Coping with the demands of mature age student life

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Coping with the Demands of Mature Age Student Life

Jenny E. M. Cowell

A Report Submitted in Partial Fulfilment of the Requirements for the Award of
Bachelor of Arts (Psychology) Honours,
Faculty of Computing, Health and Science,
Edith Cowan University

Submitted October 2010

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Coping with the Demands of Mature Age Student Life

Abstract

In Australia, mature age students are 20 years of age and above in the year that they commence study and comprise approximately 65 per cent of students enrolled in Australian universities (EIM Support, 2010). There are many reasons why they may choose to commence tertiary education (Hoskins, Newstead, & Dennis, 1997) with their transition into university likely to require them to make changes across many life domains (Gall, Evans, & Bellerose, 2000). There is much evidence to suggest that mature age students are capable of completing their undergraduate degrees, however they have a relatively low retention rate, especially in comparison with younger students (EIM Support, 2010). This study involved the interviewing of 12 mature age students who were in the final stages of their undergraduate degrees, to understand and recognise what it is that enables mature age students to cope with the demands of their student life. Thematic content analysis identified three broad themes; these were Goal, University Life and Resources. These themes related to why the mature age students entered university, how they managed it and what assisted them during the process. It was concluded that those who have a specific reason for being at university, are able to adjust and compromise their time, and have resources from which they can draw, are more likely to adapt and cope with the challenges of university education. The findings of this study may assist universities to be more accommodating to mature age students, for example orchestrating events before and throughout semester specifically for those who are studying part time or off campus. Avenues for future research were identified including the need to investigate the different coping strategies for the many developmental stages encompassed by mature age students.

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Coping with the Demands of Mature Age Student Life

In Australia, mature age students are defined as those who are 20 years of age and above in the year that they commence study. Between 2005 and 2010, mature age entry remained consistently around 65 per cent of the total number of students enrolling in Australian universities, thus accounting for a significant proportion of the students in undergraduate education (EIM Support, 2010). There are a number of reasons that prompt mature age students to enter university such as financial gain, self development and the seeking of new knowledge (Hoskins, Newstead, & Dennis, 1997; Richardson & King, 1998). The transition into the university context may require mature age students to make multiple adjustments simultaneously across many life domains, such as work, family and recreation (Gall, Evans, & Bellerose, 2000) and therefore can be quite disrupting and stressful. Mature age students are known to have different perceptions and experiences of university and can be vulnerable to negative stigma from staff and younger students (Richardson, 1994). Yet there is much evidence to suggest that mature age students can successfully achieve their degrees (Richardson, 1994; Scott, 2005). However, on average barely more than 50 per cent of mature age students complete their university studies, which is lower than the completion rate of younger students (EIM Support, 2010; Gerdes & Mallinckrodt, 1994; Tinto, 1982).

This high attrition rate however does not imply that the undergraduate programs are not suitable for mature age students (Murtaugh, Burns, & Schuster, 1999). Rather, it is possible that mature age students may have difficulties adjusting and coping with the additional stresses and strains that tertiary education requires, and consequently withdraw from university. Models of coping have not previously been used to address mature age student retention in the known literature. However, there are models of
coping as outlined by Folkman and Lazarus (1980) which identify stress to be the result of a troubled relationship between an individual and their environment. This model recognises that individuals appraise their situation and adopt certain strategies to reduce stress. These strategies can be broadly categorised into problem focused and emotion focused coping. It is evident that this model of coping is particularly relevant and applies to mature age students as they cope with the demands of their student life. Therefore the present study considers models of coping and uses them as theoretical frameworks to contextualise the research.

There is an abundance of quantitative research concerning the early stages, as one enters university, with much focusing on characteristics inhibiting students from progressing. However there is limited research regarding the retention of mature age students and none concerning their lived experiences. Investigations involving the lived experiences of participants provide a realistic feel of a world that cannot be demonstrated in numerical data (Bogdan & Taylor, 1975). Thus the present study explores this gap in the literature by adopting a qualitative approach to investigate the lived experiences of mature age students who have successfully negotiated challenges and reached the final stages of their undergraduate degrees. Such a study will provide mature age students a voice to describe their personal accounts of what they believe has been important to how they have coped with the demands of their student life. Thus this inductive research is truly guided by the personal accounts of the mature age students.

In order to provide an understanding of mature age students there will first be a discussion of the ways in which they approach their studies, the demands they encounter and the developmental stages encompassed within their broad age range. Models of coping will then be examined to provide a framework to contextualise this
research. Personal and ecological resources will finally be explored in relation to how they assist mature age students to adapt and cope with the demands of their student life.

*Mature Age Students*

*Approach to University Education*

Mature age students are a highly self-selected group of individuals, consciously making the decision to apply for university entry (Justice & Dornan, 2001). Such decisions are often triggered by a critical life event or reassessment of goals and priorities such as the birth of a child or children leaving home. These may lead them to reconsider their personal roles and attend for intrinsic reasons such as identity and self development (King, 1989), others seek to gain more qualifications to further their career and finances, rather than following an educational progression from high school into university as younger students may be inclined to do (Hoskins et al., 1997). Therefore mature age students may be more motivated and committed to their studies as they may have more specific and definite goals and outcomes that they are aiming toward.

There is some evidence to suggest that younger students believe that mature age students are “out of practice in the art of learning” (Richardson, 1994, p. 373), some mature age students also believe this of themselves. However much research has found that this premise does not hold as mature age students are just as intellectually capable of completing a university degree, and in many instances they outperform their younger counterparts (Darlaston-Jones, Cohen, Haunold, Pike & Young, 2003; Richardson, 1994). One study analysed a database of student records and found a systematic improvement in performance with age, deeming superiority of mature age students (Hoskins et al., 1997). It has been suggested that mature age students can enrich the
quality of education for all students (Archer, Cantwell, & Bourke, 1999; Richardson & King, 1998), as it has been indicated that they have more determination and greater motivation for study (King, 1989) and are able to use their past life experiences and refined problem solving skills to elicit more effective and elaborate learning (Taniguchi & Kaufman, 2005).

Taniguchi and Kaufman (2005) conducted a longitudinal study spanning 21 years, primarily investigating the profile of mature age students at university and how their life experiences influenced the completion of a four year undergraduate degree program. It was reported that mature age students were likely to have been involved within a paid workforce at some point before they entered the university environment and those who had an occupational background in the area of their studies were more likely to cope and complete their degrees. This was attributed to practical experience, the development of skills and having a network of educated colleagues from whom they could seek advice. This study demonstrates the benefits of resources associated with involvement in the paid workforce and past life experience to completing study. However it must be recognized that by the final stages of the study, students primarily fell into the age range of 36 to 43, and therefore the results may not be indicative of all mature age students whose age range is much broader. Taniguchi and Kaufman’s (2005) focus was on demographic characteristics of mature age students with little regard to how they approached their study.

Mature age students’ approach to study has been found to be somewhat different to that of younger students. Mature age students appear to take a “deep” approach in regard to their learning, with their aim being to gain a conceptual understanding of the material. Conversely a “surface” approach is more associated with younger students
who tend to rote learn the material so that it can be reproduced in an assessment setting, without necessarily understanding it (Hoskins et al., 1997; Richardson & King, 1998).

Justice and Dorman (2001) assessed cognitive activities and self managed study behaviours of a group of students aged between 18 and 23, and another group of mature age students aged between 24 and 64. Mature age students reported use of higher level cognitive study strategies, namely hyperprocessing and generation of constructive information. These strategies are used to increase comprehension and integration of information, which are consistent with the notion of a deep learning approach. This approach takes more time and although mature age students have less available time, they utilize it and other resources more efficiently and productively to reach their goals (Cantwell, Archer, & Bourke, 2001). These studies demonstrate that mature age students are cognitively capable of successfully completing a university degree and often display the use of more effective strategies with respect to time management. However, it must be recognised that mature age students may face a number of challenges as they progress through their studies and their cognitive activities and study behaviours may influence how they cope with these challenges.

Demands on Mature Age Students

Attending university can be very demanding for students. Younger students have often come straight from high school and are relatively familiar with the concepts and ideas of a learning environment, yet they may still face demands and challenges as they progress through their university course. Mature age students may be less familiar with such learning environments since they may not have been involved in one for many years. They are more likely to have been involved in paid employment, fulfilling
family or domestic duties and have made a conscious decision to take on the role of a student (Justice & Dorman, 2001). Younger students are concerned with fitting into university, whereas mature age students are more concerned with fitting university into their already busy schedules (Scott, Burns, & Cooney, 1996) which requires them to make adjustments across many areas of their life (Gall et al., 2000).

Mature age students may find certain systems and procedures within the university context difficult to understand or access. Research suggests there to be a belief that universities tailor their courses and resources more towards the younger students (Kantanis, 2002). For example, many university services are electronic, such as course enrolment, course structures and timetables, fee details, library resources and communication with university personnel. This can be very challenging and can potentially create a barrier for mature age students who perhaps are not accustomed to using a computer or the internet. This can hinder them with their studies and may result in early withdrawal (Thomas, 2002).

