This ranged from a lack of understanding on the part of family members about the amount of work studying actually involved, marital tension where the non-studying spouse felt threatened by the involvement with the university of the spouse studying, and two marriages ending where studying was a contributing factor (Hore and West, 1980:148-9).

On the other hand, Woodley *et al.* (1987) found most of the encouragement mature students received actually came from partners/spouses and tutors, with

tutors being the source of most encouragement. Other family members and friends were likely to be neutral about the return to study. Women were more likely than men to admit to receiving encouragement from different sources, not only children, neighbours, and friends as might be expected, but also from both staff and students within the tertiary institution itself (Woodley *et al.*, 1987:139). In their study, Hore and West (1980:148) found that the majority of students received support and encouragement from their immediate family, ranging from a passive morale type to more active support; which ranged from increased help with household chores, children assisting with study and a general enrichment of family life.

Elsey (1982) found that those students with children found they had to make adjustments with their children, especially the women. Many of the women found that their children learned to rely less on their mothers and more on their fathers, or became more self-sufficient. Edwards (1993) also noted that women had to make adjustments in their relationships with their children. Kelly (1980, cited in Woodley, 1981:97) ascertained that one positive spin-off of mothers returning to study was a deepening of the father-child relationship, which was welcomed by both parents. Wilson (1997) determined that men who had children found that they adapted to meet the demands of family-life by, for example, studying from nine to five, or working at home when not in lectures.

3.5.3 Financial Barriers

There has been no major research carried out in New Zealand on whether mature students face financial hardship as a result of study. In New Zealand, as outlined in Chapter Two, mature students are eligible, subject to requirements, to receive allowances and loans. There have been some reports (NZUSA, 1996; Ford, 2000a) of some mature students facing hardship but these are isolated reports. Davey (2001:3) reports that while there were generally no problems with funding education, students faced financial problems, including, but not exclusively, a general lack of money, difficulty in meeting course costs, problems with student debt administration and problems related to debt.

Woodley et al. (1987:127) found it difficult to quantify the true financial impact of being a mature student in their research. Factors that have to be taken into consideration include the level of fees, the extent of financial support available and the size of the student's previous income.

Taking a subjective approach and asking students to assess for themselves the extent their financial situation had changed, Woodley et al. found that in full-time courses, male students were more likely than women to say that they felt worse off. Woodley et al. speculated that perhaps women were not as likely to be in paid employment before undertaking full-time study.

> Mature students who have previously been earning are generally worse off ... [F]or while they almost always give up more financially in order to embark on full-time education, they are treated little differently for grant purposes (Woodley et al., 1987:123-124).

While mature students receiving grants usually receive a larger grant than school-leavers, it does not "provide adequate compensation for someone earning the average wage, even when taxation and family dependants' allowances are taken into account" (Woodley et al., 1987:124).

In his study in the United Kingdom, Elsey (1982) found there was too much individual variation to be able to draw any generalisable conclusions about financial situations, but that as a whole, mature students were no worse off financially than traditional aged students. In an Australian study, Hore and West (1980:150) also found financial difficulties hard to measure, as the relative nature of need is such that what constitutes hardship to one person may not be to another. Of the eleven out of fifty-one respondents in that study who admitted financial strain, six suffered severe difficulties, while the others mentioned problems with the cost of books, union fees and library fines, allowing however, that these were not a significant financial burden.

3.6 Conclusion

This chapter has demonstrated a gap in New Zealand knowledge, by highlighting the lack of research on mature students in New Zealand. The research findings discussed in this chapter have been situated primarily in other national jurisdictions, with the New Zealand material being either partially anecdotal or statistical in nature.

Examination of the literature has shown that while it is not easy to identify mature students, some characteristics are more recognisable as belonging to mature students than to younger 18-24 year old students. International research has focused on the reasons mature students return to education, barriers they face, as well as sources of encouragement they receive.

It was reported that the majority of mature students returned to formal tertiary education for career reasons. This could be to change careers, to re-enter the workforce, or to be able to compete on a level footing with younger people who have tertiary qualifications. Those that did not have a career as their primary reason were undertaking tertiary education for personal development or an interest in the subject. Often the reasons given were a combination of these.

Mature students face some barriers to their study that many younger students do not. The international research is undecided on whether or not mature students face more financial pressure than others, although anecdotal evidence from New Zealand would suggest that many do. The financial pressure may not have been so significant in times where there was more employment and more funding for tertiary education. Since much of the literature reviewed above was written, much has changed, especially the economic situation, which has an impact on factors which motivate mature students to undertake study later in life. Many mature students have competing priorities on their time that can not be easily put aside. Those with families, especially, have to do balance their role as a parent and their role as a student. Academic barriers seemed to be primarily concerned with essay writing and exam stress.

Chapter Four outlines the aims and questions of this research, using the issues raised in this chapter as a guideline.

Chapter Four

Methodology

4.0 Introduction

Chapter Two of this thesis discussed the policy context of tertiary education in New Zealand, and noted that one of the stated aims of recent policy changes has been to increase the participation of different groups in New Zealand society. However, while the mature student population has increased, those policy changes have not taken into consideration the differing circumstances that many mature students face. The lack of research on mature students which was a central theme in Chapter Three is one explanation for this.

The lack of knowledge about mature students in New Zealand was a key factor in my decision to research this topic. Given the lack of data on mature students in New Zealand, a research path had to be formulated that would be broad enough to allow exploratory research, but also structured enough to provide some useful information. The phrase: **Mature students: Life choice or life's necessity?** captured the broad thrust of the research I wished to undertake. To operationalise that thrust I formulated five objectives. These were to:

1. Analyse the current tertiary education policy settings, particularly as these relate to the funding of providers.

2. Identify the characteristics of a sample of internal, undergraduate mature students, who are full-time at the Turitea and Ruawharo campuses. This would include their work and educational histories, finances, household arrangements, age and gender.

3. Identify reasons why mature students undertake full-time education.

4. Identify financial and non-financial barriers they have had to overcome, the strategies they have implemented to overcome those barriers, and the types and sources of encouragement they have received.

5. Identify subgroups and any difficulties specific to those subgroups. The most obvious is gender, but there may be income, age, educational and work subgroups that become apparent.

4.1 Research Methodology

> In general, the quantitative approach provides researchers with breadth while the qualitative provides them with depth. (Davidson and Tolich, 1999:115)

It is generally recognised that there are two approaches to research, quantitative and qualitative, with both approaches having strengths and weaknesses. Davidson and Tolich (1999:116) suggest that there are three criteria to use when determining which type of research will be used for research projects. These are:

1. What do you want to know?

2. From whom do you want to know it?

3. How many resources do you have?

Qualitative research is favoured when trying to interpret and explain behaviours of individuals, that is that individuals' motives are best ascertained through self-reporting, rather than being deduced from actions. In-depth interviews would have been the best method used to ascertain individuals motives and behaviours.

However, although this research has determined motives for adults returning to study, other equally important criteria determined that survey research would be the method used.

Primarily, this research is intended to be an exploratory pilot for future large-scale national research. This research project will provide a platform for larger scale research to be carried out, and will highlight areas that may be better researched through the use of interviews. In order for effective policy decisions to be made policy makers require broad base research to enable them to have some ideas of the problems that exist. As evidenced in Chapter Three, there is a lack of research in New Zealand on mature students. Survey research also allows the research to be generalised and allows subgroup analysis. While certain groups have been targeted in other research, for example beneficiaries, the mature student population comprises a wider, more diverse range of people. There is a need to identify the demographic characteristics of the mature student population, what specific needs they may have and how those needs may differ from those of the 'traditional' student. This can best be achieved by a quantitative survey approach.

Second, as there was nothing available in the New Zealand context to give reference to design methodology, this research is intended to draw upon a survey carried out in 1980/81 in the United Kingdom. During the mid to late 1970s there had been a stabilisation in the age participation of younger people in full-time higher education in the Britain. This relative decline in demand by the 18-year-old cohort led to an opening up of places for non-traditional younger adults and older students. The Department of Education and Science wanted to investigate the participation of adults at all levels because, if the mature student was to become a central figure in education planning, they believed there was a need to know more about the present population. Woodley *et al.*, members of a consortium from three tertiary institutions (the Polytechnic of Central London, University of Lancaster and The Open University), won the contract to carry out research "to investigate the participation of mature students in education at all levels" (1987:xiii).

The postal method of survey administration was chosen for the research in this thesis. This method, in this particular instance, had strong advantages over other methods. Firstly, they are an effective means of covering a large

geographical area. Secondly, participants can complete the questionnaire in their own time, considering their responses. This also allows respondents to fit the survey around their many other competing priorities, which is especially appropriate for mature students. Thirdly, postal surveys incur lower costs that other methods. These reasons are important as this research is intended as an exploratory pilot for future larger-scale research.

4.2 Research Limitations

There were, as with any research, limitations to the research method used. The following limitations of the research have been identified:

- The sample population. Only the College of Education students were compulsorily on the SLC database. While the questionnaire specifically probed the issue of academic difficulties encountered whilst studying, it cannot be presumed that only those students facing difficulties access the SLC. Although there is a perception that only those students who face difficulties with their studies access the SLC, in reality the SLC receives requests from not only those students facing difficulties, but also from students who are achieving high grades. The one thing most students who access the SLC have in common is the motivation to do well in their studies and to seek assistance when they feel they need it.

- The population would have been more representative of the mature student body if the opportunity of obtaining official assistance from Massey University in gaining access to a total student sampling frame had been pursued. Access to a more representative database would also have enabled the research more scope to test how representative ethnic groups are in the 25+ student population at Massey University. Massey University obtains data about ethnicity at enrolment for the Ministry of Education.

- As the research was primarily quantitative in nature, some of the findings the international literature reported on - feelings such as submissiveness,

declining powers and the public/private debate - were canvassed in less depth in this research.

- More focus could have been placed on financial barriers, especially those to do with the SLS. This research adds only incrementally to the knowledge available on the impacts of the SLS and indicates that, at the very least, it is a constraint for some mature students.

- There appeared to be some confusion over the question of the using the employer to pay for study costs. It was intended that this question would be used by those whose employers pay the total costs of their studies, i.e. the armed forces. Some respondents indicated that their employer paid for their study, because they were working. In reality, this should have put down as being sourced through self-finance.

4.3 Data Collection

4.3.1 The Population

The main problem was gaining access to a suitable database and sampling frame of the mature student population in order to be able to undertake random sampling.[16] As I was aware that all new and returning students who registered went through the National Student Administration and Teaching Services (NSATS)[17] enrolment procedures, I approached the NSATS at Massey University to seek access to the main student database. All students enrolling at Massey University are asked to sign a Declaration Form (Appendix 2), which covers all the uses of the personal information students give. The Declaration Form does not mention specifically research. Therefore, it was decided by a

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[16] Random sampling is a necessary precondition for generalising results.

[17] NSATS, based in Palmerston North, provides a set of national services for the University. These services include Enrolment (admissions and registration); Assessment (examinations, graduation, academic records, assignments, doctoral research support, and scholarships); Learning resources (preparation, co-ordination and dispatch of study material); Instructional design (teaching consultancy).

University administrator that the NSATS student database could not be used, as privacy issues arose.

The Student Learning Centre (SLC)[18] at Turitea campus was then approached. The SLC maintain a database of students who used their services. The SLC agreed to act as an intermediary and send letters to students on my behalf, inviting them to participate in my research. In order to protect the privacy of the student information on the SLC database, I prepared the initial letters requesting volunteers for the research (Appendix 3) and envelopes for posting, and took these to the SLC, where they attached the address labels. In this way, the SLC database remained secure, and I would only be able to contact those students who were prepared to send me their names and addresses.

The SLC database held a number of types of information that were relevant to my survey. For example, age (I was interested in students born prior to 1975), whether students were internal or extramural, and the fact that they were undergraduates. However, the SLC does not collect information on whether students are part-time or full-time, so the initial letter requesting volunteers was used as a further screening tool.

4.3.2 Sampling

Having obtained access to a sampling frame, a sample comprising a specific group of students who met the criteria of the population to be studied was obtained by systematic random sampling. The SLC established that they had 430 undergraduate students born prior to 1975 on their database. The names of these students were sorted into Colleges, so there was representation from all Colleges, and then every second name was selected and a label printed off. This gave an original sample size of 215. A seventy per cent response rate was hoped

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[18] The SLC offers support for all students, between first year and PhD, in writing, mathematics, study skills, pre-reading. For more information, they can be found at http://learning.massey.ac.nz/index

for, which would be on a par with the survey carried out by Woodley *et al* (1987).

There were two problems with this approach. Firstly, as the SLC did not differentiate between full-time and part-time students, my population size was automatically reduced. Secondly, the SLC database is not connected to the main Massey University database, and some of the addresses would have been out of date. In fact, 35 initial letters (7.5%) were returned 'address unknown'.

When the students who were prepared to participate sent their names and addresses, they were sent a questionnaire to complete (Appendix 4). Forty-four recipients of the initial letter indicated their willingness to participate. It was hoped that asking students to participate would maximise response rates. The actual sample was reached by using every participant who responded to the original letter, which means that the eventual sample was self-selected from an initial randomly chosen sample from a sampling frame of students registered at the SLC.

4.3.3 Questionnaire Design

As mentioned above, the study draws upon a study carried out in England and Wales in 1980/81 (Woodley *et al.*, 1987). Some of the questions from that questionnaire were used. The questions retained from the Woodley *et al.* survey were the questions concerned with barriers students faced, and the sources of encouragement students received.

When asking about the secondary schooling of participants, however, the 1996 New Zealand census was used (Statistics New Zealand, 1996). The reason for this was twofold. Firstly, the Woodley *et al.* survey was inappropriate as the United Kingdom has different school examinations. Secondly, a question about the highest secondary school qualification was an important component when investigating mature students, and it makes sense to have a standard question that can compared with total population data.

The SLC was asked if they wished to have any input into the questions, as they were kind enough to allow me to use their database. Dr Christopher van der Krogt, the Acting Head of the SLC, added sections to two questions. These were question 12, section (i), numbers 09, 10, and 11, and question 13, section (i), number 06. Questions 21 and 22 were added as a gesture of thanks to the SLC for their kindness, and so that the SLC would be able to use them for future reference.

4.3.4 Pre-testing

Initial testing was carried out on three people. Two were mature students who completed the questionnaire, noting the length of time it took to complete, and any particular problems they found. The third was a postgraduate student who had just completed his thesis in which he used survey research. This student paid particular attention to the wording and ease of understanding. As a result of the feedback from this pretesting, the wording was changed on three questions.

The revised questionnaire was then distributed to five mature students in a third year class. Six copies were also taken along to a Mature Students' evening, where volunteers for pre-testing were asked for. All six copies were distributed that evening. Of the eleven distributed for pre-testing, six responses were received. Five of the six had problems with the layout and made recommendations to improve this. The time to complete the survey varied from under 10 minutes (1) to 30-35 minutes (2), with the other three taking 20-22 minutes.

4.3.5 Survey Administration

The survey was self-administered, with the questionnaires being delivered by post. Participants in the research were sent the questionnaire along with an addressed freepost envelope, for ease of return. As the population base for Massey University covers a large geographical and partly rural area, with full-

time students coming from the whole area, postal surveys are the cheapest means of administering the survey, as mentioned above. A further advantage is that the posting of surveys can be timed to ensure that most recipients received their survey on Friday and had the weekend to fill it out. It is not easy to find convenient times to either ring or interview people face-to-face, with the schedules of at least two people, the interviewer and the respondent, having to be taken into consideration for these two methods.

