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Life Cycle Development and Career Change: An Exploration  
of Factors Influencing Career Change Decisions

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## Abstract

The purpose of this research was to identify factors which influence decisions concerning significant career moves among older workers and women returners.

A questionnaire survey of older workers was conducted in order to elicit the salient attitudes to, experience of, and satisfaction with work of job changers and non-changers aged 50 years and over, employed within a nationwide retail organisation.

Results were based on 228 questionnaires. Respondents ranged in age from 50 to 73 years, 54% were female, 46% male. Respondents demonstrated a significant increase in self-perception the perceived benefits of working far outweighed perceived difficulties. There were differences between men and women in the prompts to change employment and in salient attitudes to work.

A questionnaire survey of women returners was conducted to explore items women considered when embarking on college courses, their experience of these same items while at college, and the relationship between the decision considerations and subjective well-being.

The results of 336 questionnaires were analysed. Respondents ranged in age from 16 to 62 years. The expected benefits of attending college were given greater consideration than expected risks, confirming work by Janis and Mann (1977). Actual benefits and actual problems were overall the most useful predictors of college related well-being.

There were differences between young and mature students, women with and without partners, and those with and without dependents in terms of items on the motivator for college attendance, expected benefit and risk and actual benefit and problem scales.

The Warr Subjective Well Being (SWB) scale was shown to be a reliable measure of college related well-being. The wide age range and life experience of respondents in both studies confirms the utility of life event models of development and the desirability of developing a flexible person-centred counselling model for decision making.

## Chapter One

### STUDY OVERVIEW

The purpose of this research was to identify factors which influence decisions concerning significant career/job moves among women returners and older workers<sup>1</sup>.

Women and older workers were chosen as the focus of this study because they comprise a largely neglected and particularly valuable sector of the workforce. The number of women in the labour market is growing. Between 1985 and 1990 the rate of overall increase in employment was twice the rate for men, Equal Opportunities Commission [EOC] (1992). Older workers can be an important source of experience and expertise, yet only 62% of women and 75% of men aged 50 years and over, were economically active in 1991, EOC (1992).

Discrimination on the grounds of age has been found in a number of studies of employed and non-employed workers. Slater (1972) found that older workers were likely to report that age was a handicap in trying to find a new job. Kasschau (1976) reports that 50 per cent of a sample of aerospace employees aged 45 years and over had personally experienced age discrimination in terms of finding a job, keeping a job, advancing in a job or facing forced retirement.

Older non-employed workers have been shown to have a more negative perception of their own labour market position in terms of the probability of them regaining employment (Laczko, 1987).

<sup>1</sup>Both the terms 'older worker' and 'returner' are used to encompass several groups of individuals to include those who have not followed a traditional pattern from full-time education to a stable career. Their commonality lies in not having chosen a career which sustains them for the whole of their working lives on leaving full time education. They have all made, or are in the process of making, a career change.

There is evidence that such perceptions of re-employment prospects are realistic (Love and Torrence, 1989), despite considerable evidence that older workers make good employees, Rhodes (1983).

Discrimination against women in the labour market has been well documented; both directly, in terms of lower wages, EOC (1992) and employing women below their capabilities, Martin and Roberts (1984), and indirectly, in terms of childcare costs and facilities, Elias and Main (1982) and social expectations which lead to overload, Marshall (1984).

As a result of demographic shifts, the reduction of young people entering the labour force and the rapid expansion of some sectors of the economy there is evidence that employers are encouraging some older workers to remain in, or to re-enter, the labour market, Trinder (1990). This group includes women returners and the long-term unemployed as well as those aged over 40. Employers involved in such schemes are diverse, including the Civil Service and the retail chain, B&Q. Government agencies are also encouraging the training of older workers.

Such labour market trends have been much publicised. It is therefore anticipated that in the long-term greater flexibility in employment will be seen by many as an increasing reality. This may encourage individuals to assess their level of satisfaction with their position in the employment market, and opt for change.

The work on life-stage/life-course development by researchers and theorists such as Levinson (1978) and Gould (1980) examines the psychological advantages in terms of personal development and well-being of life style assessment at life's transition points, especially at the point of 'mid-life'. The precise definition of mid-life varies according to the theorist, but may broadly be understood as a loose concept relating to the timing of life events rather than to chronological age. Transition phases point to the need for a change

should dissatisfaction be felt with one's present life course and should the opportunity arise.

There is therefore a suggestion of opportunity for change, resulting from social change, albeit beset by difficulties emanating from individuals and groups within society who are unresponsive to the need for change, and a psychological drive for change in order to live life to the full.

An exploration of decision theory demonstrates the difficulties inherent in real-life decision making, and the consequent value of facilitating individuals in making important life-changing decisions, such as those concerning how the person should earn their living. This work explores some of the major decision theories, with particular reference to the Janis and Mann (1977) conflict model of decision making. It is suggested that this model is a practicable tool, having been tested in a number of real-life situations. An important measure of successful decision making is how contented the individual is with a decision made, measures of overall satisfaction and well-being are therefore an important adjunct to any exploration of life changes.

**The study consists of two parts:**

Firstly through interviews and survey research the salient attitudes to work, the experience of work, and overall levels of satisfaction were elicited from a group of job changers and non-changers aged over 50.

Secondly, results from the first study and interviews with the relevant group were used to design a questionnaire for women commencing courses of educational development aimed at enhancing their career prospects. The purpose of the questionnaire was to explore the items women considered when embarking on such a course, their experience of these same items while at college, and the relationship between the decision making process and subjective well-being.

In doing this study it was anticipated that areas of perceived difficulty related to job change at this stage in the career/life cycle would be identified. These areas may be amenable to change, which would ease the transition back to the workforce or into a new career. This would go some way toward encouraging a successful job/career change or return to employment and greater flexibility and vitality in the work force. Successful change will benefit both employers and employees.



## Chapter 2

'You don't change until you do something. You don't change by listening. You don't change by talking. You actually change when something happens to your muscles. When you step or move in a new way, then the change becomes really significant'. - Lindeman

## Chapter 2

### Life Change

Many researchers have emphasised the importance of studying adulthood in the context of transition and adaptation, including Gould (1979; 1980), Levinson (1978; 1980) Vaillant (1977), Nicholson (1980) and Erikson (1950; 1968; 1980). Adulthood is portrayed as a dynamic period characterised by struggle and change. Not only is the concept of adulthood as a period of change and development of interest to theorists and researchers in psychology and the social sciences, but also to practitioners in the helping professions and the many individuals concerned with how they, and those around them, deal with change. Fiske (1980) refers to the evidence of accumulating data that much more goes on in adulthood than can be predicted by the lingering effects of childhood or by personality traits developed through adolescence.