Academic timetables have also been the cause of much stress for mature age students. Commitments outside of the university context may limit the times when mature age students are able to attend lectures, for example, mothers with children are likely to be only able to attend university in ‘school hours’ and unable to attend night lectures. This may impact on the choice of units they can select and in some cases may lead them to off campus or part time study (Trotter & Roberts, 2006).

Evidence has suggested that the main challenge mature age students face is in regard to the limited amount of time available to them due to many other commitments, such as family, domestic duties and paid work (Cantwell et al., 2001; Hultberg, Plos,
Hendry, & Kjellgren, 2008; Richardson & King, 1998; Thomas, 2002). Therefore the availability of opting for a part time study load provides the opportunity to organise and structure time in such a way that mature age students can use it more effectively. Nonetheless part time enrolment is associated with many risks relating to finances, balancing multiple roles and lack of available support within the university context. These risks can decrease the chance of mature age students’ ability to complete a degree (Cantwell et al., 2001; Richardson, 1994).

Financial strain is one of the primary stressors faced by mature age students. While some students are able to leave their paid employment in order to focus on their university studies, mature age students are often unable to because of their commitments and everyday costs, such as children or house payments. On average most university students, irrespective of age, work twenty hours per week (Clerehan, 2002; Lawrence, 2003). This has the potential to severely impact on their studies as work hours may conflict with university contact hours resulting in students feeling anxious, overwhelmed and fatigued, having to sacrifice the quality of their work.

Financial aid from the Government may be beneficial for mature age students. However it is only available for full time students and engaging in any paid employment reduces how much can be received. Students requiring a larger income may have to revert to studying part time or off campus, which would result in no Government aid (Taniguchi & Kaufman, 2005). Balancing the multiple roles of paid employment and university study can increase the stress experienced by the students and potentially affect the quality of their work. University policy requires documentary evidence for absences and extensions, which students are reluctant to ask for, and employers are reluctant to provide (Darlaston-Jones, 2007).
When students study full time and on campus it has been found that they are able to immerse themselves in the requirements and expectations of the university and familiarize themselves with the faculty staff and other students (Thomas, 2002). However, mature age students often choose to study off campus or with part time enrolment due to other obligations and constraints on their time. These students do not have a consistent cohort of peers and thus lack engagement with peer support, which has been shown to be beneficial (Clerehan, 2002). Social support from peers is an integral concept in regard to coping and shall be further discussed later in this literature review. Additionally, because part time and off campus students have limited contact hours, they are less likely to interact in the university context (Taniguchi & Kaufman, 2005). Therefore if challenges arise, whether they are related directly to the university or external pressures, these students have fewer interpersonal resources and are more likely to abandon their studies. Statistics show that irrespective of age, only one third of university graduates are part time students (Taniguchi & Kaufman, 2005). It must be noted that the term 'mature age student' is used for any student above the age of 20 upon entry into university in Australia and therefore applies to an extremely broad age range which encompasses a number of developmental stages. These stages are defined by different characteristics and life events, which shall now be discussed.

*Developmental Stages of Mature Age Students*

There are many different developmental approaches. However, Levinson’s work will be used in this paper since it acknowledges that development continues to evolve throughout life, with much focus on the different phases of adulthood. Levinson (1978) argues that the large age range of mature age students includes people in early, middle and late adulthood which are three phases characterized by different
circumstances, challenges and processes. Early adulthood begins around the age of 20 and lasts until approximately 40 to 45 years of age. This stage is defined by high motivation associated with personal drive and societal requirements, with a strong ability to learn specific skills and solve well defined problems. The transition into middle adulthood occurs around the age of 40 to 45 and lasts until approximately 65 years of age. Middle adulthood is characterized by individualization, by this stage risks have been taken and there is an awareness of one’s own strengths and weaknesses. This phase can be one of personal fulfilment and social contribution. Late adulthood begins at around the age of 65 and can be a distinctive and fulfilling time during which an inherent balance is found between oneself and the environment (Levinson, 1978). Thus mature age students are by no means a homogenous group and each developmental stage has many defining characteristics.

Over the course of the lifespan coping strategies are likely to change in response to different developmental and contextual challenges faced during the different phrases (Folkman, Lazarus, Pimley, & Novacek, 1987; McCrae, 1982). It was identified that younger age groups have more difficulties associated with finances, work, home maintenance and social life and yet appraise their difficulties to be more changeable, adopting more active, interpersonal and problem focused coping styles. Whereas older age groups named more personal and environmental difficulties, but were more accepting, using emotion focused forms of coping (Folkman et al., 1987).

Folkman et al. (1987) demonstrate a difference in the way that younger and older people cope, however there is a limitation in that it is perhaps not truly representative of mature age students who have made an informed decision to pursue university education (Justice & Dornan, 2001). The selection, optimization and
compensation theory, postulated by Hobfoll (2002) is arguably more relevant to mature age students across all developmental stages because it emphasizes the importance of resources. Hobfoll’s (2002) theory acknowledges that goals are selected that match perceived available resources regardless of age, which in turn are used to optimize the outcomes of goals. When goals cannot be met modifications to certain resources must be made to compensate for the loss (Hobfoll, 2002). This applies to mature age students as it highlights the use and recognition of their own abilities and resources to cope through university. There are various models of coping and the most central of these will now be discussed.

Models of Coping

Coping is an important concept as it assists in understanding the processes and strategies that mature age students use to manage and progress with their studies. Early coping theorists conceptualized coping in terms of personality traits, suggesting that the presence of stress would determine the actions and therefore the outcome for the individual (Meichenbaum, 1977). However this theory is based on the assumption that individuals are behaviourally consistent across situations with every stress stimulus leading to a predicted coping response (Hobfoll, 1989).

Folkman and Lazarus (1980) composed a complex model of coping which involves a transaction or relationship between an individual and their environment. Coping is defined as “cognitive and behavioural efforts to master, reduce or tolerate the internal and or external demands that are created by a stressful transaction” (Folkman, 1984, p. 843). This transactional model of coping consists of three main components; stress, appraisal and coping resource (Folkman & Lazarus, 1980).
Stress occurs when there is a troubled relationship between an individual and their environment, which is then appraised by the individual. Appraisal allows the individual to identify whether the trouble relationship has already caused ‘harm’, whether there is the potential for harm, otherwise termed ‘threat’, or whether the individual has the potential for mastery or gain, that is ‘challenge’ (Lazarus & Folkman, 1987). The appraisal is dependent on the coping resources perceived to be held by the individual that determines their response (Hobfoll, 2002). Coping is characterized by dynamic change that mirrors the constant assessment and reassessment of a changing relationship between the individual and their environment. This transactional model reflects the constant appraisals and adjustments of stressors made by mature age students as they progress through their university degree.

Hobfoll (1989) furthered Lazarus and Folkman’s (1987) transactional model of coping with his conservation of resources model. This model similarly recognises stress to be due to a troubled relationship between an individual and their environment, however it is primarily concerned with the assumption that individual’s strive to obtain, retain and protect that which they value (Hobfoll & Wells, 1998). Hobfoll determined his model to be constantly active even when stresses and threats are low, reflected by mature age students’ constant aim to work towards retaining their education, seeking to obtain an in depth understanding to broaden their knowledge (Hoskins et al., 1997; Richardson & King, 1998). This model suggests that the loss of an object is more potent than its seemingly equivalent gain. In relation to mature age student this is displayed by the strategies that they adopt to protect their education when stressors are high (Hobfoll & Wells, 1998).
There are two main coping strategies; problem focused coping, which sees the management of the situation, and emotion focused coping, which is used for the regulation of emotions. Problem focused coping is fundamentally concerned with changing the troubled transactional relationship between the individual and their environment (Lazarus & DeLongis, 1983) through problem solving, decision making, direct actions and interventions (Folkman, 1984). Emotion focused coping is used to control distressing emotions by attempting to change the way that a stressor is construed or attended to (Lazarus & DeLongis, 1983). Some techniques used for emotion focused coping include avoidance, detachment, assigning blame and the use of humour (Folkman & Lazarus, 1980). When successful coping strategies are used, the stressor will be diminished (Lazarus & DeLongis, 1983).

There is much literature to suggest that where possible, problem focused coping is the preferred coping strategy as it encourages and leads to effective engagement in a problematic situation (Benzur, 2009; Ward-Struthers, Perry, & Menec, 2000). This is especially prevalent in Western societies where individuals are constantly encouraged or reminded to take control and responsibility for their actions (Lazarus, 1993). Steinhardt and Dolbier (2008) suggested that problem focused coping strategies enable an individual to respond to a stressful situation in a direct and successful manner which results in fewer negative psychological and physical outcomes. They contended that emotion focused coping strategies emphasise avoidance and potentially result in negative psychological and physical outcomes (Steinhardt & Dolbier, 2008).