The research was funded through the Massey University Graduate Research Fund, with $683.00 granted. This assisted with all the costs involved in the printing and posting of the questionnaires, the initial letters, the follow-up letters, the summaries of results, and miscellaneous photocopying costs that arose.

The research proposal was submitted to the Massey University Human Ethics Research Committee, which gave its approval for the research to take place. All standard ethical practices of alerting participants to their rights were followed, in both the initial letter and the information sheet (Appendix 3 and Appendix 4). The initial letter explained to potential participants exactly what the research was about and what would be expected of them if they elected to participate. As the questionnaires were self-administered and returned at the discretion of the participant, the actual receipt of the questionnaire acted as an indication of informed consent. No harm was foreseen to any of the participants as no identifying information was used in the report. All the data was analysed in an aggregate manner. This also ensured the confidentiality of the participants was preserved. The use of a postal survey, and the lack of a question concerning ethnicity, ensured that there would be no cultural concerns, as no one particular culture was being targeted or excluded.

All participants were asked to indicate on the back of the envelope whether or not they wished to receive a summary of results. A master-list of participants was kept, in a separate location to the questionnaires, with this being used to match the questionnaire numbers of the seventeen participants who indicated

they would like a summary of the results, with the names and addresses. This summary was sent when the thesis was submitted for examination.

4.3.6 Data Processing

The data was processed using SPSS version 9. Once all the data was entered, a frequency printout was run to check for and correct any data input errors. Univariate and bivariate analysis were then carried out.

4.3.7 Coding

The survey contained both fixed-choice and open-ended questions. When thirty questionnaires had been returned, the process of analysing the open-ended questions for their content began. Answers were then collapsed according to the similarity of response. Both the fixed-choice and open-ended questions were then coded for inclusion into an electronic spreadsheet (SPSS).

4.3.8 Response Rate

The response rate was calculated by subtracting the 35 letters that were returned 'address unknown' from the original sample (n=215). Thus my effective sample size was 180. Of this 180, 44 (24.4%) responded both with a willingness to take part in the research, and eligibility according to full-time status. Of this 44, 42 (95.4%) people returned their questionnaires. Four of the questionnaires were unable to be included in the final results as the recipients were either undertaking postgraduate work, or in the case of one, the questionnaire was returned unfilled. This gave me an effective response rate of 38 (86.3%).

4.3.9 Sample Characteristics

The college breakdown for the final sample is as follows:

College of Business	9	(24%)
College of Education	14	(38%)
College of Humanities and Social Sciences	11	(30%)
College of Science	3	(8%)
Not specified	1	(3%)

My final sample comprised 11 males and 27 females, ranging in age from 26 to 55 years.

Table 4.1 Age in years by Gender

Age	Male	Female	Total
25-29	3	4	7
30-34	1	2	3
35-39	2	8	10
40-44	4	8	12
45-49	1	5	6
TOTAL	11	27	38

4.4 Conclusion

This chapter outlines the research methodology chosen and why, and highlights the limitations of this research. The chapter then details the steps taken in the collection and treatment of the data, covering factors such as how the population was found, how the sample was achieved, questionnaire design, pre-testing, survey administration, data processing, coding, the response rate, and

sample characteristics. Survey administration also covers funding and ethical issues. No major ethical issues arose with this research. Participants were informed of their rights twice, in the initial letter and the information sheet, with receipt of the completed questionnaire acting as an indication of informed consent. Aggregation of the data along with the lack of identifying information in the report ensured that participants could not be identified.

Further consideration of the demographic characteristics of the sample is undertaken in the next chapter as part of the data analysis of this survey.

Chapter Five

Findings

5.0 Introduction

Chapters Two and Three discussed the current state of tertiary education policy in New Zealand and outlined the information that is currently available on mature students, respectively. One common feature of these two chapters, despite their difference in subject matter, was the lack of up-to-date New Zealand information about mature students. This chapter aims to go some way to filling that void.

All the questions in the questionnaire (apart from questions 22 and 23, which were included as a way of giving something back to the SLC) have been analysed by univariate analysis. In reporting the data, the characteristics of the sample population will first be identified, followed by the reasons for returning to tertiary study. The reasons given have been further analysed by age, gender, educational level and personal income levels.

This will lead onto the financial and non-financial barriers the sample population faced, including how they have attempted to overcome those barriers. There were two questions in the survey relating to barriers; Q12 and Q15. Question 12, relating to study and learning difficulties and personal and family difficulties were further analysed by age, gender, educational level and personal income levels. Question 15 related to costs mature students face and, again, was further analysed by age and gender, with question 15A relating to how the sample paid for their study and living expenses. Personal income was used to further analyse some of the responses to question 15A. Finally, sources of encouragement and discouragement, and the manner of the encouragement and discouragement will be reported. Encouragement and discouragement were further analysed by age and gender.

Two of the subgroups, age and education, were collapsed into two categories. Age was collapsed into 25-39 years and 40+ years, while education became those who attained a University Entrance (UE) qualification at secondary school and those that did not. Personal income was collapsed into three categories: $1 - $10,000; $10,001 - $20,000; and $20,001+. The primary reason for collapsing the categories was that some of the original groups had only one or two people in them. De Vaus (1995:278) writes that "[v]ery low frequencies can produce misleading tables and distort some statistics".

In order to ascertain whether the results can be generalised to the population from which the sample was drawn (students aged 25+, undertaking full-time internal undergraduate education, and enrolled at the SLC) Pearsons Chi2 was used, with significance at p<.05. To determine the strength of the relationship between the variables, Cramers V was used for nominal variables and gamma for ordinal variables.

5.1 Characteristics of Full-Time Mature Students

5.1.1 Age and Gender

The age distribution ranged from 26 to 55 years of age. Nearly one-third (32%) were aged from 40 to 44 years, with 26% in the 35-39 age-group. The next largest age-group was the 25-29 age-group (18%), closely followed by the 45+ age group (16%). At Massey University's[19] Turitea and Ruawharo campuses in 2000, on the other hand, just over one-third (35%) of the students were in the 25-29 age-group, with the next largest group being those from 30-34 (20%).

Table 5.1 combines the age groups and compares the numbers of full-time internal students at the Turitea and Ruawharo campuses aged 25+ in 2000 with the survey results. It can be noted that the nearly three-quarters (73%) of

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[19] Information requested through the Massey University Students Association and supplied by Computing Services. The information asked for full-time internal students at Turitea and Ruawharo campuses in 2000.

mature students at Massey University's Turitea and Ruawharo campuses in 2000 were in the 25-39 age group, compared to just over half (53%) of the sample population.

Table 5.1 Combined age-group comparisons - Massey University 2000 and survey respondents - Turitea and Ruawharo campuses.

	Massey n	Massey %	Survey n	Survey %
25-39	1305	73	20	53
40+	493	27	18	47
Total	1798	100	38	100

There were twice as many females as males (27, or 71% compared to 11 or 29%) in the sample population. At Massey University's Turitea and Ruawharo campuses in 2000 there were slightly more female students (52%) than male over 25 years.

5.1.2 Employment While Studying

Just under half (49%) of the respondents were working while they were studying. The employment ranged from an average of 4 hours to 50 hours per week during the semester, and an average of 10 hours to 50 hours per week during the holidays. Half of the respondents indicated they did not work at all, while two respondents did not answer the question. These findings are similar to the 1996 census which showed that 54% of all those studying were employed at the same time (Statistics New Zealand, 1998a:15).

Of the 70% who indicated they worked 10 hours or more during the semester, 29% worked 20 hours or more. These hours were 20, 25, 30, 40 and 50 hours per week. It cannot be determined whether or not those who did not specify the number of hours they worked only worked in the holidays or whether they just did not answer that part of the question.

Table 5.2 Respondents work patterns while studying.

Period of Time	Work Pattern	% of respondents
Total Sample (n = 36)	Work	49
	Don't work	51
Semester (n = 17)	10 hours +	70
	< 10 hours	12
	not specified	18
Holidays (n = 17)	40 hours +	41
	< 30 hours	35
	not specified	24

When asked about the holiday period, 18% of those who worked in excess of 40 hours indicated that they worked 50 hours per week or more. Again, it is difficult to determine whether those who did not specify the number of hours worked did not work in the holidays or if they simply did not answer that part of the question.

5.1.3 Field of Study

Education was the most popular subject choice of the participants in this survey (38%), followed by study in the Humanities and Social Sciences (30%), Business (24%) and Science (8%). One person did not respond to this question. When reporting this data, however, it must be remembered that Education students made up the largest group of students who were sent the initial letters inviting them to participate in the research (42%). This was because all first year College of Education students have to take two compulsory courses with the SLC - English writing skills and numeracy skills. Thus, for non-compulsory students of the SLC, Humanities and Social Sciences was the most popular field of study.

Almost two-thirds (65%) of the respondents originally enrolled in the course they were undertaking, while just over one-third (35%) had originally enrolled

in another course of study, and then changed. When asked why they changed, nearly half (46%) gave unsuitability of their original course as their reason. Personal preferences were the reasons 38% of the respondents gave for changing. Two respondents stated that the reason they changed courses was that the new field paid better. One person changed their course as a result of a new degree becoming available, while one added a diploma to their degree.

Of those who changed their course of study, four students were originally enrolled in a Certificate course. Three of these changed to a degree and one changed to a Diploma. Four students were originally enrolled in a Bachelor of Business Studies (BBS) course. Two remained in the BBS programme with one changing their major (but indicated that they were thinking of changing back) while one added a Diploma in Business Studies to their degree. The other two changed degrees completely, one to a Bachelor of Science (BSc) and the other to a Bachelor of Social Work (BSW).

5.1.4 Household Arrangements

Respondents were asked how many people lived in their household and the composition of their household.

Table 5.3 Household composition.

Household Members	% of Respondents
Spouse/partner	58
Children under 18	38
Children over 18	8
Other persons (not relatives)	11
No-one else	11
Other relatives	5
Parents	3

(n= 38. Total = more than 100% as more than one response given by some respondents).

The most common household size was three persons, the respondent and 2 others (26%). This was followed by 4 persons and 2 persons (both 18%), and 5 persons (16%).

By far the majority of respondents live with other people, primarily family members. This becomes a key factor when examining the barriers mature students face in their desire to study (see section 5.3).

5.1.5 Personal Income

Two-thirds of respondents indicated that their annual income is under $20,000. If the income level $20,001 - $30,000 is added, nearly 90% of the respondents in this survey have an annual income of $30,000 or less.

Table 5.4 Personal income breakdown of respondents.

	<$10,000	$10,001-$20,000	>$20,001
Sample totals (n = 25)	% 32	% 40	% 28
25-39 40+	25 (18) 75 (46)	90 (19) 10 (60)	14 (50) 86 (38)
Male Female	0 (20) 100 (27)	50 (19) 50 (28)	43 (27) 57 (49)

Figures in brackets are the percentage of the population from the 1996 census. (Statistics New Zealand, 1998b).

Eleven respondents did not answer the question at all, although there was space for them to indicate that they chose not to answer this question. Two

respondents selected this option. In 2000 the average wage in New Zealand was $36,186 (Cullen, 2000).

5.2 Pre-tertiary Education and Work History

5.2.1 Secondary School Education

Thirty-five respondents (92%) answered the question on what age they left secondary school. These ages ranged from 13 to 18 years, with the most common age being 16 years (34%), closely followed by 17 years (31%). The official school leaving age throughout the time the respondents finished secondary school was 15 years.

In the 25-39 age group 78% were aged 16 years and over when they left secondary school, as were 82% of those aged 40+. Eighty-four per cent of females were aged 16 years and over when they left secondary school, as were 70% of the males. Of the 23 respondents who did not gain a University Entrance qualification while at secondary school, 74% were aged 16 years and over when they left secondary school.

Summing up, there was little difference between age groups in the age respondents left school, but females were more likely than males to stay at school for longer.

Just over one-third (35%) of the respondents gained New Zealand School Certificate in one or more subjects. This was closely followed by 27% of respondents gaining New Zealand University Entrance (prior to 1986), one respondent receiving a University Bursary or Entrance or Scholarship, while two respondents who gained overseas qualifications also gained admission to university. In all, one-third of the respondents gained admission to university while at secondary school. Four respondents (11%) left secondary school with no qualifications.

Table 5.5   Highest secondary school qualification.

Highest School Qualification	% of Respondents
NZ University Entrance	27
NZ University Bursary or Entrance or Scholarship	3
NZ School Certificate in one or more subjects	35
NZ Sixth Form Certificate in one or more subjects	14
NZ Higher School Certificate or Leaving Certificate	3
Overseas Secondary School Qualification.	8
No Qualifications	11

(n = 37)

The 1996 census shows that 5% of the population had a higher school qualification (Bursary, Scholarship, Higher School Certificate); 9% had a sixth form qualification (Sixth Form certificate, UE prior to 1986); 12% had School Certificate; 7% had other qualifications (including overseas); and 34% had no qualification when they left secondary school (Statistics New Zealand, 1998a).

It would appear that the sample is more highly qualified than the general population.

5.2.2 Destination Upon Leaving School

Upon leaving secondary school, the majority of respondents (79%) listed work as their destination, 16% listed further education (but not university), and 5% listed 'other'. There appeared to be some confusion when answering this question.

Three respondents indicated that they went straight on to university when they left secondary school. Of these three, two listed work as their destination upon leaving school. There is a possibility that these students were working full-time while studying part-time at university, but the way the data was collected does

not allow this to be clearly established. Of the two who listed work, one did not complete their degree, leaving to get married, but indicated that their work was of a full-time clerical nature. The other indicated that they were working in the same field as the Diploma they gained. The third respondent listed 'other', which was, in fact, university for teacher training, which was not completed for family reasons.

5.2.3 Further Education (not university)

Of the six participants who went on to further education (but not university), three had gained an entrance qualification to university. Two of these participants went on to train as nurses, which at this time was carried out by the hospitals, while working. One completed their qualification as a nurse, while the other did not. The third undertook a secretarial/typing/accounting course at a Community College.

The remaining three participants who went on to further education, did not gain entrance to university. Two gained New Zealand Sixth Form Certificate in one or more subjects, with one completing a secretarial course and one completing a diploma to be a nanny. The third had a United Kingdom secondary school qualification and indicated that they did not complete their course and gave no indication of what type of course it was.

5.2.4 First Job Upon Leaving School

Responses to the question asking about the first job respondents had when they finished secondary school were classified using the New Zealand Standard Classification of Occupations 1995 (Statistics New Zealand, 1995). Nearly one-third of respondents (31%) indicated they worked as clerks, followed by service and sales workers and agricultural and fishery workers (both 19%). Two respondents indicated they entered the professional sphere (both were training as nurses).

Respondents were in their first job after secondary school for periods of time that ranged from 6 months to 22 years. Four respondents (13%) had their first job for 10 years or more, while 75% of the respondents had their first job for less than 5 years.

5.2.5 Last Job

Just over one-third of respondents (37%) indicated they were last employed as clerks, with service and sales workers again the second most popular occupation (23%). These were followed by agricultural and fisheries workers and plant and machinery operators and assemblers (both 11%).

Again, the length of employment ranged from 6 months to 22 years, with the respondent who indicated 22 years indicating that they were in continuous employment from the time they commenced training upon leaving secondary school. Twenty percent of the respondents were employed in their last job for 10 years or more, while 47% were employed for less than 5 years.

Summing up, only six respondents (16%) gained a trade qualification immediately upon leaving school. Of the respondents who gained a trade qualification, only two indicated that they had worked in that career for any length of time. This question did not, however, canvas any training undertaken between leaving secondary school and the university study being undertaken during this research.