Levinson (1978) emphasises the importance of a developmental perspective in the study of the life course. He outlines the concept of 'major life events' some of which occur as an integral part of and at expected points in the life cycle, and some of which are interruptions. Life events form a framework within which an individual fashions his or her life structure.

Smelser (1980) refers to Freud's definition of maturity as being found in the capacity to love and to work. Work not only attaches the individual to reality, but according to Freud gives the individual a secure place in the human continuity. Pryor (1985), referring to career development and choice theories, points out that these traditional ideas perpetuate the misconception that career development is somehow distinct from personal development and that occupational choice is qualitatively different from other forms of decision-making. Dividing the individual into parts and theorising separately about each piece is a fundamental denial of the totality of the human being. Pryor

(1985) suggests a search for theories which can, at least in principle, give an explanatory account of human thinking and behaviour in diverse contexts. The psychosocial nature of development rests in the interactions between biological growth, social context and individual accumulation of experience. Self (1975) states that the majority of studies on life-course are cross-sectional and do not take into account the multitude of inter-relationships happening at any one time that may have a crucial impact on development. A holistic approach to the changes that occur in the life-course is therefore important.

### Models of Life Change

Levinson (1978) conducted a longitudinal qualitative study of male American blue and white collar workers. According to Levinson the life cycle can be broken into distinct seasons, childhood, from 0-22 years, early adulthood, from 17-45 years, middle adulthood from 40-65 years and late adulthood 60-85 years. Each season is preceded by a period of transition. He reports relatively low variability in the age at which transition periods begin and end and suggests that this finding violates the long-held and cherished ideas that individual adults develop at different paces. He links transitions to chronological age. Nevertheless he states that individuals progress at different speeds in what he terms their multiple careers. One person aged 40 years may be very advanced in their career, yet at an early stage of family life while another individual may have older children and less occupational status. Personal development factors have to be worked through at particular age-based life stages, but many career issues will be a function not so much of how old one is but where one is located in that particular career.

The study by Levinson et al (1978), indicated that there are two important stages of transition in men's (sic) lives, the late 20s and early 30s, and the early 40s. These transitions are where a man

questions his existing life structure and may begin to change if his present life situation is not appropriate to his wants and goals.

Erikson (1958; 1968) suggests a sequence of eight life stages, which are not linked to chronology, and states that the individual may become stuck at any stage. The adult stages that Erikson (1980) identifies involve the issues of identity versus role diffusion, intimacy versus isolation, generativity versus stagnation and ego integrity versus despair. The majority of individuals in this current research fall into stages three or four. Erikson's stage three, which encompasses the period from age 25 to 45/50, is portrayed as the time when more definite attitudes and specific goals are being decided upon, expressed and implemented. Stage four encompasses the approximate ages 45 to 65. The beginning of this phase is the turning point of life when most biological powers have reached full development and have begun to wane. Erikson (1980) considers there is sufficient space for psychological expansion and this period is likely to be dominated by a self-assessment of life so far. There is concern in particular about how fulfilling life has been and the prospects for the future.

Life stage theories such as those of Erikson and Levinson suggest broad parallels between the course of life and biological growth and in patterns of socialisation variations. All stage models share distinctive features, they imagine life span divided into discrete phases associated with specific developmental tasks, suggesting a time order in the sequence of tasks that is roughly associated with age. Lowenthal and Chiriboga (1972) report that life stage is more important than chronological age. Life stage theories suggest that development is uni-directional, hierarchical, sequenced in time, cumulative and irreversible. According to Brim and Kagan (1980) such ideas are not supported by commanding evidence. It is because of such assumptions that stage theories have been criticised.

Fiske (1980) in research over a five year period among 'ordinary Americans of the lower middle class' found no evidence to support stage theory. He points out that events do not occur in a vacuum, they occur in the rich life space of the individual, including competing demands from a variety of areas such as work, family life, physical development and people significant to the individual.

Neugarten and Guttman (1958) point out that, not surprisingly, 10 year olds are more similar than 60 year olds. "As lives grow longer, as the successive choices and commitments accumulate, lives grow different from each other".

Life-course perspective theorists, such as Brim and Kagan (1980) and Neugarten (1968) consider that developmental change and ageing form a continual process which is not limited to any particular stage of life. Such theorists portray change as occurring in the various social, psychological and biological domains of human behaviour and functioning. Life-course development is multi-determined. To understand a particular stage of life it is necessary to place it within the context of the preceding and following developmental changes and stabilities and within its historical context.

Gould (1978) sees adult life as being a continuing development, a struggle for freedom from the internal constraints of childhood belief. At any one time adults are thought to be 'tinkering' with some aspect of themselves. According to Gould (1979) tinkering with one's inadequacies can be the prod for growth. People confront different aspects of their own beliefs and gradually learn to question them.

Neugarten (1968) refers to a socially prescribed timetable for the ordering of major life events. Most adults are believed to have built-in social clocks which they use to judge whether they are "on-time" or "off-time" with respect to those life events. However chronological age is relatively unimportant compared to biological age, psychological age

(the capacity to respond to societal pressures and the tasks required of an individual), social age (the extent to which an individual takes part in roles assigned by society) and functional age (the ability to function and perform as expected of people in one's age bracket which depends on social, biological and personality considerations.

There is a broad pattern of agreement between the major life development theorists, Erikson (1950; 1968; 1980), Buhler (1968), Levinson (1978; 1980), and Gould (1979; 1980) offer varied but overlapping accounts of growth through life. Nicholson (1980) ties development to events, the precise nature of these varying with the individual and individual life space. Career or life-stage effect may or may not be associated with family factors. Levinson et al (1978) suggest that a person may be as much concerned with issues of career development and personal identity in a particular career or life stage, as with family issues. Jans (1989) refers to the proverbial 'mid-life crisis' which he states seems to be due to the coincidence at such stages of unfavourable family factors. Notions of such crises are questionable if they do not take into account both career and family issues. Fiske (1980) concluded that shifts in life course are occasioned by changes in everyday circumstances at home and work. A further complication is that the process of ageing itself constitutes a series of events that require adaptation on the part of the individual. Whether experiencing a crisis encourages growth or deterioration will depend on the nature and degree of stress involved and on the coping strategies an individual adopts.

In moving through life each person examines themselves concurrently, retrospectively and prospectively in terms of the standards derived from their cultural environment. According to Levine (1980) such self-revaluations play a central role in the regulation of self-esteem and are a salient aspect of personal experience. Behavioural changes over time cannot simply be explained by environmental shaping but because people decide on their own roles, and choose where they will be. There are reciprocal effects between the environment and the person.

## Why Change?

As demonstrated above, people do change. They are not simply shaped by maturation and the environment, they have a role to play in their own life development. There are many reasons why people change their lives in some way, the prompts for these changes may be external or internal, voluntary or involuntary.