Problem focused coping strategies are effective in reducing or eliminating stressful transactions, particularly if the stressful transaction is appraised by the individual as being a challenge rather than a threat. In such circumstances the
individual already believes they have the resources, and a sense of control over the situation (Folkman & Lazarus, 1985; Folkman, 1984). Yet there is much evidence to suggest that problem focus coping and emotion focused coping are more often than not used simultaneously and interchangeably (Folkman, 1984). For example, when a threat appraisal is made about a troubled transactional situation the individual does not feel confident in their abilities and therefore does not believe themselves to be in control of the situation. Thus, in a 'threatening' situation, the individual first engages in emotion focused coping to regulate their emotions and distress, and then engages in problem focused coping strategies to reduce or eliminate the threat (Folkman, 1984). The resources that each individual has will influence their appraisal of a stressful situation and the strategies they put in place to cope with it. These apply to the way mature age students perceive challenging situations and attempt to overcome them.

*Resources Influencing How Mature Age Students Cope with University Life*

Mature age students have access to, and use, a number of resources that assist them to cope with the demands of student life. These resources can be grouped into two main categories; personal and ecological. The personal resources of mature age students include self efficacy, optimism, the setting of goals and motivation. Ecological resources used by mature age students include systems of support such as that from peers, family and faculty staff. These resources shall now be discussed.

*Personal Resources*

The personal resources of mature age students influence the way they approach and cope with the demands of their student life. Students with high rates of self efficacy believe that they have the ability to succeed with their studies and a generalised
perception that they have control over the situations and events that they encounter (Gillespie, Chaboyer, & Wallis, 2007). Therefore when students with high rates of self efficacy encounter stress, they are more likely to utilize problem focused coping strategies, exerting more effort and persistence and using efficient problem solving and direct interventions in such ways that result in the desired outcome.

Archer, Cantwell, and Bourke (1999) conducted a study with mature age students and found that students with high self-efficacy view difficult situations as challenges rather than threats, and therefore approach them in a realistic and successful manner. Efficacious students believe they have the ability, so are more likely to engage in problem focused coping strategies, such as exerting sufficient time and energy to complete their studies. Students with low rates of self efficacy are more likely to engage in emotion focused coping strategies and are also more likely to withdraw from their studies (Archer et al., 1999). Over engagement in emotion focused coping strategies can be dangerous as an individual may reduce the importance of a stressor which means they are less likely to attend to it and therefore it will not be completely eliminated. Self efficacy encourages students to engage in problem focused coping strategies to overcome challenges. The findings of Archer et al., (1999) are particularly valuable with regards to the purpose of this paper because it provides an example of students coping beyond that of the transitional stages into university. However, the participants were selected from the final semester of first and second year and the likelihood that they completed their undergraduate degree is uncertain, especially as they had at least one whole year, if not two more years at university before they would have graduated.
Chemers, Hu, and Garcia (2001) issued different aged students with self report questionnaires relating to factors that impact on tertiary education; academic self-efficacy, perceptions of challenges versus threats, academic self-rating, academic evaluations, stress and health. Results support those of Archer et al. (1999) in that students with high self efficacy viewed demanding situations as challenges rather than threats. These students worked harder, persisted longer, engaged in problem focused coping strategies and held higher academic expectations (Chemers, et al., 2001). This preparation decreased the level of stress experienced by the student and demonstrated that students with high self efficacy are much better equipped at coping with challenges and manage their university environment more effectively, which leads them to be more successful and physically healthy. The results of this study are particularly educational, however it must be highlighted that the participants did not represent the broad age range of mature age students.

A student’s world view is a personal resource that can impact the way they approach and cope with the demands of their studies. Optimistic students have a general belief that things will go their way and that they will successfully be able to overcome difficulties (Chemers et al., 2001; Scheier & Carver, 1985). Other students are pessimistic, expecting negative things to happen to them and anticipating negative consequences of their actions (Aspinwall & Taylor, 1992). Optimism is related to psychological well being as Scheier and Carver (1985) demonstrated when undergraduates who reported themselves to be optimistic at the beginning of semester had fewer health problems, especially symptoms relating to stress at the end of semester.
Students, irrespective of age, who have high self-efficacy and are optimistic are generally more likely to be able to negotiate and overcome challenges. These students also tend to set themselves higher goals (Tinto, 1975) which need to be specific, measurable and attainable. Bandura and Cervone (1983) performed an experimental study investigating the effects that self-efficacy and self-evaluation have on goal systems and performance motivation. Although their study did not specifically involve mature age university students, it clearly highlighted the need for the monitoring of specific goals, finding that self efficacy and self dissatisfaction were the most motivating aspects indicating performance change. Participants were particularly motivated when they did not reach the goals that they believed themselves to be capable of. Conversely there was substantial decline in performance if participants did not believe they had the necessary ability to complete the goal as they lacked motivation to work towards it (Bandura & Cervone, 1983).

Motivation can be a defining factor in the way mature age students cope and progress through their university studies. There are many reasons why mature age students are motivated to succeed. Many seek a qualification to attain employment in higher paid positions, for others it is for intrinsic reasons such as self development or identity, especially for women who want to broaden their role past that of a ‘wife’ or ‘mother’ (Richardson & King, 1998).

Scott, Burns, and Cooney (1998) used quantitative methods to explore the motivation of mature age mothers with children, issuing questionnaires to graduates and to students who interrupted their study before graduation. The results found few motivational differences between the ‘interrupters’ and the ‘graduates’. In some cases the interrupters scored higher on the motivational scale, a possible explanation being
that they were extremely eager to overcome and escape from the very thing that prevented them from completing. While this study highlights the importance of having a goal and being motivated to work towards it, it also demonstrates the reality for many mature age students as life circumstances prevent them from reaching their goal. However Scott et al. (1998) used only mothers in their study and therefore the results cannot be applied to all mature age students. The study failed to investigate differences between the groups, particularly in relation to what it was that enabled the ‘graduates’ to finish. Personal resources such as self-efficacy, confidence, optimism and motivation all influence the way in which an individual appraises and approaches different situations as discussed in this section. Ecological resources are another predictor of how mature age students cope with the demands of university life.

Ecological Resources

There is much literature concerning ecological resources, mainly that of social support and its structure and function in regard to coping and success at university, however it has no set definition. Some papers define social support as the simple interaction or presence of another person, however it can be argued that this definition lacks the essence of what an essentially ‘supportive’ relationship provides (Archer et al., 1999; Lawrence, 2003; Murtaugh et al., 1999). Therefore, for the purpose of this paper, social support shall be defined as “the existence or availability of people on whom we can rely, and who let us know that they care about and value us” (Grant-Vallone, Reid, Umali, & Pohlert, 2004, p. 257). This definition can apply to support from peers, faculty and family.

Mature age students often have other priorities and obligations such as family, caring for children or being employed in the paid workforce and therefore have
difficulty finding the time for university (Scott et al., 1996). Therefore some mature age students do not wish to involve themselves with the social environment of the university for fear that it will detract from their education rather than assist with their progression and success (Tinto, 1975). This can be an effective coping strategy in the short term, however there is much evidence suggesting that in the long term, social isolation can be damaging (Lawrence, 2003; Tinto, 1982) and that indeed, social support within the university context is most significant to the way students cope and thus to their academic success.

Students who are actively involved and have built social networks within the university context feel a sense of connectedness to the university and therefore are less likely to withdraw from their course when challenges arise (Harrison, 2006; Murtaugh et al., 1999). Undergraduate learning at university often sees lonely students in large lecture theatres having little interaction with other students or academic staff (Archer et al., 1999). Therefore it has been found that many mature age students take part and are committed to study groups that they have set up and are also keen to take part in social programs based at the university. These programs and groups enable them to fulfil their practical, social and academic needs, alongside others who may be in a similar situation (Clerehan, 2002).

Grant-Vallone et al. (2004) asked mature age students to complete surveys focused on their experiences with social support. The study surprisingly found that mature age students rated peer support as more important than support from family members. The unique support provided by peers addresses the stress that is mutually understood only by others who are in a similar position. Social support in the form of peers is particularly important for women, in times of academic strain, peer support
significantly decreases the psychological distress experienced by female students. This same direct effect has not been demonstrated for men (Gall et al., 2000).

The relationship between faculty members and students can influence the students’ progress and likelihood of successfully completing their university degree. Lawrence (2003) found students were likely to flourish and succeed academically when faculty staff administered a supportive and encouraging learning environment. This is because students who feel cared for by a staff member will actively seek help to overcome challenges and will therefore persist with their academic careers rather than withdraw (Darlaston-Jones et al., 2003; Thomas, 2002). Faculty members are also key contributors in social support since they are able to facilitate or deny socialisation between students, for example allowing group discussions and team exercises (Lowe & Cook, 2003). It has been acknowledged that mature age students often find faculty staff approachable and communicate with them with greater ease than do younger students (Gerdes & Mallinckrodt, 1994; Kantanis, 2002) and are able to take full advantage of the support that they provide.