Both in their first and last jobs, the majority of respondents were employed for less than 5 years. Certainly, for those who finished secondary school in the 1970s, there appeared to be a lot of employment available and there was no pressure to stay in one job as getting another was relatively trouble free. OECD figures show that during the 1970s New Zealand's unemployment rate rarely reached 0.5%, and in 1980 was approximately 2% (OECD, 1990).

Table 5.6 Those employed for 10 Years or more - by length of employment, age, gender, occupation and first or last job.

Length of Employment (years)	Age of Respondent	Gender	Occupation	First or last job
10	42	Female	Clerical	Last
13	35	Male	Clerical	First
13	42	Female	Agricultural	Last
13	55	Female	Agricultural	Last
14	48	Female	Clerical	First
17	42	Male	Sales	Last
20	40	Male	Trades	First
20	44	Male	Agricultural	Last
22	41	Female	Professional	Only

Those respondents who listed their length of employment as 10 years or more were more likely to be aged 40+, with clerical work again being the most common occupation. This is the same as both the first and last job. However, further examination shows that agricultural workers are just as likely to be employed for 10 years or more. This differs slightly from the first job (2nd) and the last job (3rd). One explanation for this could be that the agricultural workers in this sample were all self-employed.

5.3 Factors Which May Cause Problems With Learning

Respondents were given a choice of twenty-four factors which can prevent students from obtaining the maximum benefit from their course. In the first part of the question, twelve factors related to potential academic difficulties. The second part of the question comprised twelve factors related to personal and family difficulties.

Table 5.7 Study and learning difficulties faced by students.

Difficulty Faced	Have a Problem %	Not a Problem %	Not applicable %
Feeling my general level of education is inadequate	50	40	10
Making effective use of learning situations	31	66	3
Making effective use of study materials	34	63	3
Keeping up with academic requirements	53	47	-
Able to grasp the meanings of specialised terms	63	37	-
Lack of necessary study skills	60	40	-
Remembering important parts of the course	45	55	-
Organising my time in a disciplined way	62	35	3
Not really knowing the standards expected	47	53	-
Finding tests and exams stressful	68	32	-
Acquiring academic writing habits	71	29	-
Other Study or Learning difficulty	18	-	82

5.3.1 Study and Learning Difficulties

Table 5.7 shows that most respondents had a problem with 'acquiring academic writing skills' (71%), closely followed by 'finding tests and exams stressful' (68%), 'being able to grasp the meanings of specialised terms and concepts' (63%) and 'organising my time in a disciplined way' (62%). However, when asked to select one as their greatest difficulty, it was, perhaps not surprisingly, reported to be finding tests and exams stressful (29%), followed by organising time in a disciplined way (21%) and acquiring academic habits (16%). These difficulties will be further analysed by age, gender and education.

5.3.1.1 Finding Tests And Exams Stressful

Closer examination of this factor showed that 26% had 'a great problem' with this, while 42% found tests and exams to be 'a slight problem'. Overall, just over two-thirds (68%) of respondents found tests and exams stressful.

Age group analysis shows that 83% of those aged 40+ had a problem with tests and exams, either a great or a slight problem, compared with only 55% of those aged 25-39. Of those who did not have a problem, 75% were in the 25-39 age group. There is a moderate negative relationship between age and having a problem with tests and exams, increasing age equals increasing problems with tests and exams (Cramers V = .306, p = .169; gamma = -.439, p = .070).

Gender analysis shows little difference between the males (64%) and females (70%) who found tests and exams to be stressful.

Those with University Entrance (UE) were less likely to find tests and exams stressful (58%), than those without UE (72%). However, of the 32% who do not have a problem with tests and exams, more than half (58%) do not have UE (Cramers V = .393, p = .057).

5.3.1.2 Organising My Time In A Disciplined Way

Closer examination of this category showed that 11% indicated that this was 'a great problem', while 51% found it to be 'a slight problem'. This equates to just under two-thirds (62%) who had difficulties with organising their time.

Age group analysis shows that both age groups were fairly evenly represented when indicating whether or not there was a problem with organising their time to be a problem (63% of the 25-39 age group and 61% of the 40+ age group).

There is a greater difference by gender, with men having greater difficulty (72%) than women (58%).

5.3.1.3 Other Study and Learning Difficulties

Nearly three-quarters (71%) of respondents had a problem acquiring academic writing habits. However, just over half (53%) indicated that the problem was only slight. Age analysis shows that older students had more of a problem with this (83%) than those aged 25-39 (60%). There is a strengthening negative relationship between age and acquiring academic writing skills. The older one gets the harder it is to acquire new skills (gamma -.504, p = .045). Gender analysis shows that men (82%) were more likely than women (67%) to find acquiring academic writing habits to be a problem. This has a significance of p < .05 (Pearson Chi2), so is generalisable to the sample population. In general, women find it easier to acquire new skills (Cramers V = .445, p = .023).

People with lower incomes have fewer problems keeping up with academic requirements. There is a strengthening negative relationship between income and keeping up with academic requirements, that is, the higher the income the greater the problem (gamma -.625, p = .000; Cramers V = .490, p < .05). This result is generalisable to the sample population (Pearson Chi2 p < .05). The reason for this is unclear. It was thought that the hours those students on higher incomes may be working may be the cause for this, however, analysis of

the worked and keeping up with academic requirements showed no significance whatsoever.

5.3.1.4 Methods Used to Overcome Study and Learning Difficulties

The methods used to try and overcome study and learning difficulties apply to the ten difficulties that were shown to have been of importance to the participants. Methods used were classified into five categories: improving study skills (51% of respondents), better organisation (45%), personal development played a role (11%), 5% used a change in attitude and 5% had 'other' methods.

Examples from across the first four categories include:

- practise writing assignments;

- study previous exams;

- discussion with others - study groups, tutors, past and present students;

- use the SLC;

- taking courses e.g. speed reading courses are available in the library;

- have a positive attitude;

- remind myself and the family of ultimate goal/benefits for all;

- rely heavily on family and friends;

- support networks are important;

- give away some of children's after school activities;

- sought help from student counselling;

- seen the doctor;

- try to keep children on-side;

- get a student loan;

- work part-time;

- use library instead of buying texts;

- work full-time over the holidays;

- keep lecture notes up-to-date;

- use free time wisely; organise the family better- this student sent her teenage daughter to stay with other family members at exam time;

- reduce other activities;

- prioritise - sometimes family has to come first;

- make better use of the time children are at school;

- using different strategies (e.g. yoga) to overcome stress;

- using their nerves as a spur; and

- one respondent joined different clubs available on campus, took up new pursuits (e.g. began going to plays) and started a coffee group.

Of those respondents who used 'other' methods, one was to do nothing, because the respondent realised she was in an unfamiliar environment and it would take time to get used to. The other simply stated that she was dyslexic. This respondent did not mention using any university provided facility, but the Disabilities Office at Massey University offers assistance for those students with dyslexia.

5.3.2 Family and Personal Difficulties

Table 5.8 shows that two difficulties stand out above the rest: family demands on time and meeting the costs of study. These two difficulties will be further analysed by age, gender and personal income.

Table 5.8 Personal and family difficulties faced by students

Difficulty Faced	Have A Problem %	Not A Problem %	Not Applicable %
Lack of confidence in my ability	50	47	3
Feeling my age sets me apart	21	74	5
Feeling my family situation set me apart	39	53	8
Getting to know staff	24	74	2
Coming to terms with my changing values, etc.	24	71	5
Lack of enc. from family and friends	16	76	8
Family demands restrict my time	63	32	5
Job demands restrict my time	37	26	37
Lack of time for student activities	37	45	18
Meeting the cost of my study	71	29	-
Coping with personal disability or illness	21	45	34
Other personal or family difficulty	16	-	84

(n = 38)

5.3.2.1 Family Demands Restricting My Time

In all, 63% found family demands to be a problem when studying. Closer inspection showed that 21% found this to be 'a great problem', while 42% found it to be 'a slight problem'.

This was a greater problem for those in the 25-39 age group (80%) than those aged 40+ (4%). This is generalisable to the sample population by Pearson Chi2 (p < .05). There is a moderate relationship between age and problems with family demands (gamma = .463, p < .05).

When personal income is analysed it is those who earn under $20,000 that have the greatest problem with family demands on their time: 80% of those that have a personal income of $10,001 - $20,000 find family demands a problem, while 63% of those with an income of under $10,000 find family demands a problem. In the higher income group, $20,001+ only 29% of respondents find family demands restrict their time.

5.3.2.2 Meeting the Costs Of My Study

In all, 71% of the respondents had a problem meeting the cost of their study. Closer inspection of this problem showed that 37% found this to be 'a great problem' while 34% found this to be 'a slight problem'.

Age analysis shows that nearly two-thirds (65%) of those aged 25-39 have a problem meeting the costs of their study, as do over three-quarters (78%) of those aged 40+.

Meeting the costs of their study was a greater problem for females (74%) than males (55%).

Perhaps not surprisingly, *all* of those with a personal income under $10,000 had a problem meeting the costs of their study, as did 80% of those who have a personal income between $10,001 - $20,000. In comparison, just over half (57%) of those with a personal income of $20,001+ indicated that they had a problem

with meeting the costs of their study. There is a strengthening relationship between income and meeting the costs of study, generalisable to the sample population (gamma = .686, p = .001).

5.3.2.3 Methods Used to Overcome Family and Personal Difficulties

Methods used to overcome family and personal difficulties were classified into four categories: attitude, organisation, personal, and financial. The categories included such responses as:

- enjoy learning new ways and opinions;

- try and stay positive;

- just get on with it;

- I spread myself too thinly; and

- you just have to pay.

One student noted that she left Massey University to work full-time.

5.3.3 External Barriers - Additional Costs Faced

Many mature students face costs that many 'typical' students do not. Further analysis by age and gender has been carried out on the costs imposed on mature students.

5.3.3.1 Giving Up Full-Time Work

Two-thirds (67%) of the respondents gave up full-time work to undertake their university study. Age analysis shows that just over three quarters (76%) of those aged 40+, compared to 58% of those aged 25-39 gave up full-time work to undertake study. Just under three quarters of men (73%) gave up full-time work, compared to 64% of women. This is generalisable to the population from

which the sample was drawn by Pearson Chi2 (p < .05). There is a moderate relationship between gender and giving up full-time work, which is also generalisable to the population from which the sample was drawn (Cramers V = .429, p < .05).

5.3.3.2 Stopped or Reduced Part-time Work

Just over one-third (40%) stopped or reduced their part-time work hours. Over half (58%) were aged 25-39, compared to 44% of those aged 40+. Perhaps not surprisingly, over half of women (52%), compared to just 9% of men stopped or reduced their part-time work. This is generalisable to the population from which the sample was drawn by Pearson Chi2 (p < .05). There is a moderate relationship between gender and stopping or reducing part-time work, which is also generalisable to the population from which the sample was drawn (Cramers V = .426, p < .05).

5.3.3.3 Childcare Costs

Nearly one-third of respondents (32%) indicated that they faced childcare costs. Half (50%) were aged 25-39, compared to only 12% aged 40+. Perhaps not surprisingly, nearly half of the women (42%) compared to 9% of men indicated that they faced childcare costs.

5.3.3.4 'Other' Costs

Just under one-quarter (24%) indicated that they had other costs that had a financial impact on them. Just under one-third of those (30%) were aged 25-39, compared to 18% of those aged 40+. There was little difference between males (18%) and females (27%) facing other costs.

Closer examination reveals that one-third of the 'other costs' were travel related, these students have between 25 and 35 minutes travel each way each day. Another one-third of the 'other costs' were the financial impact of having a student loan. Two students indicated that the difficulty of living on the Student

Allowance had a financial impact, and one student indicated that they had to reduce their full-time work hours from 60 hours per week to 50 hours per week with the decrease in salary imposing costs.

5.3.4 External Barriers - Meeting the Costs of Education

Respondents were given a range of ways to explain how they paid for their university education. The methods respondents used to pay for their education are set out in Table 5.9 and are further analysed by age, gender and personal income, where significant.

Table 5.9 Methods used by students to pay for their university education

Costs met	Student Loan	Student Allowance	Self Finance	Employer	Other Means
	%	%	%	%	%
Fees	45	5	14	17	19
Course costs	0	10	18	17	6
Living expenses	3	40	18	50	44
Fees and course costs	32	0	5	0	0
Fees and living expenses	3	0	5	0	0
Course costs and living expenses	0	25	27	0	13
Fees, course costs and living expenses	16	20	14	17	19
	(n = 31)	(n = 20)	(n = 22)	(n = 6)	(n = 16)

(Respondents put down more than one reason).

85

5.3.4.1 Meeting Costs Through Student Loan

As seen in Table 5.9, 31 respondents (84%) indicated they had a student loan. As Figure 5.1 shows, nearly all of those with a student loan used it to pay their fees.

An analysis of the age of student loan recipients shows that it is relatively even across both age groups, 80% of those aged 25-39 and 83% of those aged 40+. This was carried across to the ages of those with loans, 52% were aged 25-39 while 48% were aged 40+.

A high proportion of both men (73%) and women (85%) had a student loan, with nearly three-quarters of those with loans being female (74%). This, however, is not too surprising considering the greater number of women in the sample.

Figure 5.1 Student loan use
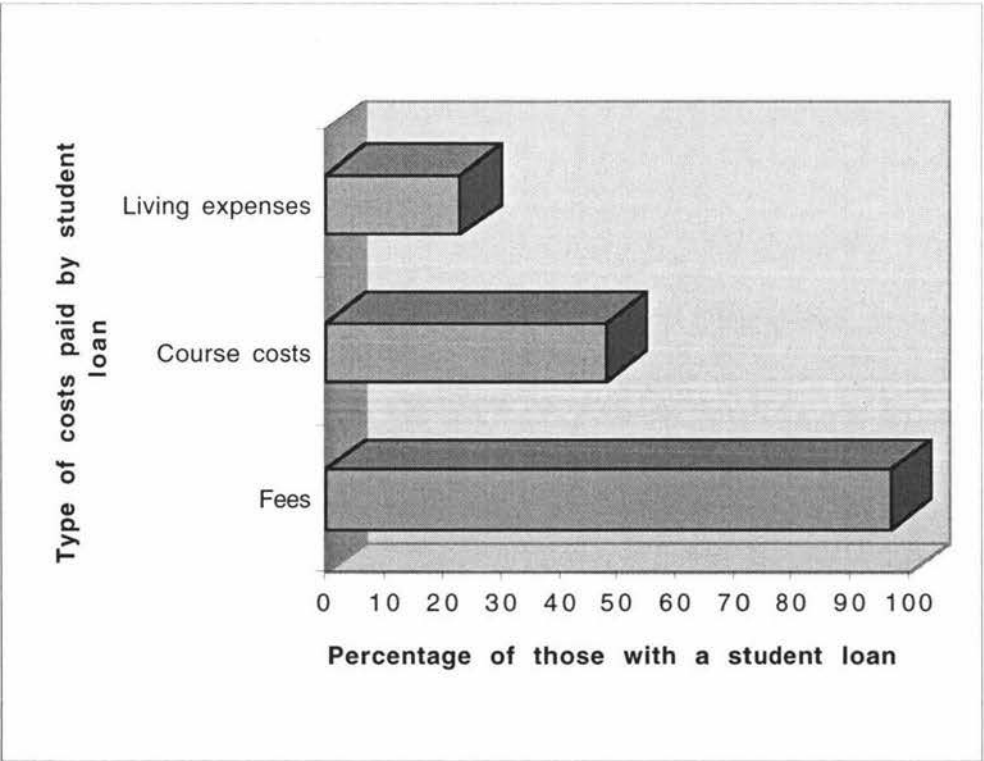
Of the 31 respondents who have a student loan, only 18 (58%) indicated their personal income limit. Personal income levels of those with student loans were relatively even, with 75% of those who earned under $10,000, 71% of those who earned $20,000+, and 70% of those who earned $10,001 - $ 20,000 having a student loan. Of those who had a loan, 39% were in the $10,001 - $20,000 income group, 33% belonged in the below $10,000 income group, and 28% came from the $20,001+ income group. There is a strengthening relationship between income and student loan use, that is, the lower the income the more likely it is a student will have a loan (gamma .636, p = .012).