Some changes come about as the result of a deliberate decision on the part of the individual, whereas others are forced on the person either by others or by circumstance. It is suggested that the individual adapts more easily to changes of his or her choosing, because of the perceived control which the individual has over his or her life, Rotter (1966).

People change in response to a need. A need is an internal state that makes certain outcomes appear attractive. An unsatisfied need creates tension that stimulates drives within the individual. These generate a search to find particular goals that if attained will satisfy the need and lead to the reduction of tension. Carruth (1975) affirms that frustration whether derived from individual or social change leads to new problem-solving efforts and learning, and is therefore developmental.

Choosing a path of career change or development may be considered a step towards satisfying the need for greater financial resources or an attempt to satisfy what Maslow (1968) refers to as higher-order needs, such as self-esteem, which may be satisfied internally or externally or both. A career move may be a move towards what Maslow (1968) refers to as self-actualisation, a state of being what one feels one is destined to be. However Robbins (1989) points out that Maslow provided no empirical substantiation for his theory of a hierarchy of needs, and several studies that sought to validate the theory found no support. Reasons for failure to validate Maslow's theory may well emanate from ethical difficulties arising from reducing the individual to the level where basic need satisfactions are paramount. It is also questionable whether concepts such as a hierarchy of needs can be reduced to what is

easily measurable. Despite lack of empirical evidence the concept of self-actualisation is nevertheless considered a useful one in connection with the notions of self-development encompassed in this study.

It is in mature adulthood that Erikson (1980) suggests that the scope for personal autonomy may reach its optimum. The mid-life period is seen as a time of opening up to the 'dark-side of the self', with the eventual outcome of becoming more inner-directed and in possession of oneself.

Jaques (1965) suggests the centrality of the need to confront the fact of finiteness and eventual death in order to liberate energy for new growth and claims that creative people who had done so produced their best work in later life. In contrast Vaillant (1977) has disputed the significance of the fear of death in this context, stressing the euphoric sense of liberation which may be felt as the responsibilities and burdens of young adulthood begin to be alleviated. The awareness of closing options may stimulate a sense of identity, re-appraisal and an attempt to re-direct one's life along different lines. Whatever the reasons, the opportunity to respond to the drive for change is there to be grasped.

Levinson (1978) points to a fundamental shift in life pattern at around age 40, the transition from the era of early adulthood to the beginning of middle adulthood, which he defines as between 40 and 45 years of age. This is the time in which the individual must work through three major tasks, which are:

1. A review of life so far - How has it been? Is it the kind of life he (sic) wants?
2. To revise and modify the life structure. This may involve external events, such as job change, separations, etc or be internal, a gradual shift in attitudes to work/and or relationships.



3. The task of later life is to turn inward and 'confront and re-integrate the polarities or oppositional tendencies within our being'.

There is considerable emphasis from the stage theorists on the need to face up to and deal with the tasks of a particular era. Failure to do so will mean that the person denies any prospect of self-actualising, achieving his or her potential to become the essential self. Gould (1978) claims that age 40-45 years is a time of great struggle within the self and the extended world, it is important to examine these struggles and make changes. Adulthood is not a static state but a random flux of events.

Levinson (1978) suggests the notion of struggle. He reports that for 80% of his sample of male, American, blue and white collar workers, mid-life was a time of 'tumultuous struggle.' Part of the struggle may be due to changes necessary to the structure of life, such as career and marriage, in order to accommodate the revisions and inner conflicts that are taking place. Change may also occur quietly and gradually but, where there is no change at this time the price is paid by the withering of personality later in life. The transition that takes place at this point is thought to prepare the ground for new growth.

Beeson and Lowenthal (1985) refer to the psychological stress of ignoring life's turning points. They claim that stress reactions may be seated in the general absence of change or new life events, the failure of an expected event or change to occur or the mitigation of events or circumstances formerly considered stressful.

On entering middle adulthood a revised life structure begins to be established. In some cases there are clear marker events, such as separation or a job change but there is substantial individual variation and some people, according to Levinson (1980), may never make it.

Almost all researchers agree that mid-life is a time for turning inwards, although there are inconsistencies about the time at which this

is considered to take place. Levinson (1978) suggests age 40 and Neugarten (1968) age 50. Gould (1978) claims that by 50 most people will have shed all illusion of absolute safety given by the rigid internal beliefs that come from childhood and will be free to act as autonomous individuals.

The actual age does not matter, any society has expectations exercised both formally and informally that define the approximate age for certain events. Smelser (1980) claims that gender loads the dice for these expectations as does being a member of a minority group. Most people still use chronological age as a defining variable for themselves. According to Atchley (1975) age grading is a process that combines with sex to control the individual's access to various groups, roles, and aspects of culture which includes norms, attitudes, values, beliefs and changes in social situation.

In the UK both work and family events are salient in influencing individual life space and psychological development. Stage theorists consider the actual timing for a reassessment of individual life space is linked to the timing of other life events. Evidence on the timing of starting a family and subsequent impact on career (Hanson, 1983), confirms life stage developments to be more significant for the individual than chronological age. Fiske (1980) found shifts to be occasioned by changes in circumstances both at home and at work.

There comes a time for reflection, which the individual may choose or choose not to respond to, in what may broadly be referred to as mid-life. This is a time of many changes both biological and social. The precise form these changes and subsequent personal development will take depends on each individual and the style of his or her life. As Kimmel (1990) has observed, for the individual there is a growing awareness that one's life, or style of living has become more and more out of step with one's inner characteristics, wishes, desires, goals, needs and feelings. For individuals who respond proactively to the need to change, life is not lived passively but through autonomous action.

## Similarities and differences between the life-cycles of men and women

Both Erikson (1968) and Levinson's (1978) work focussed on men. Levinson (1980) has suggested that stages for women are broadly similar. He refers to work by Wendy Stewart in support of this. Her study of women in their 30s showed broadly the same periods as Levinson's research demonstrated for men, but highlighted the importance of different issues. Levinson suggests that the differences between men and women are sufficiently great that women need to become a major focus of analysis. He comments that despite growing concern with gender in recent years very little research has yet been done on the adult development of women. Erikson (1950) has been accused of male orientation but claims his scheme is "a tool to think with" rather than a "prescription to abide by" (1950, p.1243). He advocates speculation on the implications of the scheme for the changing pattern of existential needs through life. Jans (1989) suggests future research includes female subjects to redress the gender imbalance in studies of careers and organisational commitment.

Erikson (1968) found the course of identity development to be different for males and females. He found the issue of striving to assert separateness was a particular problem for women. Gilligan (1982) points to a similar pattern in her work. For her female interviewees, identity was defined in a context of relationships and judged by a standard of responsibility. Women's greater concern with attachment is confirmed by Levinson (1980), Nicholson (1980) and Miller (1986).