Close family environments may be a predictor of retention rates for mature age students as they can affect how the student approaches and copes with their studies. Family commitments are a crucial determinant of non-completion for mature age students (Lee, Hamman, & Lee, 2007; Thomas, 2002). This conclusion is supported by Scott et al. (1998) who investigated what motivated and enabled mature age mothers to return to study. A greater amount of family hostility was reported among the mature age mothers who interrupted their studies than amongst those who graduated. Since Grant-Vallone and colleagues’ (2004) study highlighted that peer support was in fact
rated higher than family support it can be inferred that the two forms are unique, perhaps offering different strategies and techniques for coping.

Darlaston-Jones (2007) developed student profiles with respect to the individual's external demands and their role as a student. Three profiles were established namely; the navigator, the juggler and the analyst (Darlaston-Jones, 2007). All profiles were distinctively different; navigators were highly self motivated and prepared to do what was necessary to achieve their goals, jugglers had difficulty balancing conflicting demands on their time such as paid work, family and university studies, and analysts were highly critical of themselves in order to excel. An underlying aspect for all of these students' success was unconditional support from at least one source. The unconditional nature of the support which knew no bounds was what made it so effective and important (Darlaston-Jones, 2007). This type of support was usually supplied by a family member. Although emotion focused and problem focused strategies are likely to be utilised by both family and peers, these studies demonstrate that perhaps families provide more emotional support, whereas peers are likely to be more intent on engaging with problem focused strategies to overcome stressful situations.

Overview of the Present Study

A significant number of mature age students enter tertiary education, however little more than half complete their degree (EIM Support, 2010; Gerdes & Mallinckrodt, 1994; Tinto, 1982). A number of investigations have identified the demands of mature age students', including external responsibilities such as family, domestic duties and paid work, lack of time and difficulty accessing resources (Hultberg, et al., 2008; Scott et al., 1996; Thomas, 2002). These reasons are among many that lead students to
withdraw early from university. Early student withdrawal is associated with great costs to the individual, their family, community and the government. In the current economic climate academic qualifications are ever more necessary. This is mirrored by the political climate where policies to increase the number of tertiary educated people are being discussed and introduced. Therefore mature age student retention is an important social issue. Frameworks established in models of coping will be used to contextualise ways in which mature age students manage their university life.

Many studies have been conducted in an attempt to recognize what enables mature age students to cope with their tertiary studies. These studies all add to the body of knowledge concerning mature age student retention. However, few involve the complete age range of mature age students, instead focusing on groups such as mothers, or students over 35 years of age. Although coping strategies are discussed, they are not drawn from a sample that have coped through to the final stages of their university studies but rather involve students who are in the first or second year of their undergraduate degree. The majority of these studies are quantitative and whilst these statistics do provide valuable information they lack information regarding the actual lived experiences of the individual’s taking part.

It is thus imperative for there to be an understanding of what enables mature age students to continue, persist and cope with their studies. It is anticipated that the findings of this research will have the potential to guide and inform future policies and programs aimed at the retention of mature age students. Therefore a qualitative approach was used, to seek rich and detailed responses from mature age students in the final year of their undergraduate degree to the question: How do mature age students cope with the demands of student life?
Method

Research Design

An in-depth qualitative research design was employed to yield rich, descriptive data that would allow the researcher to examine the lived experiences of the mature age students. Qualitative research designs are beneficial as they are primarily concerned with the meanings and interpretations that individuals have when they interact with each other and their environment (Silverman, 1993).

This study was embedded within a phenomenological framework which involves studying the everyday events from within the life-world and viewpoint of the persons experiencing them (Liampittong & Ezzy, 2005). Unlike other frameworks, phenomenological research does not seek to uncover empirical or theoretical data but offers accounts of experiences as they are lived. Therefore this particular approach was used for this study as it provides mature age students a voice, where they are able to discuss their personal perspectives and interpretations that have been important for them to cope with their student life. To enable the researcher to objectively describe the phenomena they will ‘bracket’ their own perceptions and conventions of the world (Husserl, 1999). Phenomenology can be interpreted in a number of ways (Creswell, 2009), essentially it recognises that every individual has particular ways of making sense of their experiences within their own lives and these meanings differ, it seeks to capture the ‘essence’, identifying the consistencies within each person’s accounts to gain insight into their motivations and actions (Miles & Huberman, 1994).
*Participants*

Phenomenological strategies involve studying a small number of participants who are experiencing essentially similar events or processes (Creswell, 2009; Polkinghorne, 2005). Twelve mature age students who were enrolled in a Bachelor programme volunteered to participate in this study. The students came from two different universities in Western Australia. Seven were students of Psychology and Social Sciences, four were students of Business and Law and one was a student of Education. As shown in Table 1, participants were aged between 25 and 64 years with the average age being 44 years. Seven were enrolled with full time status, whilst five were part time. All 12 mature age students were enrolled in at least one unit of their final year. The 12 participants enabled saturation of content, whereby no new information was being discussed (Creswell, 2009).

Table 1

*Participant Details*

<table>
<thead>
<tr>
<th>Pseudonym</th>
<th>Age</th>
<th>No of years enrolled</th>
<th>Enrolment Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alice</td>
<td>33</td>
<td>5</td>
<td>PT</td>
</tr>
<tr>
<td>Bella</td>
<td>25</td>
<td>4</td>
<td>FT</td>
</tr>
<tr>
<td>Carmen</td>
<td>25</td>
<td>3</td>
<td>FT</td>
</tr>
<tr>
<td>David</td>
<td>60</td>
<td>3</td>
<td>PT</td>
</tr>
<tr>
<td>Hannah</td>
<td>27</td>
<td>3</td>
<td>FT</td>
</tr>
</tbody>
</table>
Materials

Each participant was issued an information letter (Appendix A) and asked to complete and return a demographic information sheet (Appendix B) prior to the first interview. Both the participant and researcher signed a consent form (Appendix C) and a semi-structured interview schedule (Appendix D) was used to guide the interview. All interviews were recorded by an audio recorder, downloaded onto the researcher’s personal computer using the software SpeechExec Pro Dictate v. 5.0 and then transcribed using SpeechExec Pro Transcriber v. 4.3. These recordings are to be erased following the preservation period of five years after publication. Many journals were used by the researcher to make reflective notes that facilitated analysis of the data.

Procedure

Prior to commencement of the research, approval was granted from the Faculty of Computing, Health and Science Research Ethics Committee at Edith Cowan University. The researcher emailed many faculty members who were teaching the final year of an undergraduate program and they forwarded an email to all their students. All

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Year</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jess</td>
<td>36</td>
<td>6</td>
<td>PT</td>
</tr>
<tr>
<td>Joan</td>
<td>28</td>
<td>5</td>
<td>PT</td>
</tr>
<tr>
<td>Kate</td>
<td>64</td>
<td>3</td>
<td>FT</td>
</tr>
<tr>
<td>Leonie</td>
<td>58</td>
<td>4</td>
<td>FT</td>
</tr>
<tr>
<td>Linda</td>
<td>55</td>
<td>4</td>
<td>FT</td>
</tr>
<tr>
<td>Pamela</td>
<td>52</td>
<td>5</td>
<td>PT</td>
</tr>
<tr>
<td>Rebecca</td>
<td>52</td>
<td>4</td>
<td>FT</td>
</tr>
</tbody>
</table>
potential participants then made contact with the researcher by email, to which the researcher responded with a copy of the information letter (Appendix A) and a demographic information sheet (Appendix B). The information letter outlined what the study involved, emphasising that they were able to withdraw without penalty at any point in the research process. The demographic information sheet (Appendix B) would later be used to shape some questions around their personal responses, such as whether they were enrolled with full time or part time status and how long they had been enrolled in the university course. Snowballing was used as a method of recruitment whereby participants were encouraged to recommend or suggest the research to other eligible candidates (Liamputtong & Ezzy, 2005). A suitable time and place was then arranged for the participant and researcher to meet. Of the 12 participants, 10 met on university campus and two at their home. Data collection occurred between June 2010 and August 2010.

Before each interview began the researcher ensured that the participant understood what the research involved and the process that would take place. A consent form (Appendix C) was then signed by both the researcher and the participant, authorising the researcher to conduct, audio record, transcribe and analyse the interviews whilst also ensuring confidentiality with no identifying information being used and pseudonyms being utilised rather than the participants’ names. After the interview the researcher and participant debriefed about any concerns that may have surfaced during the interview.