Overall, 81% of the mature students in this survey used a student loan to pay their fees, while nearly one-quarter used the student loan to assist with living expenses.

5.3.4.2 Meeting Costs Through Self-finance

Just over half (59%) of the respondents indicated they used self-finance to pay for their living expenses and their course costs, while 36% paid their fees in this way. Respondents aged 25-39 were more likely to self-finance their education (50%), compared to those aged 40+ (44%). Men were far more likely to self-finance their education (91%) than women (44%). However, of the respondents who did use self-finance to pay for their education, 55% were women. Not surprisingly, those with higher incomes were more likely to pay for parts of their education themselves, with 100% of those who earn $20,001+ paying for some part of their education. Sixty per cent of those who earned $10,001-$20,000, and 38% of those earned below $10,000 paid for part of their education themselves.

5.3.4.3. Meeting Costs Through Student Allowance

Of the 20 respondents who indicated they received a student allowance, most of them used it pay their living expenses (85%), 35% used it to pay course costs, and 25% used it to pay their fees. Sixty-one per cent of those aged 40+ received

a student allowance, compared to 45% of those in the 25-39 age group. Men (64%) were more likely than women (48%) to be in receipt of a student allowance. There was little variation among the income groups, with 57% of those who earned $20,001+, 50% of those who earned below $10,000, and 40% of those in the $10,001 - $20,000 group being in receipt of a student allowance. There was, however, no variation among the income groups of those with a student allowance, where one-third (33%) came from each income group.

5.3.4.4 Meeting Costs Through Employers

It was anticipated that this method would be used by those whose employers who pay the total costs for employees (i.e. as happens with those students who are in the Armed Forces). While 6 respondents (16%) indicated that their costs were met by their employer, closer examination revealed that 5 of those (83%) were working between 10 and 40 hours per week and were meeting their costs themselves. The sixth person was in receipt of the DPB and listed the Department of Work and Income (DWI) as their employer. As there appeared to be confusion with this question, it will not be analysed further.

5.3.4.5 Meeting Costs Through 'Other' Means

Under half (42%) of the respondents reported using 'other' means to assist with the financing of their education. Sources of 'other' means of meeting costs were varied, as can be seen in Table 5.10. The work category includes those who answered work, self-employment and business partnership.

Just over half (55%) of those aged 25-39 used 'other means' to pay their costs, compared to only 28% of those aged 40+. There was little difference in gender of those who used 'other means' to pay their costs, 36% of males and 44% of females. However, of those who used 'other means' to pay for their costs, 75% were women. It must be remembered, however, that women made up the bulk of the sample.

Table 5.10 Sources of finance in 'other' category

Source of assistance	% of Respondents
Spouse/partner	38
Work	25
Domestic Purposes Benefit (DPB)/ Training Incentive Allowance (TIA)	19
Parents	13
Grants/scholarships	6
Voluntary organisation	6
IRD Family Assistance	6

(n = 16. Total = more than 100% because some respondents gave more than one answer).

Perhaps not surprisingly, those with a lower income were more likely to use other means. Nearly two-thirds (63%) of those who earned below $10,000 used 'other means', compared to 40% of those who earned $10,001 - $20,000 and 29% of those who earned $20,001+. Over three-quarters (82%) of those who used 'other means' to pay their costs earned under $20,000.

5.4 Reasons For Returning To Study As A Mature Student

The most frequent reason given for returning to study as a mature student was 'to enter a particular career' (38%). This was more than twice than the second most important aim 'to improve career prospects generally' which was listed by 16% of respondents.

The third most frequent aim was 'other', selected by 14% of respondents. In this category responses such as 'to help my Pacific Island community and the

community at large'; 'to have a career'; 'to create an enjoyable life outside hard labour - one I can share with my sons'; 'use my degree as a platform for further studies - either law or Masters'; and 'to understand and participate at a different level in society' were given. Age and gender analysis of 'to enter a particular career' and 'to improve career prospects generally' follow.

5.4.1 To Enter A Particular Career

Closer examination revealed that 97% of respondents rated the aim 'to enter a particular career' as important, with 84% rating this as very important. One respondent classified this aim as not applicable, and chose aim number 4, 'to improve career prospects generally' as their most important aim.

This aim was important across age groups with 85% of those aged 25-39, and 83% of those aged 40+ listed this aim as very important. In all, 95% of the 25-39 age group and 100% of those aged 40+ listed this as an important aim.

Gender analysis shows that this was slightly more important for women than men. Nearly three-quarters of the men (73%) and well over three-quarters of women (89%) felt that this aim was very important. In all, 91% of men and 100% of women felt that this aim was important.

In summary, it would seem that nearly all the respondents have a particular career in mind, there are no major differences by subgroup, although women were slightly more likely to have a particular career in mind. This ties into question 9, where respondents were asked what they expect to be doing in 5 years time. The overwhelming response (81%) was 'something different'. Four respondents (11%) indicated that they expect to be doing the same type of work, one at the same rank and three at a higher rank. Two respondents did not know what they expected to be doing in 5 years time.

5.4.2 To Improve Career Prospects Generally

A closer examination of this aim reveals that all the respondents consider this aim to be important. Age analysis reveals that 95% of those aged 25-39 considered this aim to be 'very' important, compared to 78% of those aged 40+. There was a strengthening relationship between age and improving career prospects generally (gamma = .674, p = .125).

Gender analysis shows that women (92%) were more likely than men (73%) to consider this aim 'very' important.

Thus, it is slightly more important for younger people and women.

5.4.3 Other Important Reasons For Returning To Study

Closer examination of the aims reveals that 'learning about a subject that interests me' was listed as important, either very or fairly, by all respondents (n = 37). However, this aim was not listed by anyone as their most important aim.

While 84% of respondents found that it was important to acquire research and writing skills that they could use in a job (n = 37), only one respondent listed this as their most important aim. When analysed by gender, it was found that 92% of women considered this aim to be important, compared to 64% of males. The relationship between gender and acquiring research and writing skills is moderately strong (Cramers v = .512, p < .05), and is generalisable to the sample population (Pearson Chi2 p < .05).

One other important aim that needs to be mentioned is 'to make up for a lack of educational opportunities in the past' (n = 37). Over half (57%) of respondents indicated that they thought this was an important aim, and further to this, 8% of respondents listed this as their most important aim.

5.5 Attitudes Of Others Towards Study

Respondents were asked about the attitudes towards their return to study encountered from other people in their lives. These people or groups came from both within and without the university and were ranked as encouraging, neutral, discouraging or not applicable. The results are shown in Table 5.11.

Table 5.11 Attitude of others towards the students' course of study

Attitude to Student

	Generally encouraging %	Neutral/ no effect %	Generally discouraging %	N/A No such person %
Spouse/partner	63	8	0	29
Parents	76	8	3	13
Children	53	24	3	21
Other relatives	74	11	11	5
Neighbours	32	42	3	24
Work-voluntary	26	3	0	68
Work-paid	42	8	0	50
Employer	26	11	8	55
Study friends	82	11	0	8
Other students	68	26	0	5
Other friends	84	16	0	0
Teaching staff	92	3	0	5
Other staff	47	34	0	16

(n = 38).

Overall, the most encouragement came from teaching staff (92%) that students have direct contact with. This was followed by friends (those outside the

university) (84%), closely followed by study friends (82%). Despite the high incidences of teaching staff, other friends, other relatives and other students being described as encouraging, when asked to nominate the person described as the most encouraging, most respondents listed their spouse/partner, followed by parents, study friends, and children. (One person listed themselves as their most supportive person.) This was further analysed by age and gender. Table 5.12 shows the results to the two questions. Interestingly, 40% of respondents indicated that they have come across no discouraging people.

Table 5.12 Greatest source of encouragement and discouragement

	Most encouraging % (n =38)	Most discouraging % (n = 38)	Most discouraging % (n = 23) **
Spouse/partner	37	8	13
Parents	21	11	17
Children	8	5	9
Other relatives	0	8	13
Neighbours	0	3	4
Work-voluntary	3	0	0
Work-paid	0	0	0
Employer	5	11	17
Study friends	11	0	0
Other students	3	3	4
Other friends	5	8	13
Teaching staff	5	5	9
Other staff	0	0	0
Me	3	0	0
No such person	0	40	0

** This column excludes all those who indicated that they had no discouraging person.

Table 5.12 shows that the spouse/partner of a respondent was clearly the greatest source of encouragement. However, nearly half of those with a spouse/partner did not cite them as their greatest source of encouragement. In fact, 8% indicated that their spouse/partner was the greatest source of discouragement, despite Table 5.11 showing that no respondents listed their spouse/partners as being generally discouraging.

Parents, study friends and children often fill the role as the most encouraging person/group. Yet, as can be seen in Table 5.12, discounting those who indicated that they had no discouraging person, parents along with employers (both 17%), are the sources of most discouragement. This was closely followed by spouse/partner, other relatives, and other friends (all 13%).

Age analysis of sources of encouragement shows that 65% of respondents aged 25-39 and 67% of those aged 40+ were likely to nominate a family member as their greatest source of encouragement. This family member is primarily a spouse/partner, closely followed by parents, then children. For the 40+ age group, the next source of encouragement is friends where they study (17%), while for the 25-39 age group it is both employers and other friends equally (10%).

When it comes to sources of discouragement, 44% of those aged 40+ and 35% of those aged 25-39 indicate that there is no source of discouragement. The 25-39 age group shows that 15% of employers and other friends as most discouraging, closely followed by spouse/partner, parent and children (all 10%). For the 40+ age group other relatives (17%), followed by parents (11%) are the most discouraging.

Gender analysis shows that the most encouraging person for both males (55%) and females (70%) are likely to be a family member. Outside of family members, 15% of females are more likely to indicate that they receive encouragement from friends where they study, while 18% of males are more likely to indicate

employers. Forty-one per cent of females indicated that there was no discouraging person, and this was close to the same for males (36%). Females were more likely to indicate a family member (33%) - other relatives (11%) followed by spouse/partner, parents and children (7%) - was their most discouraging person, followed by their employer (15%). Males indicated a family member (27%) - parents (18%) followed by spouse/partner (9%) - and other friends equally (27%). Females are both the most encouraged (Cramers V = .643, p = .074), and the most discouraged (Cramers V = .589, p = .154).

5.5.1 Methods of Encouragement

When categorising the responses as to how the person selected had been encouraging, they were grouped into four forms of encouragement: practical, general, emotional and financial.

A breakdown of the categories showed that practical encouragement included primarily two factors - 'looks after the children' and 'cooks the meals'. General encouragement included statements such as 'asks how its going'; 'do group work'; 'motivating'; 'sincere'; 'allows time for personal as well as academic issues to be discussed when necessary'; 'all round positive attitude'; 'moral support'; and 'is capable of giving a mental kick up the backside if/when needed'. Emotional encouragement included statements such as 'not resenting the commitment I have made and always being proud of what I am doing'; 'sacrificing 'our' time to allow me to study'; and 'love, care - all the warm fuzzy things'.

There was a certain amount of difficulty in defining the categories, especially between the general and emotional. The categories have been determined largely by who the greatest source of encouragement was. If this was a family member, the responses were placed in the emotional category, whereas if the greatest source of encouragement was not a family member, the responses were placed in the general category.

5.5.2 Classifications of Discouragement

Discouragement was classified into two main categories: negativity and lack of understanding. Where employers were concerned, the discouragement appeared to come from their desire that the respondent be available to work whenever the employer required, with the respondent being expected to put their university work (assignments etc.) after the needs of the employer. Respondents made comments such as 'there is difficulty in asking for time off work' and 'need to be available for work when required'. One respondent, in receipt of a benefit, nominated the Department of Work and Income as their employer and noted that 'there is not enough financial support'. One College of Education respondent felt that their employer was not flexible when extra days were required to be put in at the college.

One respondent noted that her father was very encouraging, but that her mother showed no enthusiasm at all, although she still offered practical support by helping with childcare. Another respondent noted that his parents were not sure and made comments questioning whether or not he should have left the workforce and that he (the respondent) was at the maximum age to be doing this. Yet another respondent noted that his mother was under the impression, for the first year at least, that he worked at the university.

Spouses and/or partners who were discouraging tended to have a lack of understanding of the workload students faced. Respondents noted that 'he expects household duties to stay the same' and 'they don't realise the mental/assignment workload'. Comment was made about how the spouse/partner sees the student experience through their own eyes and the amount of time the student is able to spend with their spouse/partner. One spouse/partner was also of the opinion that students are cocooned in the university environment. One respondents partner was described as being discouraging because 'she has no confidence in herself' and 'she's not a very supportive person'.

Two of the three other relatives who were discouraging were female. One was a sister-in-law, who 'is waiting to me to fail' and continually states that 'it must be hard for you'. Another respondent noted that that a female relative and her husband have said 'you're making the wrong career choice and you will not succeed'. The third respondent who identified other relatives as their most discouraging person commented that 'they generally see me putting the family through a lot of change for what they see as a whim'.

Other friends, outside the university, also appeared to have a lack of understanding of what is involved when studying. Single students noted that other friends don't realise that on a Student Allowance you don't have the disposable income that you used to have and you couldn't just drop everything and go out, as in the past. Some also noted that non-university friends 'don't understand academic learning so they scoff at the cost and uncertainty of outcome (financial and employment etc.)'.

Children (who tended to be daughters') who were discouraging tended to be so as a result of the time taken by their parents' (in both cases mothers') study. Respondents noted that 'disapproval is voiced when work interferes with the weekend'. One respondent noted that her child was upset at her refusal to 'be a stay-at-home mother'.

Two respondents had had bad experiences with lecturers, noting that 'they are so knowledgeable that they are not good at teaching'. One respondent noted that they had a 'personality clash' with a lecturer.

5.6 Conclusion

The ages and working characteristics of this sample were fairly even, with just over half the sample population (53%) aged 25-39 and just over half (51%) not working. The big differences in the characteristics of the sample came when gender and attaining a UE qualification at secondary school were examined. In the sample population, nearly three-quarters (71%) were women, while two-

thirds (68%) had no UE qualification when they left secondary school. This can be followed through when noting that only 16% of respondents gained a trade qualification immediately upon leaving school. When examining the first and last jobs of respondents, 50% of the first jobs and 60% of the last jobs of respondents were in the clerical and sales and service fields.

The main study and learning difficulties were finding tests and exams stressful, organising time in a disciplined way and acquiring academic writing habits. Respondents aged 40+ and those without UE had the most problem 'with finding tests and exams stressful'. Women were slightly more likely than men to have a problem with this. Those that had problems with 'being able to organise my time in a disciplined way' were more likely to be male. Age and educational achievement at secondary school had little bearing on this. Age did have a bearing, however, on the ability to acquire academic writing skills, with those aged 40+ finding this to be a problem. Males had a greater problem than females, as did those without UE.

Improving study skills and better organisational skills were the two primary methods used to try and overcome study and learning difficulties.

The second set of problems faced related to family and personal difficulties, with two difficulties standing out above the rest: family demands restricting time and meeting the cost of study. Although more respondents indicated that they had a problem with meeting the costs of study, when asked to nominate the greatest difficulty, 28% indicated that family demands while 23% indicated costs.