How women differ from men in terms of the career/life stage interaction is important. The effects of age and sex related roles and expectations on behaviour and experience are unquantifiable. Life-styles open to women have become more variable in recent years, for example in respect of whether they are centred on work or the family. It is reasonable to assume that personal development is geared to a considerable extent toward the particular style of life adopted by the individual.

For most women more than men, having children appears to occupy a more central place in the life structure. Bardwick (1971) suggests it is women's most important developmental task and a major distraction from occupation and career - research on women's working lives by Martin and Roberts (1984), Elias and Main (1982) and Brown (1976) supports this.

Nicholson (1980) following interviews with 600 men and women, claims it is the middle years where sex differences in development and life structure are most pronounced. The 30s and 40s are the period of life when the two sexes have least in common, and he suggests that it is parenthood, rather than marriage or work which makes the lives of men and women so different. For women of all ages, the most frequently mentioned marker-event of the prime of life is freedom from the responsibility of looking after children. For men this was rarely a consideration. Sheehy (1976) reports similar findings.

Gould (1979) suggests that the necessary changes at mid-life may be different for women than for men. Women must grow and gain directions for their lives to minimise the effects of selfless motherhood. Men who are changing careers or changing within their career often experience depression because they are changing values and beliefs that helped them gain independence from their parents. Fiske (1980) states that a mid-life conflict may be triggered for women by a sense of the failure of the mission as a mother, or realisation that child-rearing days are over.

According to Lowenthal and Chiriboga (1972) middle age is a period of high risk for both sexes when individuals are more likely to experience negative rather than positive stresses and to be overwhelmed by them.

Neugarten and Guttman (1958) using the Thematic Aperception Test found that as they age women seem to become more tolerant of their own aggressive, egocentric impulses, while men, as they age, become more conscious of their own nurturant and affiliative impulses. Giele (1980) reports similar age effects in different cultures.

Pearlin (1975) refers to evidence that employed women are more liable to depression than employed men. The greater the conflict between work and home, the greater the vulnerability to depression. These conflicts rise and abate as women pass through the various stages of the woman's and her family's life cycles. Pearlin (1980) claims that the chances of disaffection decreases with age. The difference is not down to age alone, but the location of families in the life cycle. Neugarten (1967) in studies of the menopause, found that most women did not see this as a particularly negative feature of middle age or a source of fundamental psychological changes.

For Gould (1980) the real obstacles for women in the workforce are the limited availability of jobs, the difficulty of balancing the needs of a home and a job and having been out of the job market for what Gould refers to as long periods. This can lead to painful comparisons with the husband's status. Evidence from Martin and Roberts (1984) and the EOC (1992) demonstrates that for most women this time out is relatively short but brings a disproportionate penalty in career progression. Women entering the job market at mid-life start at a disadvantage.

There has been a slow reduction in gender distinctions and greater recognition that women are not categorically different from men. They may have the same desires and can develop similar skills. Women are now 'allowed' to engage in more masculine pursuits. But there is a split between men and women in social institutions and individual lives.

Giele (1980) claims that transformations in familiar assumptions about age and sex are signs of a symbolic shift in the representations of adulthood. Smelser (1980) confirms this. The subject of crossover as outlined by Giele is a new area of inquiry and much of it is interdisciplinary. Fiske (1980) mentions that there are few *a priori* assumptions about the nature and direction of psychosocial change in adulthood, beyond the conviction that it exists. As Levinson (1978) says of his work "I present it as empirically grounded theory, not as demonstrated truth. The need for more and better theory is obvious".

## **Making Changes**

Lives are full of transitions which take many forms. People play a variety of roles as they move through their individual life space. At some life stages a person plays only one role which occupies all of that person's life space, for example that of the very young child. At other times an individual will play a number of roles simultaneously, such as spouse, parent, homemaker and worker. These roles may compliment, supplement and sometimes conflict with one another. The amount of emotional involvement people invest in a role varies with life stage. Periodically the individual is confronted by major life changes such as marriage, parenthood and bereavement. Each individual experiences many minor transitions affecting his or her way of life - new relationships, living arrangements, household aids and recreational pursuits; all such transitions cause shifts in daily routines and interests. Change is an integral part of human existence. Nicholson and West (1988) suggest that given the pervasiveness of change it would perhaps be better to assume that change is the constant and stability the exception in life.

It is in the sphere of work that significant role transitions may occur most often. Sometimes the approach of change at work is well signalled and its form is clearly structured by institutional processes such as recruitment and retirement. In other cases changes may be unexpected or dramatic, for example in job relocation, change in function and job loss.

## **The importance of changing jobs in adult development**

Nicholson (1980) suggests that adjustment to novelty acts as a stimulus to personal change which connects the study of job change with the nature of adult development. It is reasonable to suppose that through job change people may acquire any or all of the following: new behaviours and habits, different ways of relating to other people, fresh

attitudes and values, altered intellectual or cognitive capacities and reformed personality traits or dispositions.

Nicholson and West (1988) report studies that have linked changes in people's values, intellectual functioning and sense of self-direction to the kinds of demands to which they are repeatedly exposed in their jobs. Personal change is an important adjustment outcome of job change, the precise nature of such changes are contingent on individual differences and environmental circumstances. Nicholson and West suggest that if careers are journeys that begin at the point of entry to working life and end at retirement, researchers have interested themselves in the starting points, destinations and major routes. Less attention has been paid to individual turning points and decisions that determine the direction of the journey. They claim that an understanding of how job changes are experienced has the potential to unlock understanding of longer-term patterns of change.

An important aspect of identity maintenance consists of the ability to look back and ahead in the life cycle and see consistency between what one is, what one hopes to become and what one can reasonably expect to become. Existentially, the career links the past, present, and future, making some sense of them. Its psychological value is thus considerable.

Much change centres on our working lives. It is necessary to undergo training and socialisation to acquire occupational competence at the start of the life/career cycle. Skills must be maintained and developed in the middle years to enable the individual to fill the slots vacated by departing seniors. Careers play a crucial role in binding the individual to present social structures, helping the person to feel that she or he has a secure place and, equally importantly, a potential for personal advance within those structures.

Super (1980) views the career process as operating through the achievement of vocational development tasks. Five tasks are identified as being relevant to the exploration and establishment stages of the

career; firstly crystallising a vocational preference, specifying it, implementing it, stabilising in a vocation, consolidating status and advancing in a vocation. Super suggests that the psychological classification of people according to life stages can be done on the basis of these vocational development tasks, by determining which tasks are the current concern of the individual and then identifying the life stages of which they are characteristic. He suggests that marriage and its attendant responsibilities are likely to be one of the most important factors in stabilising careers. Pregnancy is associated with an increase in the rated importance of a job that fits in with life outside work, while children leaving home is associated with a decrease in the same factor. Life events outside work impinge significantly on work needs and values.