The interviews were semi-structured in nature. An interview schedule (Appendix D) was used, consisting of a number of questions followed by probes that the researcher could use at her discretion to encourage the participant to elaborate on their
responses. This style of interviewing enabled the researcher to gain a detailed description of the participants' experiences, perceptions and beliefs whilst also being able to pursue interesting avenues that emerged resulting in broader and deeper accounts (Smith, 1995). Before actual interviews began, the questions were pilot tested with a mature age student who fitted the general profile of the participants used in the final study. This was a strategy encouraged by Smith (1995) and enabled the researcher to clarify, develop and identify the effectiveness and appropriateness of the interview schedule and style.

The interviews varied in length from approximately 30 minutes to one hour. Participants were given a brief introduction before, and time to debrief after the interview. Following this interaction, the researcher noted prominent issues and ideas that had emerged and the demeanour, non verbal characteristics and traits that the participant displayed during the interview. This information would later be used when analysing the material. Once the material had been analysed and themes identified a second meeting was made with six participants to discuss and verify the outcomes.

Data Analysis

The audio recording was immediately played after the interview and predominant issues identified. The audio recordings were transcribed verbatim and de-identified by the researcher. The transcriptions were read multiple times so the researcher could gain a broad understanding and become familiar with the experiences and perceptions of the participants.

The researcher is an active agent in the research process as their characteristics and presence may influence or bias the responses of participants. Literature suggests
that participants often engage in more self disclosure if they feel the researcher is similar to themselves (Breakwell, Hammond, & Fife-Schaw, 1995). Although there were many similarities between the researcher and participants, it must be noted that the researcher did have a relatively young appearance which could have potentially shaped the responses elicited by the mature age students.

The data was analysed using thematic content analysis, an inductive process whereby meaning is generated by physically organizing and subdividing the collected data into categories (Breakwell et al., 1995; Creswell, 2009). First significant words, statements and sentences were identified and labelled on each transcript. A cognitive map was then drawn allowing the researcher to visualize and recognize commonalities across transcripts and develop a hierarchy of themes from which linkages were identified (Grbich, 2007). This information was then reduced into a table where major themes became headings, under which sub themes were substantiated by portions of the transcripts (Creswell, 2009).

A number of techniques were used to ensure rigour. A comprehensive literature review was not instigated until interviews had begun. This was to certify that the research was inductive in nature with the data truly guiding the research (Breakwell et al., 1995). To make certain that the themes were representative of the data and not subjected to researcher bias, triangulation was used, whereby the researcher adopted a number of strategies. First the researcher kept a self-reflective journal in which personal reactions were documented throughout the process so that they could compare with, support or be separated from the transcripts. The material was also reviewed by a co-analyser who identified and verified existing themes, which were then discussed in a second meeting with six of the original participants to validate the findings. Interviews
were also conducted until saturation of content had been reached, whereby no new material was emerging.

Findings and Interpretations

Thematic content analysis used to examine the participants' responses identified three dominant themes relating to how mature age students cope with the demands of student life. These themes were: Goal associated with their university education; University Life; and Resources. As illustrated in Table 2, each major theme had recurrent sub-themes and concepts. These themes and sub-themes will be discussed, compared with previous research and accompanied by extracts from the interviews to provide examples.

Table 2

<table>
<thead>
<tr>
<th>Themes</th>
<th>Sub-Themes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goal</td>
<td>Determination and Commitment</td>
</tr>
<tr>
<td>University Life</td>
<td>Competing Agenda</td>
</tr>
<tr>
<td></td>
<td>Mode of Study</td>
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</tbody>
</table>
Each mature age student had specific reasons why they entered their university course and what they wanted once they had completed it (Hoskins et al., 1997). Thus, goal emerged as a main theme. Previous literature recognises mature age students to be a highly self selected group of individuals who have consciously made a decision to enter university for specific reasons (Justice & Dornan, 2001). All but three of the participants were working towards a career, approximately half of these were preparing for a new career whilst the others were advancing their existing career. Bella identified new career prospects to be her focus:

“I don’t think it’s that I wanted a uni degree, I think it’s more the fact that I decided that I wanted to be a teacher, and so because of that I had to have a uni degree.”

As suggested in previous literature significant life events can trigger an individual to reassess their goals and priorities (King, 1989). This notion applied to
many of the participants in this study, however the significant life event differed. For participants over 40, significant life events related to separation such as that from children leaving home or from a spouse. Significant life events for those under 40 were associated with acquisition, such as marriage or birth of a child. For example, Jess was a single mother who recognised that motherhood had facilitated her goal of attaining a career, she stated:

“when I had my daughters... I had to stop and I started evaluating my life and thinking what do I want for my children and what do I want for myself. And it gave me the drive and the incentive to go for it, and do what I want... It's given me something other than being defined as a ‘Mum’... I love being a mum, don’t get me wrong, but I want to be more than just a mum, and I want to give, I want a better life for myself and my daughters.”

As Jess demonstrates, self development and the broadening of identity were also goals influencing her decision to enrol at university. These goals were reflected by many of the participants, especially those who were mothers (Richardson & King, 1998).

There appeared to be a difference between participants who were under 40, and according to Levinson (1978) were in the phase of early adulthood and those over 40, in middle adulthood. As Levinson suggests (1978), each life phase is characterised by certain life events. In early adulthood people make choices and set goals that will define their place in the adult world. This was reflected by the participants in this phase whose goals were to attain skills for a new career. Some participants in this phase also displayed a need for self development, in particular the mothers of children. Levinson (1978) suggested middle adulthood to be a phase of personal fulfilment and refinement of skills. This was reflected by the goals of mature age students in this phase, many
commenting that when they were younger they "... *didn’t have the opportunity to go to uni....*" and therefore were now fulfilling something that they had always wanted.

Others in this phase had chosen to advance their existing career.

Bandura and Cervone (1983) found that setting realistic, attainable and measurable goals are strong indicators of their outcome. This was demonstrated by all of the mature age students who had specific goals that they had set out to achieve. Reasons for such goals differed across developmental and life phases.

**Determination and Commitment**

The presence of goals held by the mature age students highlights the importance and value they place on their education. Determination and Commitment surfaced as a sub-theme to goals. This notion is supported by Hobfoll’s (1989) model of conservation of resources which is primarily concerned with the assumption that individual’s strive to obtain, retain and protect that which they value (Hobfoll & Wells, 1998). Carmen highlights this when she said:

"I’m going to be doing it, until I do it and get what I came for"

The participants understood that challenging situations can harm or threaten their goals. However, if they were highly committed and determined to reach their goal then they were more likely to go to extra lengths to overcome obstacles. When asked what happens when his goals are threatened, David’s response was:

"... sure, I find university hugely difficult... but I’ve got my teeth into it and I don’t want to let it go. I’ve become very resilient and very determined."

Linda furthered this, explaining that when confronted by challenges she thought:
"... I could either stop, and be where I started or I could keep going and get my degree."

Mature age students are likely to set goals that are of value, that they will be determined and committed to achieving. Findings from this study show that when these goals are threatened or at risk the mature age students react in ways that will protect and retain them. This is consistent with the views espoused by Hobfoll and Wells (1998) who found that as people age they draw on a number of different resources to maintain that which they value.

**University Life**

Participants discussed how they managed their university studies, from which the dominant theme University Life transpired. Many mature age students balance multiple demands from different domains of their lives, leaving limited time for their university studies (Cantwell et al., 2001; Hultberg et al., 2008; Richardson & King, 1998). This was a prominent issue for the participants, thus Competing Agendas became a sub-theme to University Life. Some were restricted in terms of the time available to complete their university education, giving rise to the sub-theme Mode of Study. The attitude of the mature age students and the awareness of their own abilities and the university systems influenced how they approached their studies and coped with fulfilling the course requirements, this sub-theme is labelled Attitude, Approach and Awareness. These shall now be discussed.

**Competing Agendas**

Previous literature has shown that mature age students often have difficulties finding time to fit university in to their already busy schedules (Scott et al., 1996).
Mature age students are likely to be balancing a number of different roles such as family life, children, domestic duties and paid employment (Justice & Doman, 2001). Being a university student adds to this pressure and can require them to make multiple adjustments across many different aspects of their life (Gall et al., 2000).

Of the 12 participants, 10 described how competing agendas had influenced their university studies. A number of older participants, above the age of 40, explained how competing agendas had prevented them from obtaining their qualifications to pursue their career earlier, such as Linda:

"I also had to wait until my kids had finished their education, I didn't feel that it was right to be in competition with them... life gets in the way, families and all that, and your own time limits with study... I have no time, and the obligations that I have to other people, like when my kids are here, I've got obligations to them, I've got, you know [obligations] to [my husband]"

Pamela spoke of how her role as a wife and mother had prevented her from attending university earlier. However the fulfilment of these roles had provided her with greater determination to complete her own, personal goal of achieving a university degree:

"... in the last 30 years I've done the supporting role of wife [and mother]... my feeling was always to get them through university first... my husband was doing courses so, there was always somebody else in the house studying and when it finished I decided, no, this is my turn, I'm going to do it now."