Family demands were a problem for those aged 25-39 and women. In both these cases this was generalisable to the population from which the sample was drawn. Those with lower incomes experienced greater problems with family demands than those on higher incomes. There was little difference between the two age groups in meeting the costs of their study, although those aged 40+ had more difficulty than those aged 25-39. Women were more likely than men to have difficulty in meeting the costs of their study, as were the lower income

group. This was generalisable to the population from which the sample was drawn.

When it came to trying to overcome personal and family difficulties, there was little difference in the four primary categories: attitude, organisational skills, personal and financial methods.

Mature students also face costs that most other younger students do not. Just over three-quarters of the sample aged 40+ gave up full-time work to undertake full-time internal study, as did just under three-quarters of men. When it came to stopping or reducing part-time work, the groups were the reverse of full-time work. Over half of the 25-39 age group and over half of women stopped or reduced their part-time work. Of those who faced childcare cost, again it was women and those aged 25-39 who indicated that they faced childcare costs. Of the 'other' costs faced, travel costs and the financial impact of having a student loan were the main costs faced.

The majority of respondents used a student loan to pay for their education, primarily for fees, while one-quarter used their student loan to pay for their living expenses. Over half used self-finance to pay for some part of their education, with males and those on a higher income being more likely to use this means to pay for their education. Student Allowances were used by just over half of the respondents primarily to cover living costs. Those aged 40+ and women were more likely to be in receipt of a Student Allowance.

The aims listed as most important by respondents tended to be instrumental. Of these, 'to enter a particular career' was the most important aim for over one-third of the respondents, with 'to improve career prospects generally' the second most important aim. Of the aims that were not instrumental 'to make up for a lack of educational opportunities in the past' was most important for just under one-tenth of the sample, with 'to get away from my usual surroundings and responsibilities' and 'acquire more self-confidence' the next two most important.

Family members tended to be both the most encouraging and discouraging people for the respondents in this sample. Outside of family members, study friends tended to be encouraging, while employers and other friends tended to be discouraging.

In the next chapter these findings will be discussed in relation to the policy context outlined in Chapter Two and the literature and the previous research reviewed in Chapter Three.

Chapter Six

Discussion

6.0 Introduction

For many mature students, choices that other students might make are not viable. Often, there are restrictions on where to live, as there may be partners who have careers and/or children who are settled in at primary or secondary schools whose interests have to be taken into account. This can lead to increased travel costs, as noted by some of the respondents in this research. Those mature students who have children, especially younger children, have to make arrangements for childcare, which can be expensive.

The organisation of this chapter will reflect both the structure of Chapter Three and the research objectives. The chapter will begin with an examination of pre-tertiary study, focusing on the entry requirements and qualifications gained at secondary school. This will be followed by a discussion of the reasons mature students take up full-time education. This will lead to examination of the barriers to study that have been identified - academic, domestic and financial. This will draw upon and include the subgroup analysis that occurred as a result of the research process undertaken for this thesis. Examination of the barriers leads quite naturally to a discussion of the strategies that have been implemented to help overcome the barriers. This will include the sources discouragement, in particular, that different research has identified. The policy settings that both tertiary students and tertiary providers operate under will be used to tie all the above issues together.

6.1 Pre-tertiary Education

This research matches the data from Statistics New Zealand (1998a) which shows that just under half (46%) of school leavers have only School Certificate or no qualification at all, while Davey's (2001) research had 25% of respondents

with only School Certificate or no qualifications. New Zealand data exists (Davis, 1995) to show that one-half of the sample population gained an entrance qualification to university whilst at secondary school. The research undertaken for this thesis found that one-third of the sample population gained an entrance qualification to university whilst at secondary school. This data matches the studies undertaken in the United Kingdom by Elsey (1982) and Woodley *et al* (1987) which found that between one-third and one-half of the sample population had achieved a secondary school educational level which would have enabled the respondents to attend university directly upon leaving secondary school. Another consistency that exists between the research for this project and that of Elsey (1982), was that many mature students stayed at secondary school past the official leaving age, despite the lack of formal secondary school qualifications.

It must be noted, however, that both the sample population for this research and that of Davis (1995) were small, particularly compared to Woodley *et al.*(1987), who had a population of 1000, Davey (2001) of 959, and Elsey (1982), who had a population of 114. One other discrepancy to be noted is in the ages of the sample populations, with Woodley *et al.* using 21 years as their starting age, while both Elsey and this project used 25 years.

Educational history has an important role when comparing entry requirements to university. As stated in Chapter Three, New Zealand has an open-entry policy for New Zealand permanent residents or citizens aged 20 years and over, whereas in many overseas universities, particularly in Australia and the United Kingdom, a secondary school qualification is still needed. Although the participants in this research were more highly qualified than the general population, which could be explained by the fact that the sample comprises people who have made the decision to attend university, the New Zealand data shows that mature students are entering university with lower secondary school qualifications than international students.

The lack of secondary school qualifications has an ongoing effect on the life of the mature student. There is a link between this lack of education and the nature of work undertaken by the respondents in this research. As will be explained in section 6.2, in this research in particular, mature students undertake tertiary education in order to enter specific careers. The nature of their work since they left school has tended to be unskilled or semi-skilled, and economic changes in New Zealand have taken away the security of this work for many.

The lack of secondary school qualifications can also be linked to the barriers faced by many mature students, in particular the concerns about exams and essay writing. In-depth examination of these barriers will take place in section 6.3, but the principle barriers have been identified as academic, domestic and financial.

In the first instance, the lack of secondary school qualifications becomes a policy priority for individual institutions rather than central government. Although central government has the ability to set policies and practices in place that will encourage secondary school students to remain at school and gain qualifications, once the student leaves the formal education setting, the hands of central government are somewhat more limited. The SLC at Massey University is an institutional response to this policy issue. By making services available to students in order to assist with learning difficulties, Massey University recognises that some students have a problem. It must be remembered, however, that not all students who access the SLC are struggling.

6.2 Reasons For Returning To Study.

Overwhelmingly, the research undertaken for this project shows that the primary reason mature students undertake tertiary study is career related. While all the participants in this research attached some importance to more personal issues, these were generally not given as the paramount reason for returning to study.

Since 1984 the structure of the New Zealand labour market has altered, often as a result of other policy initiatives. Unemployment increased throughout the 1980s, with the loss of many unskilled and semi-skilled jobs. There were three major reasons for this: the government push to deregulate and open up the economy to increased competition; much of New Zealand industry was prone to poor output and productivity growth; and the increasing globalisation of the marketplace, along with increased technological changes and greater occupational flexibility (Harris and Daldy, 1994:9).[20]

The changes to the economy, which led to the changes in the labour market, the increase in unemployment[21], along with changing nature of employment, all have their role to play in the reasons many mature students enter university at a later stage in life. As mentioned above, both this research and the 1996 census show that nearly half (46%) of school leavers have secondary school qualifications of either School Certificate or less; that is, no qualification. The incentives for mature students to undertake study are quite clear when these factors are taken into consideration, along with the realisation that the vast majority of participants in this research went straight on to work upon leaving school.

These factors will be looked at in the rest of this section, in particular, in section 6.2.1, relating to career prospects.

6.2.1 Career Prospects

Mature students at Massey University who took part in this research indicated that their most important reason for returning to study was to enter a particular career. This research followed the same lines as Woodley *et al.*, with

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[20] As mentioned in Chapter Two, the New Zealand economy underwent huge changes. In addition to the sources previously mentioned in Chapter Two see also Savage and Bollard (1990); Bollard and Buckle (1987); Deeks, Parker and Ryan (1994) and Dannin (1997).

[21] It must be noted, however, that unemployment has dropped to 5.4% for the 2001 March quarter (Statistics New Zealand, 2001).

women being more likely than men to state that their most important aim was to enter a particular career or to re-enter the job market. This finding strongly relates to the question of what respondents wished to be doing in five years time. Overwhelmingly, in this research, the response was 'something different', and a degree is seen as the best means for getting there.

The emphasis placed on the desire to enter a particular career can be related to the data revealed in this research exercise in two ways. Firstly, half of the respondents left school and went to work as clerks or service and sales assistants, with over half also listing these two jobs as their last job.

Secondly, the choice of the field of study undertaken by the participants in this research. College of Education students comprised the largest group of students invited to participate in the research, through the requirement they take two compulsory papers with the SLC. However, there is also a career decision made when choosing to study for a teaching diploma. Students from the College of Humanities and Social Sciences comprised the second largest group. Some of these students were taking specific career courses such as BSW, but others were taking more general degrees such as Bachelor of Arts programmes majoring in English, History or Maori. While these degrees do not necessarily lead to a specific career, some employers in the business field find that the range of skills acquired in these degrees is often better than learning specific business skills. College of Business students were the third largest group of students in this research.

Just over one-third of the sample changed their programme of study, with a sample of the reasons being:

- I could not see myself working in the original field forever;

- The original course would not give enough people contact in their new job;

- I wanted a degree that would get a job; and

- The new field pays better.

The findings reported in Woodley *et al.* (1987) differed from this research. Woodley *et al.* (1987) found that men were more likely to state reasons such as promotion or improving career prospects generally. This research showed that women were more likely than men to state that they wished to improve career prospects generally. In fact, overall the literature tends to point to men being more career focused than women, perhaps indicating a return to the days of the male as the breadwinner. The research undertaken for this project, however, shows that women were more career focused than males in five of the six objectives concerned with work-related aims, while the sixth objective had all the men and women agreeing as to its importance.

The move to improve career prospects was related to the need for credentialism, along with the competition with younger adults entering the workforce. Many of the previous careers of the respondents in this research were of an unskilled or semi-skilled nature. The participants of this research were all looking at improving their skill levels and to have careers, rather than jobs.

6.2.2 Personal Development

Previous research by Pike (1989), Challis (1976), Hore and West (1980), and Hopper and Osborn (1975) mentions other reasons adults gave for undertaking study: personal development and interest in the subject. As also mentioned at the beginning off this section, the reasons given for undertaking study cannot be seen as mutually exclusive.

Although not listed by any respondents as their most important aim, 'learning about a subject that interests me' was listed by all respondents as important. This suggests that although career considerations, and the need to take courses that were relevant to future earnings, were the overriding priority for the sample population, there was a necessity for the participants to have some interest in the courses content.

This is borne out by just over one-third of the respondents changing their course of study. Many of the reasons given for this were either unsuitability of the course or personal preference. This included reasons such as "I found the subject boring"; "I felt I was not suited to the original course"; "I felt a closer identification with the new course papers"; "I enjoyed one particular facet of the course more than the rest"; "I felt the lecturing staff were more professional in the new field"; and "I realised my own capabilities and realised I could get a degree".

One aim that was listed by some respondents as their most important aim and by over half as important, 'to make up for a lack of educational opportunities in the past', suggest that many of the respondents may have wished to go onto further education when they left secondary school. This is consistent with the observations by Hore and West (1980), that some of their respondents wished to atone for their previous lack of educational opportunities. More males than females considered this to be important, which ties into the data that females stay at school longer than males. It would appear that males regret this later in life.

6.3 Barriers Faced By Mature Students

As identified by both the data and the literature, the barriers faced by mature students fall into three categories: academic, domestic, and financial. As with the reasons for studying, these are not mutually exclusive, and often cause mature students to have competing priorities that many younger students do not face. However, they can not be seen in isolation. These barriers will be examined along with strategies that have been implemented to help overcome them. This section will also include the sources of discouragement and encouragement.

6.3.1 Academic Barriers

Two key academic barriers emerged from the data: finding tests and exams stressful, and organising time in a disciplined way. This is consistent with the international literature by Challis (1976), Elsey (1972), Wilson (1997) and Hore and West (1980).

One of the major factors identified in the academic barriers was the lack of educational attainment whilst at secondary school. This research found that it was those students who did not have UE that found tests and exams most stressful and had difficulty organising their time in a disciplined way. In fact, with all the study and learning difficulties except the 'other' category, more than two-thirds of those students who faced problems did not have UE. This would suggest that they may not have developed the requisite skills in the compulsory education sector. It is possible that the inference could be drawn that the data is reflective of the sample population being from the SLC, and that New Zealand has an open entry policy for students aged 20 years and over, however, the data is still consistent with the literature of Challis (1976), Elsey (1972), Wilson (1997) and Hore and West (1980), from countries that did have entry requirements for all students.

Age did not really play a role for those with problems in the study and learning difficulties identified in this project. Males had more of a problem than women with seven of the eleven study and learning difficulties, excluding 'other'. One of these, acquiring academic writing habits, was able to be generalised to the sample population.

6.3.2 Domestic Barriers

Both this research and the research of Woodley *et al.* (1987) found that restrictions on study time as a result of family commitments was the major domestic barrier, as did the research by Davey (2001). This research was also consistent with Woodley *et al.* (1987) in recognising this was a problem for

younger respondents and women. In the case of this thesis this problem was also generalisable to the sample population by both age (25-39) and gender (women). This project also revealed that it was those students who earned under $20,000 who faced the greatest problem with family demands.

When it came to 'job demands restrict my time' data suggests that this applied to more women than men. This differs from that of Woodley *et al.* (1987) who found that men were more likely to identify job demands as a problem.

There was a distinct gender difference when issues of personal and family difficulties were analysed. In seven out of eleven identified study and learning difficulties, men had the greatest problems, in all of the personal and family difficulties women faced the greatest problems.

Some students identified not being able to take children on campus as an issue, and when university holidays do not match school holidays, this becomes a matter of conflict for parents. Yet others noted that some classes were held after school hours, and childcare arrangements made it awkward for these classes to be attended.

Another domestic barrier ascertained in both this research and the literature of Woodley *et al.* (1987), Wilson (1997) Elsey (1972) and Edwards (1993) was an issue which could be identified as the 'emotional quotient'. Mature students identified sources of both encouragement and discouragement they received from others. Some mature students with partners found that their partners resented the time they spent on studies and the time spent with new friends. While most of those students with partners stated that their partners were encouraging, many said that their partners were not encouraging. Comments were made such as "not understanding the workload"; "she doesn't realise the mental or assignment workload"; and "she's not a very supportive person".

In fact, the research carried out for this work identified family members as being the most encouraging and the most discouraging. It is difficult to quantify the strength of both the encouragement and discouragement as the impact is

individualised. What affects one person greatly may not affect another at all. However, the fact that respondents have been able to identify how people in their life have been both encouraging and discouraging is recognition that the individuals have been affected in some way. Other sources of discouragement, apart from family members, tended to be employers and other friends. The comments seemed to suggest that employers resent the time the student is not able to work. One student noted that it was "difficult to ask for time off" and "I feel my employer thinks I should be doing one thing and not the other, student or worker".

There is little that can be done, policy-wise, regarding the levels of encouragement and discouragement mature students receive from others, especially family members. This is one important facet of mature students' life that has to be acknowledged. However, there are some matters where individual institutions can have a role to play. These include:

- good quality, inexpensive childcare facilities;

- alignment of university and school holidays;

- having some classes in the early evening rather than during the day.

6.3.3 Financial Barriers

Data showed that people aged 40+, women and those with a personal income of under $20,000 had the greatest problems meeting the costs of study, while those aged 40+ and men were more likely to give up full-time work. In the case of men this was generalisable to the sample population. Those aged 25-39 and women were more likely to stop or reduce part-time work (generalisable to the sample population), face childcare costs, and have other costs.

The international literature contains few, if any, generalisable conclusions about financial situations, although Woodley *et al.* (1987) identified males doing full-time courses as being worse off financially. Woodley *et al.* (1987) also noted

that there were several factors such as the level of fees, the extent of financial support available and the size of a student's previous income to be considered when defining financial difficulty.