A linear career progression does not fit the experiences of an increasing number of workers, including the respondents in this study. Some apparently haphazard job-changing is 'purposeful' within the frame of reference of the individual in that it may provide the only opportunity for variety, Hill and Miller (1981). Careers do not necessarily follow a fixed course; there are many opportunities for change. Continuity is provided by the self-concept of the individual, the focus is on their subjective experience, rather than the social systems to which a career may tie them.

Super (1981) modified his original views of linear career progression (1957) to note that people may go through a decision-making cycle, recognising the validity in middle-age of exploratory activities that have previously been considered more typical of adolescence.

People's unfulfilled needs and occupational and organisational processes may all act as forces for change. But, according to Watts (1981) in the literature of applied behavioural sciences, no coherent or integrated view of job change is to be found. While the subject has been commented on by a number of interested fields, each comments on distinctive aspects of mobility using different assumptions and methods. In



industrial and organizational psychology, motivation theory has attempted to predict the approach of the individual to future change. Expectancy value theory (Vroom, 1964; Mitchell and Beach, 1976) is seen to be especially applicable to career change. The theory predicts that motivational force towards some future outcome is jointly determined by how much possible outcomes are valued, and the individual's level of confidence that desired outcomes will be achieved. Readiness for change is a function of how appropriately individual values and customary modes of behaviour have been shaped by previous experiences in education, employment and the sub-culture in which the individual lives.

It is important to distinguish between the diversity of reasons which encourage people to change their working lives. Some changes can be interpreted in psychological terms and some in economic and technological terms. People grow and change, at the same time the economic and technical structures within which jobs are embedded grow, prosper or decline. Thus some disjunctions between the person and the work environment are inevitable. But the nature of the job change and its psychological dynamics are likely to be different according to the extent to which the pressures to retain jobs are internal or external.

Job change is variously motivated, both internally and externally; people often give more than one reason for change. Distinctions between reasons for job change are made more difficult by the subjectivity of attribution. People may describe themselves as self-motivated when they have simply responded to opportunities over which they have no control. Equally, one can find people who are able to wrest control from the impersonal forces for change, turning crises into opportunities. One of the most common examples is where people change because of job dissatisfaction even when external forces beyond the person's control are pushing them out of the organisation. There is no inconsistency in attributing to the person the exercise of choice; people choose by deciding when a threshold of dissatisfaction has been crossed and from then on they initiate and direct the change process.

A study by Watts (1981) found that the majority of reasons individuals gave for job change were proactive positive moves towards desired futures. Job changes to escape undesired circumstances were far less frequent. The remainder of reasons, which were only mentioned by a very small proportion of their respondents, were circumstantial. Writers on job turnover have generally viewed job change as a rational and largely reactive response to perceived environmental deficiencies and opportunities for movement, Mobley et al (1979).

Nicholson and West (1988) report that job mobility can be a force for both stability and change; stability within the person in the continuous expression over time of elements of identity; and stability within the organisation, through the maintenance of established cultural custom and practice, and change within the person through the transmutation or extension of personal qualities and dispositions. Their work showed that job mobility does change managers as people. Their needs, values and self-images develop, seemingly as a result of the demands of new roles, or in the case of a minority, depressed by diminutions of status and fulfilment. Their overall findings suggest that the fundamental structure of personality is primarily unchanged. In the midst of change managers found more security in their inner worlds than in the unpredictable external worlds of their environments. It is through the medium of altered status that much personal change is considered to be wrought.

### Chapter 3

'When you have to make a choice and don't make it, that in itself is a choice'. - William James

## Chapter 3

### An exploration of decision making

#### *The importance of decision making*

Decision making is important for society and the person because it affects action, what an individual will do, and personal well-being, how an individual will feel.

#### *The optimising model of decision making*

In effective decision making it is important that the decision maker is clear about the goals that he or she wishes to achieve and has made a thorough consideration of all the alternatives and the consequent outcomes. Such a model is outlined in Robbins (1989) description of the optimising decision making model.

The optimising model describes how individuals should behave in order to maximise a particular outcome. The decision maker moves through a series of logical stages. First he or she ascertains the need to make a decision because there is disparity between some desired state and actuality. Secondly, all the criteria are listed for factors that the decision maker considers relevant to the decision. Weights are then allocated to the criteria and all the viable alternatives that could possibly succeed in resolving the problem are listed. These alternatives are then evaluated and the best alternative selected.

The optimizing model may be adequate for simple problems but many real-life decisions do not involve simple well-structured problems, but are complex, with high levels of uncertainty, and goals and preferences are neither clear nor consistent. Few important decisions are simple or unambiguous enough for the optimising models' assumptions to apply.

***The decision making process is often outside conscious awareness***

In many real life situations people do not have a clear idea of the goals that they are seeking, nor the extent to which their ability to view a decision making situation objectively is constrained by their own history and through received wisdom. The way an individual seeks to resolve any given situation is often seen by them simply as the natural way to approach a problem or decision making task.

***Decision making is not easy***

Considerable parts of the individual's thinking when making a decision consist of directing, organising and evaluating his or her cognitive efforts. The many situational demands and numerous alternatives in real life decision making situations require a flexible and selective use of thinking ability and executive, procedural knowledge in order to maintain cognitive activity in a system subject both to emotional and motivational variations.

**Confounding Factors in Decision Making**

There are a number of factors that contribute to a view of real life decision making as far from ideal which are important considerations in attempting to facilitate decision making behaviour. To summarise:-

**1. Decision making styles**

***Locus of control***

Rotter's (1966) theory of locus of control suggests that whether or not an individual makes life changing decisions depends on their

belief in their control over their own destinies. Rotter (1966) has suggested that individuals have a tendency to attribute control over their lives to either their own internal characteristics or external circumstances. The attribution of control to internal rather than external factors is considered to encourage attempts to perform a behaviour. However, people are only likely to succeed in achieving a goal if the control individuals have in a situation is actual and not simply perceived, Kuhl (1985).

### *Action v state-orientation*

The work of Kuhl and Beckman (1985) identifies action-orientated and state-orientated individuals. State-orientated individuals are considered to prefer the activity of contemplation, and will therefore be caught up in the tendency to establish a consistent self. Action-orientated people are motivated toward task completion and will arrive quickly at cognitive structures that will enable them to act. Neither the tendency to be over-reflective nor to restrict information processing in order to act quickly are particularly facilitative of vigilant decision making.

### *Individual Styles*

Harren (1979) has identified a number of decision making styles these include rational decision making, intuitive style and the dependant decider. While an individual's approach to a decisional task may be characterised by one predominant style, elements of all three styles may be present.