Jess was in the younger age group, below 40 and as a mother of young children she explained:
"I have a whole other life that needs to be running and a whole production line kind of thing... once all of that's done, then I can approach my uni work."

Financial strain is one of the primary stressors confronted by mature age students (Clerehan, 2002). This was a significant issue for the mature age students in this study, especially for those below the age of 40. As Bella confirmed:

"... [it is] hard, really really difficult finding the balance between uni and work and then between uni, work and life as well."

Some students are able to leave their paid employment so that they can focus on their university studies, however mature age students are less able to because of the lack of alternative financial support and commitments demanding financial resources such as children or house payments (Lawrence, 2003). Many of the mature age students, especially in the younger age group, reported that being involved in the paid workforce was not a choice but rather a necessity as they "...need[ed] to work to support [themselves]". This was particularly emphasised by those enrolled as part time students as they were not eligible to receive financial aid from the government.

Many of the mature age students who were above the age of 40 believed themselves to be relatively financially stable. Some were financially supported by their partners, whilst others were involved in the paid workforce. It was apparent that they were accepting of their situation and did not determine it to significantly inconvenience them, as Pamela commented:

"I'll be working 30, 40 hours per week, so I'm just doing two units, that's fine"

These findings demonstrate the effect that competing agendas have on mature age students’ ability to cope with their university studies. The term mature age student
applies to a broad age range. Therefore it is not surprising that competing agendas differed between the participants in this study. Those in early adulthood (Levinson, 1978) below the age of 40 spoke of competing agendas that had influenced their tertiary education such as family and in particular paid work commitments. Participants in the older age group, middle adulthood (Levinson, 1978) explained how the fulfilment of multiple roles had prevented them from completing their degree earlier, many were still attempting to balance these roles however they were accepting of the changes and adaptations that needed to be made.

Mode of Study

The mature age students' mode of study significantly impacted the way they coped with the demands of their student life. In particular this was in relation to the amount of time spent on university campus. Previous literature has found part time and off campus modes of study, irrespective of age, can considerably decrease the likelihood of student's completing their degree (Cantwell et al., 2001; Richardson, 1994). However, mature age students often have to revert to these modes of study. For example, commitments outside of the university context may limit the times when mature age students are able to attend lectures (Trotter & Roberts, 2006) as demonstrated by Jess:

"I found it really difficult... because some of the compulsory units were night time, yes and I found that really hard because I wanted to be on campus but what do you do when you have kids?"

All of the mature age students interviewed preferred to study on campus as this mode of study enabled them to stay focused, gain a broad understanding of the material
and provided them with the interaction with lecturers and fellow students. As Rebecca stated:

"I need to be on campus to stay motivated, to stay on track, to, you know, you can pick up a lot more, it just fills in the gaps."

Similarly explained by Pamela:

"I need to be a part of the lecture and tutorial and I need to make sure I'm here for everything that's going on... I do need to have the lecturers to listen to, the books to read, the discussion with people around it..."

Interestingly, there was also an acknowledgement of the benefits of having the opportunity to study off campus, for example Linda had this opinion of off campus study:

"I hate it, I hate it... [but] I'm also grateful for the fact that it was online because I wouldn't have had the opportunity to do my units last semester... the benefit of online [is that] I could do it at night time and I could fit in [other] things like that."

Participants also commented on their mode of study in relation to full time and part time enrolment status. It must be noted that at the time of this study, seven of the 12 participants were enrolled with full time status, however of these seven, four spoke of a time when they did have to reduce their enrolment to part time status. As previously discussed, mature age students are likely to have a number of other commitments (Cantwell et al., 2001; Hultberg et al., 2008) and so the option of part time study provides them with the flexibility to adjust their university studies around their busy schedules.
Evidently participants preferred studying on campus. It is suggested that this mode developed their learning and provided resources enabling them to cope through challenging situations. Participants suggested disadvantages of studying as part time students in relation to lack of contact with the university, staff and other students. However these mature age students also recognised the benefits of off campus and part time study as it provided them with the opportunity to be flexible and adjust their studies to what best suited them.

_Attitude, Approach and Awareness_

Evidence has suggested that mature age students adopt a different approach to study than younger students. As previously discussed, mature age students have purposely decided to enter university (Justice & Dornan, 2001) and are more likely to have specific goals that they are determined to accomplish. Therefore mature age students often adopt a "deep" approach to learning whereby they seek to gain a conceptual and rich understanding of the material (Hoskins et al., 1997; Richardson & King, 1998). All but one of the participants of this study demonstrated a desire to gain a conceptual understanding of their course material, similarly stating that "[they] do more than [they] should."

A strong association was found between the participants' goal and the way they approached their university studies. Pamela was studying to broaden her identity and gain new knowledge, this was reflected in the way she approached her studies:

"I am very keen to sort of learn as much as possible... I really want to branch out and look at everything [the lecturers] suggest and read different papers on it with different ideas."
Other mature age students, such as Leonie, who were working towards a career explained:

"I want to be a good one, so I feel like I need to know as much of this stuff as I possibly can get hold of so that I can be good at it."

These findings support Justice and Dornan (2001) who investigated the study behaviours of mature age students. They found mature age students used strategies associated with greater understanding of information so they can apply it in their chosen field. Although the mature age students involved in the present study expressed a strong desire to achieve high grades, it was explained by many, that their main priority was to gain as much knowledge in each unit as they possibly could.

Of the 12 mature age students involved in this study, 10 communicated strong positive emotions associated with university. Some spoke of enjoyment and excitement, feeling that "... uni has enriched [their] life". Others spoke of an interest in the material, for example Leonie said:

"... I just find it really interesting. There's all this stuff out there that I didn't know and I want to know about it."

It was inferred that the positive attitudes of the mature age students enabled them to progress and not be deterred when they were confronted with challenges relating to their studies.

The mature age students in this study were particularly aware of their own abilities and how the university systems operate. This awareness was specifically related to the fact that they were in the final year of their degree, reflecting study maturation and significantly impacting how the participants approached and attempted
their studies. Every semester the mature age students became more specialised in knowing what adjustments needed to be made to enable them to cope and proceed with the demands of university life. Hannah recognised this, stating:

“For every semester that passes by I get smarter and smarter because I know my limits and I, like I know for this semester that has just been, that I can’t do uni work and work on the same day, so I’ve changed that for next semester”

Although the mature age students’ had different strategies for study they were all aware of what worked best for them and how to achieve maximum efficiency. The participants were also aware of how the university systems operate. Such awareness could not be obtained until the final years of their degree. For example Bella stated:

“... not playing the system but knowing that if something’s due at 4.30 on Friday, that if you’re external you can actually, well as long as you hand it in before 8am on Monday morning it’s still counted as 4.30 on Friday...”

Awareness of one’s own abilities and university operations develop over time. Thus, this quality is unique to students who are in the latter stages of their university education. Since all of the mature age students were in the final year of their degree it is not necessarily surprising that they displayed such qualities and knowledge.

Resources

Much research demonstrates that the resources available to mature age students are an important element in helping them cope with the challenges of their student life (Archer et al., 1999; Chemers et al., 2001; Darlaston-Jones, 2007; Scott et al., 1996). This was apparent among the participants, thus Resources emerged as a main theme. Personal Resources, Ecological Resources and Coping Strategies assisted the mature
age students to reach their goals, comprising sub-themes. Personal resources refer to characteristics acquired by the individual such as self efficacy and optimism. Ecological resources relate to external assistance, such as support from peers and family. Coping Strategies were categorised as problem focused and emotion focused. These will now be discussed.

**Personal Resources**

Self efficacy is the belief in one's own capabilities to achieve a required outcome (Bandura, 1997). This characteristic was eluded to by 10 of the 12 participants interviewed with many making statements such as “... overall I’m pretty confident in my own abilities...” and “...I know I can do it”. Evidence suggests that students who do have a belief in their own abilities are likely to utilise efficient problem solving skills to cope with challenging situations (Archer et al., 1999; Chemers et al., 2001). This increases the likelihood that they will achieve the outcomes that they are aiming toward.

Research suggests that students with high levels of self efficacy hold higher academic expectations and recognise that certain strategies will need to be adopted to reach their goals (Chemers et al., 2001). This premise held for the mature age students within this study as Louisa remarked:

“I’m an exceedingly high achiever, I’m an exceptional perfectionist. I get very upset if I don’t do well...I know that if I actually put the effort in, and maintain the concentration through it, then I can do well.”

The participants who lacked self efficacy were primarily focused and driven by their goals. These reflected the participants' own expectations. For example Alice described herself as being her... “own worst critic... the kind of person that doubts
herself pretty much every day”. However Alice was also very aware of her goal and was “happy to pass... because [she knew] that [she would] be able to get a job at the end of it”.