As canvassed in Chapter Two, much of the debate in the tertiary education arena concerned the advent of increased user charges for students. Tertiary institutions increased their fees for students to assist with the reduction in the real value of funding from central government. To offset this increase in fees, and in an effort to encourage increased participation, the SLS was introduced, and over four-fifths of the participants of this research used the student loan to assist with the payment of their fees. Chapter Five further established that women and those students who were in the lower income group were more likely to have a loan, two of the groups for whom the SLS was intended to increase participation. There was little difference between the ages of those with loans.

The changes to the Student Allowances Scheme, outlined in Chapter Two, affects mature students in two ways. Firstly, mature students get the same income as those on the Unemployment Benefit but face different costs and abatement rates. If a student on the Student Allowance earns more than $135.13 per week gross on top of their allowance, they lose their student allowance for that week. Mature students receive a flat rate for accommodation costs, depending on where they live. As mentioned in Chapter Two the rate for Palmerston North in 2000 was $13.50. It has not increased in 2001.

Secondly, for students under 25 years, entitlement to a Student Allowance is dependent on their parents' income. This impacts upon mature students as they are more likely to be themselves the parents of students approaching tertiary education age. Mature students in this situation are often going to be working to establish themselves, both career-wise and financially, after at least three years of their own study.

Chapter Two shows that the policy environment is not wholly supportive of the mature student. While one of the aims during the late 1980s and early 1990s was to encourage participation in the tertiary sector, much of the policy was aimed at the school leaver.

When it came to meeting the costs of their study, students used various means. Most of the respondents used a student loan to cover their fees, with the second most popular means of finance being self-finance. This was followed by Student Allowance, 'other' and employer.

Some of the participants in this research included in 'other costs' the financial impact of having a student loan. Many mature students have mortgages or other living costs that are not associated with younger students and do not see a student loan as a means of increasing participation, rather it just increases the debt. In fact, in order to keep student loan debt as low as possible, respondents in this research accepted financial help from parents, used the library instead of buying text books, worked as many hours as they could, and relied on a partner to support them.

The current government has announced its intention to strengthen student loan reporting, with requirements featuring socio-economic indicators as well as improved debt-level forecasting, as a result of studying the OAG report (Maharey, 2001). This should enable the government in particular, but also other parties with a vested interest in tertiary education, to draw clearer conclusions in the future about the full impacts of the student loan scheme on the New Zealand economy.

The use of self-finance was higher among those aged 25-39 and men were more likely to use self-finance to cover their education costs. Of those respondents aged 25-39, the ones closer to 25 years in age have only known a tertiary education system characterised by student loans and decreased allowances. The fact that men were more likely to self-finance their education is in line with the statistics that show that men earn more than women. In 2000 men earned on

average $758 per week whereas women earned $573 (Statistics New Zealand, 2000). This is also consistent with the data revealed in this research that of those who indicated their personal incomes, no men earned under $10,000, and those aged 25-39 indicated that their income was mostly above $10,000.

Two students in the research indicated that the difficulty of living on the Student Allowance had a financial impact on them. Other than that, those aged 40+ and males were more likely to be in receipt of a student allowance, and the student allowance was used primarily to assist with living costs.

The Student Allowance Scheme, with its stringent abatement rates and limited accommodation supplement is not supportive of mature students either. The household circumstances of many mature students includes a high percentage living with dependent children limits the kinds of accommodation that many mature students choose to live in. Students with dependent children have factors such as distance from children's schooling, after-school care, and the safety of the neighbourhood that have to be taken into consideration.

The policy changes that have recently been introduced, such as the interest abatement on Student Loans while studying and the increased proportion of payment going to pay off principal, have gone some way to ensuring that student loans are not the financial burden they once were. However, the area where government policy could have an sizeable impact on mature students is with the accommodation supplement component of the student allowance. If a student does not work over the summer period and goes onto the Student Community Wage their accommodation costs are apportioned according to the actual amount they pay. As the same government department is responsible for the student allowances and other benefits, the organisational processes are in place to allow more realistic accommodation supplements to be paid to students. This will go a long way to easing some of the financial difficulty many mature students face that other younger students do not.

6.4 Strategies Implemented To Overcome Barriers

What the previous sections of this chapter, and indeed, the previous chapters have reiterated is that mature students are a diverse group of students. This is also evident in the strategies that many of them have implemented to help overcome the barriers they faced. As evidenced in section 5.3.1.4 many of their solutions were personal to them, and are their way of coping.

While many of the strategies are personal to the individual and cannot easily be formulated into any form of policy, some of them are a result of policy initiatives that are either sector-wide or institution-specific. Some strategies, such as working while studying, have flow-on effects to other parts of the students' life. This lays the groundwork for the rest of this section.

6.4.1 Institution-specific Strategies

At Massey University there are facilities available for all students, some of which include:

- a relatively well-stocked library;

- facilities for students with disabilities;

- a SLC for those students who need added assistance with learning and study skills; and

- a Student Counselling Service for those students who are having difficulty marrying the academic side of their life with their other competing priorities.

Massey University has an obligation to ensure that these resources continue to be available for students who need to access them. These resources are available to all students, not just mature students. However, there are additional remedies that can be put into place that will assist the mature student, using the facilities already provided.

Most of the feedback about the SLC was positive, with the majority of the respondents stating that they would recommend the SLC to others. However, there were some respondents, especially at Ruawharo, who found the service offered to be lacking. In 2000, there was one part-time staff member based at Ruawharo campus. Like other departments and services at Massey University, the SLC underwent a review of its operations and services late in 2000. It is to be hoped that when the findings are released in 2001 there is no decrease in services or increase in student contribution towards these services, given the clear need that this study identifies mature students have.

6.4.2 Sector-wide Strategies

These strategies follow the formal policy initiatives that have been put in place by central government.

Student loans were used by some participants as a strategy to overcome financial difficulty. For the majority of those with student loans, the major source of this financial difficulty was paying university fees, with one-quarter of those with a loan indicating they also used it to assist with living costs.

The SLS has allowed mature students to up-skill and undertake further training which the changes to the economy have made necessary. It is, however, a double-edged sword. While students have the opportunity to take advantage of New Zealand's open-entry tertiary education policy, it increasingly comes at a cost. Firstly, there is the cost of living on a limited income for the three years it takes to obtain the majority of degrees. Secondly, there is the added cost of repaying the loan, which adds a minimum of 10% to the tax rate of loan recipients. This means that many graduates have a personal tax rate in excess of a 40%.

Mature students, by the very nature of them being mature, will, in some cases be paying their student loan back until they reach retirement age. In fact, many women in particular, will never repay their student loan, and will incur higher interest charges as, statistically, women earn less than men. Yet, it is women

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who are more likely to take out student loans. As indicated by this research, more women than men have loans and it was women who earned less than $10,000. New Zealanders are being encouraged to save as much as they can for their retirement, yet those student loan recipients, who will be paying a higher marginal tax rate, will have reduced discretionary spending, which will have repercussions for issues as varied as, but not limited to, those wanting a mortgage, to save for their retirement, and to put their children through tertiary education.

6.4.3 Working During Study

Nearly half (49%) of the respondents indicated that they worked whilst studying. This is similar to results reported in the 1996 census, which showed that 54% of all those studying were employed at the same time. It must be noted, however, that the census figure includes all people studying, whether it is one class a week at night school or a full-time university or polytechnic student.

Seventy per cent of the respondents stated that they worked for more than 10 hours during the semester, with twelve percent indicating that they worked for less than 10 hours. During the holiday periods, forty-one per cent indicated that they worked for more than 40 hours, while thirty-five per cent worked less than 30 hours.

A study was undertaken at Massey University in 2000, by members of the Department of Marketing and the Institute of Information Sciences and Technology, on the effects of debt and work on students. The research, commissioned by the Fund for Innovation and Excellence in Teaching, arose from a "concern about rising debt levels among Massey University students and anecdotal evidence of the negative consequences on students' performance" (Gendall, Hoek, Brennan, Arnold and Hedderley, 2000:i). The study analysed secondary data, as well as comprising a series of interviews, both group and individual, and a mail survey of 2284 students from Massey University

(excluding the Wellington campus). The mail survey had 1296 valid responses giving an effective response rate of 59% (Gendall *et al.*, 2000).

This study found that:

> ... increasing numbers of Massey students are going into debt to meet their living costs and tuition fees...more than half of those surveyed said that their job commitments meant they had less time than they wanted for their academic work (Gendall *et al.*, 2000:ii-20).

Both this data and the study by Gendall *et al.* on paid employment during the semester suggests that the current policy settings in place, particularly the Student Allowance, are not enough to support students and their families.

This section has been limited to an investigation of the amount of paid work undertaken by mature students. It has not looked at the domestic division of labour within the home and any other unpaid voluntary work that respondents undertake. Suffice to say, that those mature students with children, spouses/partners, and elderly parents are more likely to have far more work to do within the home environment than single unencumbered students. This has implications for the amount of time mature students can spend on their studies

6.4.4 Family Resources

Most mature students who contributed to this research project lived with other family members, as indicated in the household composition in section 5.1.4. A number of mature students also indicated that they received assistance from family members. This assistance took many forms, some of which could be given a financial value, while others could not. These forms included: assistance with childcare, household duties, and the groceries, as well as financial support generally and moral support.

For many students, having family members provide these forms of support, both financial and emotional, makes the difference between the success or failure of their tertiary study.

6.5 Conclusion

This chapter has shown that many of the findings of the research undertaken for this project are consistent with the international literature. The reasons for returning to study have, perhaps, the largest area of difference, with the research for this project showing that overwhelmingly the primary reason for returning to study is career-related. While personal development and interest in the degree subject were important, they were secondary to the objective of entering a particular career.

Many of the barriers faced were the same as those identified in the international literature. It was interesting to note that there was a clear gender difference between study and learning difficulties and family and personal differences: not surprisingly, women had the most problem with family and personal difficulties.

The mature students who participated in the research for this project have developed many strategies for overcoming the barriers they faced. Many of these were personal and individualised, but there were some strategies that involved the formal policy settings in place in the tertiary education environment. Recommendations for any changes felt necessary to assist mature students will be made in the next chapter.

One strong factor that did come through was the prominence of family in the lives of mature students. Family members were the greatest source of encouragement received by the mature students involved in this research, and conversely, were the greatest source of discouragement. Aside from these two factors, family members also provided emotional, financial and practical support for mature students.

The final chapter of this thesis will sum up the six earlier chapters and will set out recommendations for further research. Recommendations for policy options for the tertiary education sector, both sector-wide and institution-specific will conclude the final chapter.

Chapter Seven

Conclusion

7.0 Introduction

From the outset of this project, the phrase 'Mature students: life choice or life's necessity?' has been fundamental to the thesis. The first six chapters discussed the current state of the policy and added New Zealand data to the little previously known.

This chapter will discuss the scope of the research and New Zealand-based research in general. This will lead into suggestions for further research, which, in turn, naturally leads to a series of policy suggestions. The section will begin with the micro, institution-specific policy proposals, before branching out to the macro, sector-wide policy responses to the needs of the mature student. The policy suggestions will be incremental in nature, as I feel that much of what is already in place needs fine-tuning in order to better meet the needs of mature students, rather than a complete overhaul.

7.1 The Scope Of This Research

Chapter One began with a discussion of the reasoning behind the decision to focus on mature students and highlighted the gap in the knowledge-base that this research aimed to contribute towards. It outlined the aims of the research and the intended methodology. Five objectives were established to assist with the operationalisation of the research. These objectives were to:

1. Analyse the current tertiary education policy settings, particularly as these relate to the funding of providers.

2. Identify the characteristics of a sample of internal, undergraduate mature students, who are full-time at the Turitea and Ruawharo campuses. This

would include their work and educational histories, finances, household arrangements, age and gender.

3. Identify reasons why mature students undertake full-time education.

4. Identify the financial and non-financial barriers they have had to overcome, the strategies they have implemented to overcome those barriers, and the types and sources of encouragement they have received.

5. Identify subgroups and any difficulties specific to those subgroups. The most obvious is gender, but there may be income, age, educational and work subgroups that become apparent.

Chapter One went on to outline the boundaries of the research and defined a series of key terms and concepts.

Chapter Two demonstrated that much of the current tertiary education policy appears to be based on the assumption that most tertiary students have recently finished secondary school. This is in spite of the fact that one of the overriding aims of much of the debate that has informed tertiary education policy development over the previous sixteen years has been the emphasis on increased participation, and that a portion of that increase has been in the form of mature students. Tertiary education in New Zealand had undergone great change, especially regarding the financing of one's education. Yet, as Chapter Two showed, there has been little or no evaluation of these changes which have impacted on the lives and futures so many people.

Chapter Three established that there exists a relative lack of recent literature on mature students, especially in New Zealand, but also indicated that perhaps that is beginning to change. For instance, 2001 saw a monograph published that focused on students aged 40+ at Victoria University (Davey, 2001). But, as Chapter Three, showed much of the available literature is from the United Kingdom and Australia, and much of that dates from the 1970s and 1980s.

7.2 The Research

It was decided, for two reasons, that survey research would be the method chosen to undertake study into a group of mature students in New Zealand. Firstly, this research was intended to be an exploratory pilot for future large-scale research and secondly, to draw upon a study carried out in 1982 in the United Kingdom. Further to this, the chosen administrative method was postal for reasons of timing, geography, and cost. The sample population totalled 38, and was based on those students enrolled with the SLC at Massey University's Turitea and Ruawharo campuses. Ages ranged from 25-55, and were collapsed into two groups, 25-39 and 40+, to provide meaningful numbers to work with. The sample was heavily skewed towards females, with there being two-and-a-half times more women than men, 27 compared to 11.

Limitations to this research were identified primarily as the sample population and the quantitative nature of the project. These were outlined in Chapter 4.2.

7.2.1 Suggestions for Future Research

This research has identified future areas of research.

1. The next logical step is for a broader university-wide study to be undertaken, based on a sample drawn from all full-time mature students. This would determine the true nature of mature students in New Zealand universities. The Ministry of Education, NZVCC, select committees, or the newly established Tertiary Education Commission (TEC) are the bodies best placed to tackle an endeavour of this size and scope. Access to full databases would allow large-scale quantitative research to take place, supplemented by focus group and individual interviewing on some of the more qualitative aspects of mature student experiences.

2. Comparative research between the different tertiary institutions in New Zealand. This would allow information to be gained in order to see if the

experiences of mature students are dependent or independent upon the type of institution attended.

3. Specific research on students aged 25-28 to determine if they deferred going onto tertiary study as they would have been ineligible for a Student Allowance and wanted to attempt to keep their student loan as small as possible. This age group would have been aged 15-18 when the changes to the Student Loan and Allowance scheme were introduced in 1992.

4. Research on previous mature students to determine if they felt that their late entry to university has advantaged them specifically in relation to their employment, but more generally, in their life opportunities and their contribution to society. This would also include research on whether or not previous mature students have felt that their well-being and contribution to society has been improved by their tertiary study.

5. Research into policy changes for the Student Allowance Scheme to make it more relevant to the changing nature of the tertiary student population. Examples include the fiscal cost of making the accommodation benefit more reflective of the true costs faced, and increased affordable childcare.

6. Research into drop-out rates, and causes thereof, for mature students. One of the respondents of this research had stopped study and gone to work as she found it difficult to continue, for financial reasons. There is a need to determine if dropping-out is widespread or isolated.

7. Research into the funding arrangements for tertiary education. If, as government and business would have us believe, the 'knowledge economy' is the way of the future, funding of the tertiary sector should reflect this. The funding options would also include discussing methods of reducing the higher marginal tax rates mature students incur. The funding of tertiary education is currently on the TEAC's agenda and they are planning on releasing a report in August 2001.