## **2. Cultural differences**

When making major life change decisions the individual acts from his or her subcultural background and also makes choices in terms of the perceptions of expected or preferred lifestyles. For example in terms of occupational choice, women will choose 'women's jobs' and

certain occupations such as mining and dock working predominate in families and communities. The decision maker is not fully aware of important cultural influences because the sub-culture is an intrinsic part of how the individual sees the world.

### 3. Personal construct theory in decision making

Kelly's Psychology of Personal Constructs (1955) is based on the philosophical principle of constructive alternativism which states that "reality does not directly reveal itself to us but rather it is subject to as many alternative ways of construing as we ourselves invent". The construction systems which individuals use to impose order on their worlds are both dynamic and individual.

### 4. Limitations on information processing

A number of studies have referred to a further hazard of decision making - parsimony of information processing - which occurs when the individual believes that further processing of information will jeopardise the execution of a current intention.

### 5. Cognitive limitations and overload

As a result of his research, Payne (1985) concluded that as the number of alternatives increase, individuals in a problem solving task tend to eliminate them quickly and less rationally on the basis of a limited search and evaluation. The work of Tversky and Kahneman (1974) showed that limited capacity in terms of memory, attention and reasoning capabilities leads the decision maker to be sub-optimal in his or her information search.

### 6. Framing

Tversky and Kahneman (1985) have pointed to the importance of how an individual frames a problem when making a decision. The frame a

decision maker adopts is controlled partly by the formulation of the problem and partly by the norms, habits and personal characteristics of the decision maker. Individuals who face a decision problem and have a definitive preference might have a different one in a different framing of the same problem.

### **7. *Emotional bias***

On the basis of early emotional conditioning, social modeling and direct experiences of extremes of frustration and gratification the individual acquires emotional biases, which may result in apparently irrational and impulsive choices. Anna Freud, 1936, (cited in Janis and Mann, 1977), refers to defence mechanisms that prevent certain wishes or goals coming to conscious awareness. Defence mechanisms interfere with information processing and can lead to a defective search and appraisal of information.

Janis and Mann (1977) found that different psycho-emotional states have characteristic "cognitive styles" for decision making. Participants in studies referred to by Pflum and Brown (1984) confirmed that their own biases, beliefs, and experiences affected their decision making. Zajonc (1980) makes a case for the primacy of affect over cognition, both phylogenetically and behaviourally.

### **8. *Availability of information***

Tversky and Kahneman (1985) report there is a level of information availability at which the decision makers' performance is maximised.

### **9. *Stress***

There are major sources of stress in important decision making, including profound threats to the decision maker's social status and to his or her self-esteem. Such threats intensify decisional conflict. Janis and Mann, (1977) refer to the individual's tendency



to withdraw from stressful conflict situations when he or she becomes aware of the predominantly undesirable consequences to be expected from whatever choice is made. People are reluctant to make irrevocable choices. Nevertheless an adjunct to this, is a strong desire to take action in order to alleviate emotional tension, which is a typical stress reaction.

High or low stress levels are considered likely to give rise to defective information processing, whereas intermediate levels are more likely to be associated with vigilant information processing. Herrman and Wortman (1985) found that individuals facing a life crisis sometimes have difficulty developing precise goals for the future because undesirable life events are accompanied by profound disruption requiring behavioural changes and competing demands for action.

#### 9. Time

Janis and Mann (1977) suggest that time limitations, when combined with other contextual variables, lead to a frantic search for information. In some situations time limits may lead the decision maker to avoid attending to information that conflicts with personal biases or which provokes uncertainty.

#### 10. Unfavourable Circumstances

Janis and Mann (1977) also draw attention to unfavourable conditions for making a choice, these include one predominant alternative, no immediate negative consequences, low social importance, no additional information available and the impatience of significant others.

### Summary

The consideration of some of the influences on decision making outlined above, illustrate that decision making is prey to many factors. A practicable aid to decision making must take into account these pitfalls, providing only and as much information as is necessary for making a choice with satisfactory outcomes.

### An Overview of Decision Making Theory

Over many years models and theories of decision making have been developed. A brief overview of the theory is important to demonstrate the complexity of what is a fundamental part of human behaviour.

### The Theories and their Application

*There are two basic models of decision theory:*

Normative models which predict what decision should be made and  
Descriptive models which predict what decision will be made.

1. Normative Models comprise a set of rules specifying what people should do, they describe how things ought to be, not how they are. Such models are far removed from actual behaviour. Much of the research on decision making has been based on observations and assessments of the verbal protocols of individuals in problem solving situations in a laboratory setting, Kahneman (1986). Such studies contribute to our understanding of how decisions should be made, but tell us little about decision making in real life.

### *Risky decision making*

In addition to problem solving, the study of the psychological processes involved in judgements and choices amongst gamblers has been one of the most active areas of decision research, Einhorn and Hogarth (1981).

### *Rational decision making*

Explanations and predictions of people's choices in everyday life are often based on the assumption that they behave rationally, and it is generally accepted that decisions should be made rationally.

Modern theories of rational choice have adopted the coherence of specific preferences as the sole criterion of rationality. The theory assumes that the decision maker who carefully answers the question "What do I really want?" will achieve coherent preferences, Edwards et al (1965).

Real people are not necessarily always coherent in their behaviour, or at least not apparantly so. An individual may want many outcomes from a decision, outcomes which may be mutually exclusive.

### *Utility theory*

The fundamental concept of probability theory as outlined by Bernouilli in 1738, cited in Berkeley and Humphreys (1982) is that the rational decision maker chooses an action, the expected utility of which is greatest. However, attempts to elicit holistic utility values for consequences usually fail where the consequences have complex value structures, as in real life decisions (Mitchell and Beach, 1976).

### *Summary*

According to Wright (1985) an objectively rational approach to decision making is never fully possible because this would require complete knowledge and anticipation of the consequences that will follow from every conceivable choice whereas human information processing capacity is limited (Baddely and Hitch, 1984). The decision maker must be satisfied with working to the best of his or her limited abilities.

### *Descriptive models*

Descriptive models stem from the realisation that the idea of the completely rational decision maker is a myth, they seek to describe how people actually make decisions.

Robbins (1989) in addition to the ideal optimising model of decision making outlines two other models, he claims people have tendencies to use the three models to a greater or lesser extent. He suggests that individuals will use different models in different circumstances.

### *The satisficing model*

In the satisficing model a decision maker chooses the first solution that is "good enough"; that is, satisfactory and sufficient.