These findings demonstrate that self efficacy is a characteristic that has enabled many mature age students to progress with their studies and has influenced the expectations that they have. Students who lacked self efficacy did not hold exceedingly high academic achievements but were primarily focused on their goal and endeavoured to do just enough study to achieve it.

Optimism surfaced as a personal resource influencing the way mature age students coped and dealt with challenging situations. Optimistic students had the belief that things would go their way and that they would successfully be able to overcome challenging situations (Scheier & Carver, 1985). This characteristic was displayed by a number of mature age students with many believing that “... it can only get better”. In challenging situations, these optimistic mature age students were accepting and willing to embrace alternative strategies, such as reducing to part time or off campus study rather than withdrawing from the university altogether. Participants also used ecological resources to assist them with managing their university studies.

Ecological Resources

For the purpose of this paper, ecological resources refer to the support provided by people who can be relied on, care for and value the mature age students (Grant-Vallone et al., 2004). This support was provided by people both inside and outside of the university, such as family, peers and faculty. All participants spoke of at least one form of support that they felt was fundamental to the way that they were able to cope
and progress through their university studies. Forms of support from within the university will first be addressed.

*Within the University*

Past research suggests that social support from within the university significantly influences how students cope with their university course (Tinto, 1982). Mature age students have limited time available for their studies and are therefore less likely to involve themselves with the social environment at university for fear that it will consume time and detract from their education (Tinto, 1975). Although one student did report that she lacked time for social interaction with other students, this was generally not found with the current sample, as the importance of peer support was recognised and an effort made to engage with it.

The majority of participants commented that they discussed things relating to university with their peers, such as the course material. Bella stated:

"... it's great just having those people to bounce ideas off... I think it's just hearing other perspectives from someone... [but also] I guess being validated"

Mature age students often take part and commit to study groups that they have set up (Clerchan, 2002). This was reflected by participants such as Kate:

"Two or three people will work on notes and then we'll hand them over to each other and cross reference them and get a more richer study sheet."

The mature age students emphasised an appreciation for peer support as it provided them with a sense of integration and comforted them with the prospect that they were not alone, for example Jess recognised:
Coping and Mature Age Students

“... it was good to be able to talk to someone who was in the same sort of boat and we were all pretty much single mums as well...”

Similar comments were made by many as support from peers was highly rated (Grant-Vallone et al., 2004). This is likely due to the unique support they provide which addresses stress mutually understood only by others in a similar situation. This is important for mature age students who sometimes believe universities to be tailored more toward younger students (Kantanis, 2002).

It was proposed that peer support became stronger as the mature age students progressed through their undergraduate university degree. As Pamela stated:

“... by year 2 and 3 when you’ve dropped out all those people who are really not interested and you’ve got people who really want to get it finished... [the peer group] becomes stronger each year and that’s the pushing part... you’re pushing each other the way through...”

This is a unique finding. It is based on the premise that by the end of their undergraduate degree mature age students are surrounded by peers who share the same commitment and determination. This leads them to assist and encourage each other to continue to seek and reach their goals.

Support from faculty members played a valuable role in assisting mature age students to cope with the demands of their course work. Although the majority identified that they would first seek help from their peers or a family member, many commented that they were comforted by the fact that the lecturers and tutors were available if they needed them and this encouraged them to grow academically, as for Rebecca:
"... what I have enjoyed is knowing that support is there from your peers and from the [lecturer]... [this] was a contributing factor to keep going."

Research shows that mature age students approach faculty members for help with greater ease than younger students (Gerdes & Mallinckrodt, 1994). This was verified in the current study:

"I'm not intimidated or concerned about [staff] ...sometimes you hear that apprehension in younger people...I find it quite easy to converse with them."

Each participant recognised the importance of the support provided from within the university. It is suggested that this valuable form of support is highly associated with enabling the mature age students to overcome the challenges relating directly to the university and their role as a student. Support from outside of the university shall now be discussed.

*Outside of the University*

Support from outside the university was recognised to be extremely valuable. One investigation identified three distinctly different student profiles in regard to management of and approach to university study (Darlaston-Jones, 2007). These different profiles all had one underlying aspect, unconditional support. It was recognised that this form of support, which knew no bounds was usually elicited from a family member (Darlaston-Jones, 2007). In the current study, all but one of the mature age students told of family relationships that had encouraged and enabled them to reach the final stage of their undergraduate degree. Many spoke of how the strength of the relationship with family members such as parents, husbands or children had been the reason for their ability to cope, for example Alice who said:
"I couldn't have completed uni without them, it's as simple as that. My mum and dad are brilliant."

Other participants explained how their families had encouraged them to enter and made changes in their lives to accommodate for the students, Leonie explained:

"... [my husband] looked up the uni, he rang the uni, he found out what I needed to do... he encouraged me to fill in the forms and send them in. So that's how I ended up here... [he said] "I will work and you will go to Uni"... he actually took over [the family business], and the housework... he [says that] 'our' prime goal is to get 'you' through uni."

Some of the mature age students had family members who were or had been studying. These participants commented that these family members were a significant resource that they would initially approach when experiencing difficulties. However not all participants had access to family members who were able to help them with their university and academic life.

Only two of the mature age students mentioned that their family provided financial support. As previously discussed financial strain is a primary stressor faced by mature age students (Lawrence, 2003) and can severely impact a student's university degree. Therefore financial assistance can be of great value and benefit.

Lack of family support can be a crucial determinant of non-completion for mature age students (Lee et al., 2007; Thomas, 2002). One participant lacked total support from her family but her commitment and determination to reach her goal enabled her to progress and overcome challenges. Two other students highlighted that their family did not understand why they wanted to complete a university degree and
therefore were not encouraging, making studying difficult, however these students did comment that their family accommodated and assisted in practical ways, such as transportation to and from university, as Joan said:

"... they know I want to do it but they can see all the down sides and they think I'm sort of wasting my time... but I definitely couldn’t have done it without them... I just wish that they would be a little less vocal about their disapproval."

The majority of mature age students who have coped to the final stages of their university degree have support from their family, even if they lack understanding.

Paid work environments influenced how the mature age students coped at university. Half of the participants either had their own business or took part in volunteer work deeming their work environments to be relatively flexible. This enabled them to organise their paid work hours around their university studies. Other participants commented that their employers had been accommodating to their student role, as Joan said:

"My job's been really good, they say 'if you need to change your days for uni let us know and we'll try and change them'"

Some of the mature age students were able to draw on resources within their paid employment to assist directly with their university studies, for example Rebecca who stated:

"... to be able to use [university material] in your every day experiences is a really good thing... because they complement each other, it's easier to stay involved in both... [in challenging situations] I would normally go to people that I know that are studying, especially through work..."
Similarly Bella stated:

"... working has been great in that it gives you another thing to draw on"

Flexible work environments reduced the stress experienced by the mature age students and for some provided them with the practical experience and a team of colleagues from whom they could seek advice and knowledge. Similar results were found by Taniguchi and Kaufman (2005). Therefore, it is inferred that support systems from outside the university are important for mature age students to cope.

Family members are a particularly important resource and are often approached first when the mature age student is experiencing difficulties. Although family members are not always able to assist academically and do not always understand the purpose or demands of tertiary education, they are usually the providers of unconditional love, giving mature age students emotional and practical support to accommodate their role at university. In comparison, peer support offers mutual understand and academic knowledge. Previous literature has suggested that peer support is more important than family support (Grant-Vallone et al., 2004). However this study acknowledges that they are both important resources, serving different purposes when assisting mature age student to cope, and therefore one cannot be deemed more important than the other. The specific coping strategies which mature age students often adopt will now be discussed.

*Coping Strategies*

Participants identified a number of different coping strategies that helped them manage the demands they faced as mature age students. The mature age students recognised that they assessed and appraised troublesome situations in relation to the
effect these could have on their studies. Different strategies were then adopted to enable them to overcome any challenges. This follows the work of Folkman and Lazarus’ (1980) who recognised that an appraisal of harm, threat or challenge would be made when there was an incongruent relationship between an individual and their environment, followed by the application of strategies to cope.

Cognitive and behavioural coping strategies are used to alter the pressure of internal or external demands, as identified by Folkman and Lazarus (1984). Cognitive approaches are termed ‘emotion focused coping strategies’. These strategies are used to regulate the emotions associated with a stressful event (Lazarus & DeLongis, 1983). The majority of participants recognised ways in which they used emotion focused coping strategies, many stating that the first thing they do when they encounter a stressful situation is withdraw from the situation or more commonly, procrastinate. Some were able to provide insight into why they chose to adopt this coping strategy, as David suggests:

"I need to remove the thing that's causing the anxiety, which was uni, so I just threw it out the picture."

Rebecca indicated that:

"Procrastination leaves me to actually take on board what it is I need to absorb I think. So I have a shut down process and then a re-admission..."