8. More longitudinal research is required on the impacts of the Student Loan Scheme. These issues were all raised by the Auditor-General in his report, and are the subject of a select committee inquiry, but they are important to the health and welfare of the nation and, as such, bear repeating. The issues are:

- the impact of the SLS on participation rates, which was the touted reason behind the introduction of the scheme;

- the impact of student loans on the life choices of students, (mortgages, families, and savings, to name three);

- the fiscal risk to the government, especially since the debt level is now at $4 billion and rising, and the threat this poses to our credit rating;

- does the SLS have any impact on the choice of programme students are choosing to undertake, as suggested by Stockwell *et al.* and by many business leaders and politicians, and the consequences of these choices on the 'knowledge economy'; and

  - do students really realise the ramifications of taking out loans, and how much knowledge is available about this.

7.3 Mature Students - Barriers And Solutions

Of the one-third of the sample that gained entrance to university whilst at secondary school, only three took the opportunity straight from school, with only one of those completing a Diploma. The others went straight into employment, with most going into clerical or sales and service assistant jobs.

The barriers the respondents faced when deciding to undertake tertiary study later in life were broken into "study and learning," and "family and personal" difficulties. Clear issues stood out in both these categories. Finding tests and exams stressful, organising their time in a disciplined manner and acquiring academic writing habits were the biggest study and learning barriers faced.

Males found these to be a greater problem than females, as did those who did not have UE and those on a higher income. This was consistent with the international literature reported.

Family demands restricting their time and meeting the cost of study were the greatest family and personal barriers faced. Family demands were a greater problem for those aged 25-39, women and those on lower incomes. Those aged 40+, women and those on a lower income were more likely to find meeting the costs of their study a problem. This was also generally consistent with the international literature reported.

Respondents identified a number of strategies that they implemented to assist them in overcoming the barriers they faced. Many of these were personal to themselves and became a matter of individual achievement. There are, however, policy options that can be implemented, at both the micro and macro level, that would greatly enhance the tertiary education experience for mature students.

7.3.1 Micro, or Institution-specific, Policy Options

At the level of particular providers, the following might be considered:

1. Massey University continue to ensure that sufficient resources go into facilities such as the library, disability services, the SLC, and the Student Counselling Service.

2. The SLC widely advertise its services, with courses being made available for mature students to pick up writing and mathematical skills prior to beginning lectures. These must be available at all Massey campuses. The skills taught at these courses should be truly reflective of the type of work students can expect when enrolled at the university.

3. While there should be a charge for these courses, Massey University should refund the charges for those students who subsequently enrol at the

University. Well-skilled students will enhance the overall standard of work produced at the University.

4. Massey University should conduct a feasibility study into the possibility of having lectures and tutorials in the early evening. As many students are having to find employment in order to survive, it may well be that students would prefer to attend classes in the evening.

5. Closely related to policy option four, extended research should be carried out on the delivery of web-based teaching. Web-based teaching may be a preferred method of study for, and may increase the participation of, students with family ties. Support with the purchase and installation of distance learning technology, in order to facilitate flexible attendance at courses, will assist mature students manage their competing priorities. This must be closely monitored, however, as many mature students face academic barriers.

6. There is a need for all lecturing and tutoring staff in the University to be reminded that not all their students have come straight from school and that many have competing priorities. Recognition of these competing priorities when setting course deadlines and workloads would go some way to assisting mature students. There are some courses which have greater numbers of mature students than others, and these courses, in particular, should recognise the age make-up of their classes.

7. Alignment of university and school holidays. This would solve one of the problems mature students face, particularly as Massey University has a policy of no children in lectures.

8. The provision of inexpensive childcare and after school facilities on campus.

9. A decrease in emphasis on examinations, with a corresponding increase in emphasis on internal assessment.

10. Institutional support for mature students. Examples of this include representation on student bodies such as MUSA and EXMSS, and a mature students' space.

7.3.2 Macro, or Sector-wide, Policy Options

The following are developments which might be pursued more generally:

1. The exact status of the Student Allowance needs clarification. At the present time the Student Allowance is treated as income, but with the eligibility criteria of benefits. If the Student Allowance is an income, students should be able to earn more than $135.13 from other sources without affecting their allowance. If it is a benefit, students should be eligible to the same entitlements (accommodation costs, special needs grants etc.) as other beneficiary groups, and the one-week stand-down at the end of the tertiary year should be abolished.

2. The accommodation supplement of the Student Allowance be brought into line with the accommodation costs available to beneficiaries and other low-income earners. Mature students often have living costs that do not apply to the student straight out of secondary school, and as such, they are financially penalised for taking up the option to study.

3. The interest write-off policy for low income earners who have a Student Loan be continued.

4. Evaluation of the impact of the SLS on participation rates and other issues as raised by the Auditor-General's report.

5. The current government has indicated a willingness to implement improved reporting of the information publicly available about the SLS, particularly against a series of socio-economic indicators. This must be put into place and the responsibilities of the departments concerned should be closely monitored.

6. Funding for tertiary education be brought into line with the increased emphasis on the 'knowledge economy'. There are two official reports due by the end of the year on the funding of tertiary education; The Select Committee *Subcommittee on the Inquiry into Student Fees, Loans, Allowances and the Overall Resourcing of Tertiary Education* report, due to be tabled in Parliament later this year; and the fourth TEAC report, to be released in August 2001. These reports will undoubtedly contain suggested policy options. It is to be hoped that these options would include consideration of the high marginal tax rate tertiary students pay; the funding for the institutions themselves; the notion of whether or not the government should be funding private institutions, especially those that repeat courses that public sector institutions provide; and ways of reducing the fees paid by students. In addition, debate needs to occur on whether the funding will follow the student, as at present, or will the funding be follow programmes, and if so, who determines the programmes.

7.4 Concluding Remarks

Mature Students: Life choice or life's necessity? This thesis has been an exploration to suggest an answer to this phrase. As with so many other things in life, however, the answer comes in shades of grey. The decision to undertake tertiary education as an adult is, it seems, motivated by both choice and necessity.

There is both a private and a public side to the issue of mature students undertaking full-time study. In 1939, the Minister of Education in the first Labour Government, Peter Fraser, clearly defined the role of education.

> ... broadly expressed, is that every person, whatever his level of academic ability, whether he be rich or poor, whether he live in town or country, has a right, as a citizen, to a free education of the kind for which he is best fitted, and to the fullest extent of his powers (Fraser, 1939, 2-3).

While the notion of a free education, especially at the tertiary level, exists no longer, the rest of Fraser's statement still holds true today. Publicly, the increased emphasis, in recent years, on the knowledge economy is one measure of the public benefit of tertiary education. However, I believe the role of the individual in society is underpinned by notions of citizenship and well-being. These are, I believe, more important tenets of society, and education, and the right to an education, is a key factor in achieving well-being.

Privately, mature students make the decision to attend university for different reasons. Some of these reasons are personal, and include an interest in learning something new, the need to upskill, the need for intellectual stimulation, and it is something they have always wanted to do. So, in that sense, it is a personal choice to attend university and there is a price to pay for that choice. As this research has shown many mature students do pay that price.

Only two respondents changed their original course of study because their new choice of career field paid more. Although others may have chosen their original course of study because of the pay prospects at the end of study, if their course of study was not changed, this research would not identify that. The majority of the research respondents identified that it was important to have some interest in the subject they were taking.

This research identified that all the respondents are at university for the most instrumental of reasons, they want to have a career in the future. Most of the respondents came from unskilled or semi-skilled jobs and they want to be doing something different for the rest of their working life.

A variety of factors come into play when deciding to undertake tertiary study as a mature student, and the current policy options do not offer satisfactory solutions. If not for the support of family and friends, many mature students would not be able to complete their qualifications. If the knowledge economy is

to be the beneficiary of increased participation in tertiary education, the knowledge economy must come to the party.

Perhaps this thesis is best concluded by Challis (1976:215):

> In sum, it seemed as if they had entered a game in which the rules were unclear, the stakes were high (income or domestic security), and the chances of losing were as great as the chances of winning.

Appendix 1

Information regarding Student Allowance and Accommodation Benefit rates.

(Sourced from http://www.winz.govt.nz/student/allowance/much.html

06 June 2001)

How much will I get?

Overview

Accommodation Benefit

Payment Guide

Overview

The amount you get depends on:

-whether you are under or over 25

-your parents' income (if you are single and under 25)

-if you are single, living with a partner, or supporting children

-if your partner has other income, or your partner is a student

-if you must live away from your parents or partner while you study.

All payments are made direct to your bank account - even if you have a partner (unlike a benefit where payments are split between you).

There are special definitions for a single person, a partner, parents and supported children for the Student Allowance.

Accommodation Benefit

You'll get an Accommodation Benefit to help you with your accommodation costs if you:

-have to live away from home to study, or

-have a partner.

The amount you get depends on the location you live in - or if you live in a hostel or hall of residence.

You won't get an Accommodation Benefit if you have a tenancy agreement with Housing New Zealand to live in a property they own or manage. The Government has introduced income-related rents for state house tenants. This will apply from 1 December 2000.

Payment Guide - Weekly Payments and Income Limits

Single student - no supported child(ren)	Before Tax	After Tax at M Rate	Student Income Limits	Combined Income Limited
Single student under 25 living at home	$116.58*	$ 99.09*	$135.13	N/A
Single student under 25 living away from home	$145.72*	$123.86*	$135.13	N/A
Independent circumstances	$145.72	$123.86	$135.13	N/A
Single student over 25 living at home	$139.89	$118.91	$135.13	N/A
Single student over 25 living away from home	$174.87	$148.64	$135.13	N/A

Couples - no supported child(ren)	Before Tax	After Tax at M Rate	Student Income Limits	Combined Income Limited
Student living with earning partner**	$ 63.16	$ 53.69	$135.13	$610.00
Student living away from earning partner**	$ 94.12	$ 80.00	$135.13	$610.00
Student with dependent partner**	$299.69	$247.72	$135.13	$270.26

	Before Tax	After Tax at M Rate	Student Income Limits	Combined Income Limited
Couple, both eligible students	$145.72	$123.86	$135.13	$135.13 each
Couple, both students, 1 eligible	$174.87	$148.64	$135.13	$270.26

All students - with supported child(ren)	Before Tax	After Tax at M Rate	Student Income Limits	Combined Income Limited
Single student with 1 child	$255.62	$212.90	$135.13	N/A
Single student with more than 1 child	$280.14	$232.27	$135.13	N/A
Single student living with earning partner** and children	$ 63.16	$53.69	$135.13	$630.00
Student living away from earning partner** and children	$ 94.12	$80.00	$135.13	$630.00
Couple, both eligible students, with children	$154.85	$131.62	$135.13	$135.13 each
Couple, both students, 1 eligible, with 1 child	$255.62	$212.90	$135.13	$270.26
Couple, both students 1 eligible, with more than 1 child	$280.14	$232.27	$135.13	$270.26

| Student with dependent partner and children | $319.34 | $263.24 | $135.13 | $270.26 |

---

* These are maximum payments for students under 25. The amount you get depends on your parents' income - check out the parental income chart.

** Your partner is an 'earning partner' if they earn more than $276.26 a week before tax. If they earn $276.26 a week or less they are a 'dependent partner'.

Other Allowances (these are not taxed)   Varies by region/hostel – up to
                                                 $40 a week

Accommodation Benefit

   For example:

   - Auckland $38.50

   - Hamilton $18.50

   - Palmerston North $13.50

   - Wellington $25.50

   - Christchurch $19.00

   - Dunedin $13.00

Appendix 2

Massey University Declaration Form

MASSEY UNIVERSITY DECLARATION

Massey University

The information given in respect of my application to enrol at Massey University is true and correct in every particular and no information which would have a material bearing on my enrolment has been withheld.

I authorise the personal information and photos for imaging purposes which I have provided to the University being used for purposes related to the matters with which I am involved in my capacity as a student. I understand that without this authorisation my enrolment application cannot proceed.

If transferring to the University, I authorise Massey University to obtain information about my student record from other tertiary education providers at which I have formerly been enrolled.

I understand that information relevant to their duties may be disclosed to and used by officers or staff of:

- Massey University's National Student Administration and Teaching Support, National Student Relations, Library, Security, Student Support Services;
- Massey University Alumni Association, Massey University Students' Association, Massey University College of Education Students' Association or the Extramural Students' Society;
- Assistant Vice-Chancellors, Pro-Vice Chancellors, Directors, academic, technical, advisory and administrative staff of the departments in which I am studying;
- Ministry of Education (for statistical purposes, EFTS audit, and administration of student loans or allowances where I seek financial support from these agencies);
- Work and Income NZ, Student Loans Management Ltd, Ministry of Foreign Affairs and Trade, Special Education Service, tribal trusts and scholarship providers (where financial support is given by these agencies);
- Any other tertiary institution to which I am transferring or with which the University has a conjoint teaching arrangement in which I participate;

- New Zealand Teacher Registration Board and overseas employing agencies (Students at Massey University College of Education);

- Other agencies where disclosure is required for data matching or the maintenance of law and order consistent with the provisions of the Privacy Act 1993.

I understand that I have the right to see and correct, if necessary, the information which I have provided.

I understand that books, journals and other teaching materials made available to me by or at Massey University are for use for my own studies and that copying or use of them for other purposes is an infringement of copyright.

I understand that should I fail to obtain a pass grade in a particular paper(s) on three occasions I will be excluded from that paper(s).

I understand that the Massey University Policy on Intellectual Property will have effect with respect to my registration in research papers or programmes.[1]

I also solemnly promise that I will faithfully obey the Regulations and Statutes of Massey University and any amendments to them.[2]

[1] The Massey University Policy on Intellectual Property is available in summary form from Heads of Department. The full policy is available from the Research Services Office, College Offices or the Massey University Library.

[2] Massey University's Regulations and Statutes are available in the Massey University *Calendar* for the current academic year. Copies of the *Calendar* are for sale from the Information Centre and available in the Massey University Library or on the World Wide Web (http://www.massey.ac.nz/) under Information.

Massey University undertakes to protect the confidentiality of personal information in accordance with the provisions of the Privacy Act 1993.

Name	ID Number

Signature	Date

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Appendix 3

Initial Letter Sent to Respondents

29 August 2000

Dear Student

My name is Diane Barratt and I am completing my MA in Social Policy this year. Dr Christopher van der Krogt, Acting Head of the Student Learning Centre, has agreed to forward this letter to you, on my behalf, inviting you to participate in my research. You have been randomly selected from the Student Learning Centre database and were selected through meeting two of the criteria for my study:

- you were born prior to 1975; and
- you study at the Turitea campus Massey University.

My Research
I am carrying out research on full-time mature students at Massey University. I want to:

- identify characteristics of mature students;
- identify reasons why mature students undertake full-time study. This will involve looking at the work and educational history of mature students, their financial situation and their living circumstances; and
- identify the barriers mature students face and how they overcome them, as well as looking at the encouragement mature students receive and the sources of that encouragement.

Why it is important for you to help
There is a shortage of research in New Zealand on adults who undertake full-time study. Given that the current government has identified 'the creation of an environment where participation by all is encouraged' (Tertiary Education Advisory Committee, 2000) as one of the objectives of tertiary education policy, I believe that this research will help fill a gap, and will be of benefit to students, policy-makers and other tertiary sector stakeholders.

Mature students bring to the university a diverse range of backgrounds that are not present in core-aged students. Many have worked for a number of years, both paid and unpaid work; many have children; most, if not all, have not been reliant on parental support for a number of years; and many have social networks that extend well beyond the boundaries of the university. This diversity in backgrounds means that mature students often have competing priorities that have to be juggled and balanced alongside university work. More information about some of these diversities might help make tertiary education more responsive to mature students.