People frequently 'satisfice' for the first available alternative, rather than maximise and look at all the possibilities. Research by Tversky and Kahneman (1985) shows that individuals use cognitive simplifying procedures which allow them to effectively manage decision tasks. They construct simplified models that extract the essential features from problems, behaving rationally within the limits of a simple model.

### *The implicit favourite model*

Using this model, the decision maker implicitly selects a preferred alternative early in the decision process and biases the evaluation of all other choices. Because the decision maker is often unaware that an implicit favourite has already been selected, more solutions are generated. This behaviour is important because it gives the appearance of objectivity. This model suggests a decision process that is influenced more by intuitive feelings than by rational objectivity. It confirms the suggestion by Zajonc (1980) that affect frequently precedes cognition, and becomes a powerful factor in influencing choice.

### *Summary*

In some decision situations people are thought to follow the optimising model. However for most non-routine decisions this is probably the exception. In real life decisions, individuals look for solutions that satisfice rather than optimise and inject biases and prejudices into the decision process. Individuals act on their perceptions and interpretations of reality rather than reality itself.

Decision making checklists should be particularly useful for the 'satisficing' decision maker, or in situations where the individual is likely to use a satisficing model, since they could provide unfamiliar perspectives outside the individual's normal range of considerations and behaviour.

### *Expectancy x Value Models*

The basic assumption underlying Expectancy x Value models which have long dominated motivational theory is that an individual aims to perform an action that has the highest product of expectancy for achieving an aspired goal multiplied by the personal value of that

goal, Kuhl (1985). Expectancy theory has been described as 'calculative, psychological hedonism in which the ultimate motive of every human act is the maximisation of pleasure and/or the minimisation of pain', Robbins (1989).

However, in most real life situations, it is unlikely that information processing capacity is sufficient to allow for all the calculations that Expectancy x Value models would suggest. Kuhl (1985b) has suggested that even if people do take into account the expectancy and value parameters they do not necessarily combine them multiplicatively, but could do so in terms of several logical models. He obtained empirical support for the possibility that different people may use different models.

#### **Action theories**

These are concerned with the extent to which a decision will be carried through.

#### ***Reasoned action***

The theory of reasoned action is based on the assumption that human beings usually behave in a sensible manner, take into account available information and implicitly or explicitly consider the implications of their actions. Generally people intend to perform a behaviour when they evaluate it positively and when they believe that important others will agree with them. Ajzen (1985) notes that the act of simply stating an intention may induce heightened commitment to a behaviour.

#### ***Planned action***

Ajzen's (1985) theory of planned action develops from Expectancy x Value approaches. He suggests the individual's degree of confidence in carrying through an intention serves as the best predictor of

whether a decision will be carried through. The level of confidence is dependent on both situational and personal characteristics.

### *Action control*

Kuhl's (1985a) theory of action control states that it is not always possible to predict what the individual will actually do on the basis of what he intends to do. A crucial factor for cognition-behaviour consistency is how difficult the behaviour is to carry out in the light of circumstances and individual differences. In everyday life people experience the desire to do several things at once. They have multiple commitments to a variety of goals.

In summary the ability of action models to predict and explain behaviour is impaired where non-volitional factors exert a strong influence on individual behaviour.

### *Summary*

Normative models may be seen as incomplete descriptive models, they are about decision making in an ideal world. Generally it is recognised that people do the best they can. In any decision making task they attempt to perform in a way that a normative model would predict. By adding information about the individual decision maker and what they bring with them to a decision making situation it is possible to "arrive at a sophisticated prediction about what the individual will actually do", Edwards, Lindman and Phillips (1965) - in other words as descriptive models attempt to prescribe.

These models provide a useful theoretical basis for understanding decision making with the ideal decision maker in ideal circumstances. As previously discussed, real life decision making is far more complex than the solving of even difficult problems in a laboratory task.

### Janis and Mann's Conflict Model of Decision Making

This represents an attempt to develop a practical model that deals with real life decision making. Janis and Mann (1977) explore issues such as smoking behaviour, health issues, dieting, exercise, career and marriage choice, issues that are important for many people.

Decisional conflict seems inevitable given the complex environments in which people live, containing as they do more information than can seemingly be dealt with. The term decisional conflict refers to opposing tendencies within an individual which influence the way alternatives are formulated, the consistency and intensity with which any alternative is accepted, and the degree to which a decision is subsequently carried out.

According to Brehm and Cohen (1965) the best accepted body of propositions that apply to pre-decisional behaviour are those of conflict theory. Janis and Mann's (1977) conflict theory describes how people actually cope with decisional conflicts in consequential decision making. Their evidence in support of the theory comes from multi-disciplinary sources, particularly research in the social sciences.

Consequential decisions are decisions that evoke anxiety in the decision maker about the possibility that he or she may not gain a desired objective, or that the costs of doing so will be too great. Janis and Mann (1977) identify a number of uncertain risks as costs, such as time, effort, money, emotional involvement, reputation, morale, etc. These are seen as threats to important utilitarian, social or ethical goals within the decision maker's value system.

The conflict model has been tested successfully in field experiments using smoking behaviour, Velicer et al (1985) and marital and career counselling and decisions about medical treatment and weight



reduction (Janis and Mann, 1977). The aim of this research was to ascertain the conditions under which counselling could help people make and adhere to stressful personal decisions.

According to Janis and Mann (1977) their Conflict Theory model outlines the criteria necessary for decision makers to reach a quality choice and the antecedent conditions that will induce a vigilant, high quality, decision style.

Janis and Mann (1977) refer to seven criteria for successful decision-making, including canvassing of alternatives, surveying the full range of objectives to be fulfilled, weighing costs and risks, searching out new information for further evaluation, taking account of all new information or expert judgements, re-examining the consequences of all known alternatives before choices are made and making detailed provisions for implementation including contingency plans should the known risks materialise.

The more adequately each criterion is met, the lower the probability that the decision maker will make serious miscalculations that jeopardize both immediate objectives and long-term values. Janis and Mann (1977) claim that people are sometimes keenly aware of a low-level sense of uncertainty and concern that some crucial information not yet available may make them regret whatever choice they make. If there is only one correct answer to a problem, then all other answers must be wrong. No-one wants to make a wrong decision. A belief in the availability of a 'correct' decision determines what information decision makers seek, and how it will be used.

Work by Hinkeldey and Spokane (1988) confirms the utility of the Janis and Mann model in describing real life decision making. They found that the decision maker processes information from the environment to assess potential loss (conflict), the reversibility of a decision, the hope for a better solution, and the amount of time available. The combination of problem contexts was found to

affect both the decision maker's psycho-emotional state and approach to decision making.

The conflict model is congruent with intuition and the experiential evidence of most decision makers and evaluators. Brown and Prentice (1987) provide confirmatory empirical support for the theory.