These findings support those of Folkman (1984) who recognised that emotional focused coping strategies help the individual to emotionally prepare themselves before they address the problem directly. Individuals can over engage in emotional focused strategies which can have the negative effect of reducing the importance of a stressor.
This was demonstrated by a small minority of the participants who explained that "...P's get degrees". A number of these mature age students had previously stated they were high achievers and were confident in their own ability, yet the stress experienced in demanding situations led them to re-evaluate and adjust their goals accordingly.

Problem focused coping strategies are used to manage a situation by taking direct measures to reduce or eliminate a stressful relationship (Folkman & Lazarus, 1985). The mature age students recognised that once they had reached a certain stage in their procrastination, they began to work productively, adopting problem focused coping strategies. Leonie explained that:

"... procrastination... that's one of my biggest challenges... [but] I suddenly get overtaken, I think it might actually be the guilt of what I'm doing, 'I shouldn't be doing this, I should be doing that'..."

This was a common strategy adopted by many of the mature age students, including Linda who realised that she worked more productively after procrastinating as "... in the stress you read something and you miss so much..." If she took a break she would be "...mulling it over in [her] head..." and therefore when she began working directly on it she was more productive as she knew what it was that she needed to do and how she was going to attempt it.

These findings demonstrate that mature age students invest in both emotional focused and problem focused coping strategies to assist with their challenges as they progress through their undergraduate university degrees. This is supported by Folkman (1984) who suggested that both forms of coping strategies were usually used simultaneously and interchangeably. Thus when an appraisal is made they first engage
Coping and Mature Age Students

in emotional focused coping strategies to regulate their emotions, decreasing the distress they are experiencing and then engage in problem focused coping strategies in an attempt to directly eliminate the stressor.

Conclusion

This study investigated how mature age students cope with the demands of student life. It was a qualitative study, embedded within a phenomenological framework which provided insight into the lived experiences of the individuals, capturing the ‘essence’ and identifying consistencies within each person’s account (Miles & Huberman, 1994). Semi structured interviews facilitated detailed descriptions of each participant’s experiences, perceptions and beliefs. These interviews were transcribed and the data analysed using thematic content analysis which derived three main themes. These themes included Goal associated with their university education, University Life and Resources.

In Australia, mature age students are those who are above the age of 20 when they enter university. This study adds to the body of knowledge concerning their retention at university and provides insight into ways in which they cope. The most important finding was that the mature age students who had reached the final stages of their degree all had specific and attainable goals that they were determined and committed to reach. The majority of the mature age students had adopted a deep approach to learning whereby they wanted to gain as much information as possible. It was recognised the mature age students’ circumstances were all slightly different, however they were aware of their own limits and had all adopted ways of coping that worked best for them, this was a finding unique to this study. Resources were
fundamental in assisting mature age students to fulfil their goals, especially external resources such as peers and family, which support students in different ways. It was highlighted that by this final stage of their degree they were surrounded by peers who shared the determination to complete a common goal, and thus were encouraging and supporting each other to persist and overcome challenges.

The main limitation of this study was the small sample of 12 participants. All participants provided rich, in-depth, detailed accounts of their experiences to the point where saturation of content was reached, however the findings are not representative of all mature age students. The sample included only one male and although participants spanned a broad age range from 25 to 64 years, with an average age of 44, there was no one between the ages of 40 and 49 years. This led to questions as to why no one in this age range volunteered. Perhaps mature age students between the ages of 40 and 49 were too busy to volunteer or perhaps there are not many mature age students in this age range at university because they are in a phase of life in which they are either stable or too busy to contemplate and cope with university. These are only speculations and thus would need to be further explored. All participants were mature age and in the final stages of their undergraduate degrees, however they were from different faculties. This allowed rich descriptions of mature age student life across faculties, however it must be noted that course structures differ, for example students of psychology need to meet certain academic requirements in order to be selected for fourth year honours, whereas students of education who complete and pass a four year degree are immediately eligible to teach. Therefore this may result in some differences in how mature age students approach their studies.
This study has many implications relating to how mature age students cope. Universities should attempt to assist mature age students to establish specific, attainable and measurable goals. They need to be mindful that mature age students often have other commitments and therefore review course structure, timetables and provide access to resources for those who have difficulty accessing campus. Peer support is most important for mature age students and thus universities should encourage interaction outside of class through study groups and social events occurring before and at regular intervals during semester. Since many mature age students often have to select part time or off campus study, it is recommended that a group be orchestrated specifically for these mature ages students to organise events and provide necessary assistance. Universities should also facilitate peer interaction within class through group assignments. It is recommended that in the early stages of their degree, mature age students consider their strengths and weaknesses and be encouraged to link with people who can provide them with any assistance that they might require.

Since mature age students scope a broad age range it is recommended that future research in this area could focus on how mature age students cope and how their coping is affected by different developmental or life stages. Future research could consider longitudinal studies whereby mature age students are interviewed regularly throughout their undergraduate degree. In such a study it would be important to explore their student profile in relation to their developmental stage and how they either manage or do not manage to progress and cope with the demands of university life. It would also be recommended that future research concentrate on certain faculties so that specific programs and strategies are developed that are more refined to particular course structures. This study has provided rich and descriptive accounts of the lived
experiences of mature age students in regard to how they managed to progress and cope with the demands of university life to the point where they reached the final stages of their undergraduate degree.
References


Appendix A: Information Letter

Coping with the Demands of Mature Age Student Life

My name is Jenny Cowell and I am currently studying Psychology at Edith Cowan University. I am conducting this research project as part of the course requirements for the completion of my Honours degree in Psychology. The aim of my research is to investigate the experiences of mature age students above the age of 25. I am particularly interested in finding out about the ways they manage their student lives. My research seeks to provide a better understanding of the difficulties faced and how and what it was that enabled persistence to overcome them. Ethics approval for this research has been granted by the Faculty Ethics Committee.

Participants in this study will be asked to provide some demographic information and involved in a face to face interview that should last approximately forty five minutes. You will be asked questions relating to your life both inside and outside of university. The interview is designed in such a way that it will be more like a conversation than a question/answer session. You may also be invited to a follow up consultation where we will be able to discuss some of the findings.

For analysis purposes I would like to audio record the interview, for which I will also need your consent. Upon completion of analysis this recording will be destroyed. I would like to emphasise that participation is completely voluntary and your personal responses along with any identifying information will be kept confidential. Should you wish to withdraw at any time you may do so without any penalty and you may also withdraw the use of any data that you may have contributed.

If you would like to participate in this project please complete and return the demographic and consent forms attached. For more information please do not hesitate to contact me or my supervisors Dr Elizabeth Kaczmarek and Dr Deirdre Drake. To speak to an independent person you may contact the psychology 4th year co-ordinator Dr Justine Dandy. Contacts details are below.

Thank you for time, it is greatly appreciated.

Jenny Cowell
jcowell0@our.ecu.edu.au
08 6304 5193

Dr Elizabeth Kaczmarek
e.kaczmarek@ecu.edu.au
08 6304 5052

Dr Deirdre Drake
d.drake@ecu.edu.au
08 6304 5105

Dr Justine Dandy
j.dandy@ecu.edu.au
08 6304 5105
Appendix B: Demographic Information Sheet

Coping with the Demands of Mature Age Student Life

This form will be kept secure and separate from interview recordings and transcriptions. It will be used to arrange meetings and destroyed once the report is completed.

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<td><strong>APPROX HOURS OF PAID WORK PER WEEK</strong></td>
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Jenny Cowell
jcowell0@our.ecu.edu.au
Coping with the Demands of Mature Age Student Life

I have read the information letter provided by Jenny Cowell and agree to participate in the research project that she is conducting. I understand that the information will be analysed and published as part of her Honours project. I have received satisfactory answers to my questions regarding participation in this research.

I understand that although some demographic material may be included, my name and any other information that may identify me will not be used in the report. I give my permission for all interviews to be audio recorded with the understanding that these shall be destroyed upon completion of analysis.

Only Jenny will be involved in the interview process and only she and her supervisors may have access, listen to and analyse the recordings. My participation is voluntary and I am aware that I can refuse to answer any questions, withdraw from the research or revoke any information from publication that I may have previously revealed without any penalty.

Name of Participant __________________________________________

Participant’s Signature _______________________________ Date __________

Contact Number ________________________________

Researcher’s Signature _______________________________ Date __________
Appendix D: Interview Schedule

1. Can you tell me why you enrolled at university in [year]?
   • What did you want to achieve?
   • Why [year]?

2. What has been your experience of university as a mature age student?
   • What are some of the positive and negative aspects?
   • How do you approach your studies?
   • How have you found your timetable, assignments and access to resources?

3. How has your role as a mature age student impacted your personal life?
   • How have you managed other commitments such as family and paid work?

4. Can you tell me how you have managed your studies to reach these final stages of your degree?
   • Can you give me an example of some of the challenges you have experienced and what strategies you put in place to overcome them?
   • Have you contemplated withdrawing? When? What was it that prevented you?