What is involved
If you agree to help with this research you will be required to complete a questionnaire and return it in the stamped addressed envelope provided. This should take approximately 20 minutes. Any information you give will be kept confidential. Your name will not appear on the questionnaire, only a questionnaire ID number. No names will be associated with any reported findings, as only the total findings for all respondents will be reported. The completed questionnaires will be archived until the thesis has been examined and journal articles have been published, in order for the data to be available for verification if necessary.

Your rights

You have the right to decline to participate.

If you agree to participate, you have several rights. These include the right to:

- refuse to answer any particular question;
- withdraw from the study at any time;
- ask any questions about the study at any time during participation;
- to be given access to a summary of the findings of the study when it is concluded.

However, it must be stressed that **your answers will be valued**. It is important to receive responses from as many people as possible, given the lack of research on mature students in New Zealand, and to make the research as representative of mature students as possible.

Contact details

If you wish to ask any questions at any time, you can contact me by phone on (06) 3505799 ext. 2813, or by email at dbarratt@ihug.co.nz. You may also wish to contact one of my supervisors:

Richard Shaw   Mervyl McPherson
Phone (06) 3505799 ext. 2832   Phone (06)3505799 ext. 2823
Email R.H.Shaw@massey.ac.nz   Email
                                       M.J.McPherson@massey.ac.nz

of the School of Social Policy and Social Work, Massey University.

If you:

- are a full-time undergraduate student at Turitea campus (for the purposes of this research a full-time student is one who is doing 100 points this year, or who has been full-time in the past and is completing their degree this year);
- were born prior to 1975; and
- wish to participate in my research,

could you please write your name and address legibly in the space below and return the slip to me in the envelope provided. You do not need to attach a stamp. I will then send you a questionnaire to complete.

I look forward to hearing from you.

Diane Barratt

Name   _____

Address   _____

              _____

              _____

Appendix 4

Information Sheet and Questionnaire

Mature Students: Life Choice?

MASSEY UNIVERSITY

INFORMATION SHEET

Research and Contact Details

My name is Diane Barratt and I am completing my MA in Social Policy this year. I am carrying out research on full-time mature students at Massey University. If you wish to ask any questions about this research you can contact me by phone on (06) 3505799 ext. 2813, or by e-mail at dbarratt@ihug.co.nz. Alternately, you may choose to contact one of my supervisors:

Richard Shaw
Phone (06) 3505799 ext. 2832
R.H.Shaw@massey.ac.nz

Mervyl McPherson
Phone (06) 3505799 ext. 2823
M.J.McPherson@massey.ac.nz

of the School of Social Policy and Social Work, Massey University.

Research Aims

I am intending to

- identify the characteristics of mature students;
- identify reasons why mature students undertake full-time study. This will involve looking at the work and educational history of mature students, their financial situation and their living circumstances;
- identify the barriers mature students face and how they overcome them, as well as looking at the encouragement mature students receive and the sources of the encouragement.

Anonymity and Confidentiality

Anonymity cannot be guaranteed as I will have a master list of participants. The master list is required so that I know who has returned the questionnaires and am able to send reminders to others. However, I am the only person who will have access to this, and the list will be securely stored in a separate place to the returned questionnaires. Any information you give will be kept confidential. Your name will not appear on the questionnaire, only a questionnaire number. No names will be associated with any reported findings as only the total findings for all respondents will be reported. Completed questionnaires should be placed

in the freepost envelope provided and be returned to me, where they will be kept in a secure place.

When the questionnaires are returned, individual data will be combined and analysed and reported in an aggregate manner in my thesis, and may also be used in published articles. The completed questionnaires will be archived until the thesis is examined and journal articles have been published, in order for the data to be available for verification if necessary.

Your Rights
You have the right to decline to participate.
If you agree to participate, you have several rights. These include the right to:

- refuse to answer any particular questions;
- withdraw from the study at any time;
- ask any questions about the study at ant time during participation;
- be given access to a summary of the findings when the study is concluded.

Non-Participating
If you do not wish to take part it would be helpful if you could return your uncompleted questionnaire in the envelope provided, otherwise you may receive up to two reminder letters in the next few weeks.

Informed Consent
It is assumed that filling in the questionnaire implies consent. Remember, however, that you have the right to decline to answer any questions.

Thank you for your time

Diane Barratt

If you wish to receive a brief summary of the key findings, please write the words "results copy" on the back of your return envelope. This summary will be sent to you when the thesis is submitted.

To complete the questionnaire either circle the number corresponding to your answer or write your answer in the space provided. Remember that only the researcher will see your responses. Do NOT put your name on the questionnaire.

A. Your Educational and Work History

1. How old were you when you left school?

_____ years   4-5

2. What is your highest secondary school qualification?

NZ University Entrance before 1986 in one or more subjects	1	
Go to Q3		6
NZ University Bursary or Entrance or Scholarship	2	
Go to Q3		
NZ School Certificate in one or more subjects	3	
Go to Q5		
NZ Sixth Form Certificate in one or more subjects	4	
Go to Q5		
NZ Higher School Certificate or Higher Leaving Certificate	5	
Go to Q5		
Other NZ Secondary School Qualification	6	
Go to Q5		

Please print qualification _____

Overseas Secondary School Qualification	7
Go to Q5	

Please print qualification and country

_____

No qualification	8
Go to Q5	

3. If you gained an entrance qualification to university at secondary school, did you use it immediately upon leaving school?

Yes	1	**Go to Q4**	7
No	2	**Go to Q3a**	

3a. Why not?   8-10

_____
_____
_____
_____
_____

4. Did you complete a university qualification at this time?

Yes	1	**Go to Q4a**	11
No	2	**Go to Q4b**	

4a. What qualification did you gain?

Degree/Certificate/Diploma _____	12-16
Major _____	17-20

4b. Why not?   21-25

_____

_____
_____
_____

5. What was your main activity immediately after leaving school?

Further education *(other than university)*	1	**Go to Q6**	2 6
Work	2	**Go to Q7**	
Full-time housewife	3	**Go to Q8**	
Other *(please specify below)*	4	**Go to Q8**	

6. If you answered further education, do you have a qualification such as a trade certificate or diploma?

Yes	1	**Go to Q6a**	2 7
No	2	**Go to Q8**	

6a Give details of this qualification. *Remember, this is a qualification you gained when undertaking further education immediately after leaving school.*

Name of qualification	_____	28
Main subject (if any)	_____	
Name of institution	_____	
Year you received it	_____	

7. Was the work

Full-time	1	29
Part-time	2	

7a. What type of work was this? *e.g. secretarial, shop assistant*

_____   3 0

7b. In what type of organisation was this? *e.g. factory,   shop.*

_____   3 1

7c. How long were you employed in that job?

_____ years   32-33

8. What was your last full-time job? *e.g. secretarial, shop assistant*

_____   34

Never had a full-time job.... Go to Q9

8a. In what type of organisation was this? *e.g. factory, shop.*

_____   35

8b. How long were you employed in that job

_____ years   36-37

9. What type of work do you expect to be doing five years from now?

I expect to be doing the same type of work at the same rank	1	38
I expect to be doing the same type of work at a higher rank	2	
I expect to be doing a different job *(please specify)*	3	

_____

I expect to have retired/I am retired	4
I expect I won't be working *(why?)*	5

I don't really know yet   6
Other (*please specify below*)   7

---

10. Are you presently working?
Yes   1   **Go to Q10a**   39
No   2   **Go to Q11**

10a. How many hours on average per week do you work?
During the semester   _____ hours   40-41
During the holidays   _____ hours   42-43

B. About your studies

11. What course are you presently enrolled in?
Degree e.g. BA, BBS   _____   44-47
Major e.g. Psychology _____   48-51

11a. Is this the course you originally enrolled in?
Yes   1   **Go to Q12**   52
No   2   **Go to Q11b**

11b. What course did you originally enrol in?
Degree e.g. BA, BBS   _____   53-56
Major e.g. Psychology _____   57-60

11c. Why did you change?
_____ 61-64
_____
_____
_____
_____

12. Below is a list of factors which can prevent students from enjoying or getting the maximum benefit from their course. *Please read through the list below and indicate to what extent each one has caused a problem for you whilst taking your present course.*

1	2	3	4
A Great	A Slight	Not A	Not
Problem	Problem	Problem	Applicable

(i)   Study and Learning Difficulties

	1	2	3	4	
01. Feeling my general level of education is inadequate	1	2	3	4	65
02. Making effective use of learning situations *e.g. tutorials*	1	2	3	4	66
03. Making effective use of study materials *e.g. study guides*	1	2	3	4	67
04. Keeping up with the academic level of the course	1	2	3	4	68
05. Being able to grasp the meaning of specialised terms and concepts	1	2	3	4	69
06. Lack of necessary study skills *e.g. preparing for exams*	1	2	3	4	70
07. Remembering important parts of the course	1	2	3	4	71
08. Organising my time in a discipline way	1	2	3	4	72

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09. Not really knowing what standards are expected in academic assignments	1	2	3	4	73
10. Finding tests and exams stressful	1	2	3	4	74
11. Acquiring academic writing habits *e.g. referencing*	1	2	3	4	75
12. Other *(please specify below)*	1	2	3	4	76

_____

_____

12a. Which study and learning difficulty has caused the greatest problem for you?

Please write the answer (number 01-12) in the space provided.

_____ 77-78

12b. What have you done to try and overcome this problem?

_____ 79-82

_____

_____

_____

_____

12 (cont.)

1	2	3	4
A Great Problem	A Slight Problem	Not A Problem	Not Applicable

(ii)   Personal and Family Difficulties

13. Lacking confidence in my ability	1	2	3	4	83
14. Feeling my age sets me apart	1	2	3	4	84
15. Feeling my family circumstances set me apart	1	2	3	4	85
16. Getting to know/communicating with staff	1	2	3	4	86
17. Coming to terms with my changing values, beliefs and attitudes	1	2	3	4	87
18. Lack of encouragement from family and friends	1	2	3	4	88
19. Family demands restricting my time	1	2	3	4	89
20. Job demands restricting my time	1	2	3	4	90
21. Lack of time to participate in student activities	1	2	3	4	91
22. Meeting the costs of my studies	1	2	3	4	92
23. Coping with personal disability or illness.	1	2	3	4	93
24. Other *(please specify below)*	1	2	3	4	94

_____

12c. Which personal and family difficulty has caused the greatest problem for you?

Please write the answer (number 13-24) in the space provided.

_____ 95-96

12d. What have you done to try and overcome this problem?

_____ 97-100

_____

_____

_____

_____

13. What do you hope to get out of your course? What are your aims?
Please read through the list below and indicate for each one how important it was in your decision to take this course. If an aim does not apply, then circle "4".

1 Very Important	2 Fairly Important	3 Not Important	4 Not Applicable

(i) Work-related Aims

01. To enable me to carry out my work more effectively	1	2	3	4 101
02. To gain promotion/increased salary in my present type of work	1	2	3	4 102
03. To enable me to enter a particular career which I have in mind	1	2	3	4 103
04. To improve my career prospects generally	1	2	3	4 104
05. To enable me to re-enter the job market	1	2	3	4 105
06. To acquire research and writing skills that I will be able to use in a job.	1	2	3	4 106

(ii) Subject-related Aims

07. To learn more about a subject that really interests me	1	2	3	4 107
08. To develop a shared interest with my spouse/partner, friends etc.	1	2	3	4 108
09. To gain the qualifications for a higher level course.	1	2	3	4 109

(iii) General Aims

10. Wanted an interest to keep my mind active	1	2	3	4 110
11. To see if I could succeed at a course of this sort	1	2	3	4 111
12. To acquire more self-confidence by gaining a qualification	1	2	3	4 112
13. To make up for lack of educational opportunities in the past	1	2	3	4 113
14. To make new friends with similar interests	1	2	3	4 114
15. To get away from my usual surroundings and responsibilities	1	2	3	4 115
16. To help me in my voluntary work	1	2	3	4 116
17. Other (*please specify below*)	1	2	3	4 117

13a. Which aim is most important to you?
Write a number (01-17) in the space provided.

_____   118-119

14. How do the following people feel about you taking your course? Are they a source of encouragement or discouragement?

1 Generally Encouraging	2 Neutral/ No effect	3 Generally Discouraging	4 Not Applicable/ No such person

01. Spouse/Partner	1	2	3	4 120
02. Your Parent(s)	1	2	3	4 121
03. Your children	1	2	3	4 122
04. Other relatives	1	2	3	4 123
05. Your neighbours	1	2	3	4 124
06. People you work with - voluntary work	1	2	3	4 125
07. People you work with - paid work	1	2	3	4 126
08. Your employer	1	2	3	4 127
09. Friends where you study	1	2	3	4 128
10. Other students in general	1	2	3	4 129
11. Other friends	1	2	3	4 130
12. Teaching staff you have direct contact with	1	2	3	4 131

13. Other staff *e.g. librarians, administrative*
    staff   1   2   3   4   132

14a. Who has been the most encouraging?
Write a number 01-13 in the space provided.   _____   133-134

14b. In what way has this person been encouraging?

_____   135-138

_____

_____

_____

_____

14c.   Who has been the most discouraging?
Write a number 01-13 in the space provided.   _____   139-140

14d. In what way has this person been discouraging?

_____   141-144

_____

_____

_____

_____

15. Has taking this course had a financial impact in any of the following ways?
Please circle a number for each statement.

	Yes	No	Not applicable	
Loss of income through giving up full-time work	1	2	3	145
Stopped or reduced part-time work	1	2	3	146
Childcare or baby-sitting costs	1	2	3	147
Other (*please specify below*)	1	2	3	148

15a. Study can involve a lot of costs, such as fees, books, travel etc.How are you meeting these costs?

	Fees	Other course related costs	Living Expenses	
Employer	1	2	3	149
Student Allowance	1	2	3	150
Student Loan	1	2	3	151
Self-finance e.g. savings	1	2	3	152
Other (*please specify below*)	1	2	3	153

C. Some Personal Details

These are needed to ensure we get a cross-section of the mature student population to see what effect these factors have on your experience of being a mature student.

16. Are you

Male	1	154
Female	2	

17. In what year were you born?

19____   155-156

18. How many people live in your household?

____   157-158

19. Which of these people live in your household? *Circle all that apply.*

Your spouse/partner	1	159
Your parent(s)	2	160
Your children (under 18)	3	161
Your children (over 18)	4	162
Other relatives. e.g. in-laws, uncle	5	163
Other persons	6	164
No-one else	7	165

20. What is your annual income (before tax). Either your personal _or_ your household income _or_ both? *Answer for the circumstances that are relevant to you.*

	Personal Income	Household Income	
$1 - $10,000	1	1	166-167
$10,001 - $20,000	2	2	
$20,001 - $30,000	3	3	
$30,001 - $40,000	4	4	
$40,001 - $50,000	5	5	
Above $50,001	6	6	
I choose not to answer this question	7	7	
I don't know	8	8	

D. About the Student Learning Centre

Could you please answer these two questions about the Student Learning Centre

21. How do you hear about the Student Learning Centre?

_____ 168-171

_____

_____

_____

22. Would you recommend the Student Learning Centre to others?

Yes	1	**Go to Q22a**	172
No	2	**Go to Q22b**	

22a. Why?

_____ 173-176

_____

_____

_____

22b. Why not?

_____

_____

_____

_____

Thank you for your assistance and co-operation.

23. Are there any comments you wish to add concerning this questionnaire?

_____

_____

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