### Summary

Conflict theory asserts that the more consequential a decision is, the more sensitive the decision maker will be to the costs of making a faulty choice and accordingly the higher will be his or her level of vigilance when making a choice. The decision maker will be more open-minded, less inclined to selective exposure and less biased in assimilating the information to which he or she is exposed.

### Making the right decision

Given that there are different styles of decision making behaviour and that behaviour may be influenced by many factors such as: perceived locus of control, action or state orientation, personal constructs, stress level, emotional, physical, or environmental circumstance, self-image, level of confidence, social pressure and susceptibility to it, individual problem structuring, will-power, intellect, social and cultural history and limited information processing capacity; the case for an appropriate decision aid for life-changing decisions may be considered a strong one.

A model that outlines relevant details, things that should be attended to, will free up cognitive processing capacity to attend to any information idiosyncratic to a particular decision maker in order that a more mindful decision can be made.

Preparatory information functions as a form of emotional inoculation if it enables a person to increase tolerance for post-decisional stress by developing effective reassurances and coping mechanisms (Janis, 1971). However, these can be effective only if they arouse vigilance and help to build up confidence to cope with anticipated threat. People differ in their response to information. The work of Janis (1971) demonstrates that an advisor can help by calling attention to pitfalls, encouraging ways to reassure oneself of success, and supply new information about how potential setbacks can be handled. However, Arnold (1985) found people are sometimes surprised by features of the work situation despite being forewarned.

Most effective policy-makers engage in careful search for relevant information, critical appraisal of viable alternatives and careful contingency planning, exercising caution to avoid mistakes, Janis and Mann (1977) refer to "vigilant problem-solving." The quality of the decision making outcomes is perhaps not surprisingly related to the process.

Herek, Janis and Huth (1987) assert an equivalent proposition in terms of favourable outcomes in their analysis of policy decisions made during international crises: "Other things being equal, 'good procedures' are more likely to produce 'good' outcomes". Vigilant processing increases the likelihood that the course of action chosen will accurately anticipate the consequences, and that contingency plans will be ready for counteracting or minimising setbacks.

### **The Decisional Balance Sheet**

A decisional balance sheet of incentives has been proposed by Janis and Mann (1977) as a schema for representing the cognitive and motivational aspects of human decision making. It is postulated that use of the decisional balance sheet promotes vigilant decision

making. The model was developed as a result of interviews and questionnaire studies of individuals who were contemplating major life changes such as divorce or stopping smoking. People were found to typically consider more or less the same types of factors prior to changing their attitudes or behaviour.

The balance sheet was designed to apply to any important decision made either at the organisational or personal level. The main assumption of the model is that decision making is seen as a gain model. In this sense its basic premise is similar to Expectancy x Value models.

The balance sheet is considered valuable for analysing the degree to which a decision maker does a thorough job of exploring all the alternatives. It is intended for analysing ego-involving decisions among alternative courses of action which are viewed by the decision maker as entailing a large number of different potential benefits, costs and risks. The premise underlying the balance sheet is that for most decisions the main considerations are conscious, or readily available if called to attention. The exception is when defence mechanisms are called into play. All considerations are believed to be subject to social influence.

A balance sheet containing positive and negative values corresponding to potential gains and losses anticipated with respect to each alternative in a decision making situation, is drawn up by the decision maker. The decisional balance sheet gradually changes as challenges mount until a point is reached where the strength of anticipated self-disapproval for maintaining the status quo exceeds that of the anticipated social and self-disapproval for making a change. Janis and Mann (1977) state that this type of chronic reappraisal sometimes arises with respect to marriage or career. Outsiders may be surprised but those who know the decision maker well, will see a minor provocation preceding the decision as the last straw. In this sense the balance sheet may be seen as operating as an internal mechanism rather than a practical tool.

The decisional balance sheet comprises four main categories:-

***1. Utilitarian gains and losses for oneself***

Utilitarian gains and losses for self include all the expected instrumental effects of the decision with regard to personal utilitarian objectives. For example with regard to choice of educational institution, utilitarian concerns might be the quality of instruction, the prestige of the institution, the financial costs and the physical environment.

***2. Utilitarian gains and losses for others***

Utilitarian gains and losses for significant others pertain to the goals of persons and groups with which the decision maker is identified or affiliated, for example social status for the family or advancing the rights of particular groups within society.

***3. Self approval or disapproval***

Internalised moral standards, ego ideals, and components of self-image are implicated in every important decision. Such considerations involve non-utilitarian considerations, such as self-esteem, social approval, internalised moral standards and ego ideals.

***4. The approval or disapproval of significant others.***

The potential approval or disapproval of reference groups and reference persons who are expected to evaluate either the decision itself, or the individual's competence as a decision maker are important considerations. Anticipated social feedback which includes being criticised as well as praised by an important group may influence the decision maker's judgement of the best possible alternative.

### The importance of non-utilitarian considerations

Expected non-utilitarian gains have been shown to sometimes exert so much influence on choice that they counteract the expected losses that would lead to an alternative. Social approval may make up for lack of money, promotion, etc as do internalised moral standards, ego ideals, self image and the ethical norms of the social or professional group.

Janis and Mann (1977 p.140) refer to a survey conducted in 1969 in which there was reported a marked shift during the 1960s among American college students away from choosing a career on the basis of the usual utilitarian goals of money, social status, and good working conditions and toward choosing a form of 'meaningful life work that would enable them to contribute to and feel part of the community'. They cite physicians who choose to work in public clinics and attorneys who choose to work in legal aid clinics for the poor as examples of career choices governed largely by anticipated social approval from reference groups and anticipated self-approval based on personal ideals. The non-utilitarian gains of social and self-approval often enable the harassed professional worker to withstand the accumulated stress generated by utilitarian losses and to persevere in a difficult line of work even when given the opportunity to switch to a much more lucrative and comfortable position. They cite case study evidence of this effect from a study by Sofar and Janis (1970) of British managers, Janis and Mann (1977 p.141).

Studies by Mann (1976) and Velicer et al (1985) of smoking behaviour provide support for the Janis and Mann (1977) argument that non-utilitarian gains and losses may be as important as utilitarian gains and losses

As Janis and Mann (1977) point out, everyone derives a sense of self-satisfaction from making decisions that will affect their fate

and that of others. The major deterrent to making such decisions freely is the sudden realisation that they may be wrong. The fear of damaging outcomes can act as both a goad and a deterrent to decision making. People may make or abstain from making a choice because of internal standards of appropriate behaviour. Self-approval is an essential requirement for being satisfied with a decision. Gaining utilitarian and social rewards is not enough, people have to be able to live with themselves and the actions that they have set in motion.

### **The defective balance sheet hypothesis**

The stability of a decision depends on the extent to which the decisional balance sheet has been completed fully and accurately. The more accurately it has been completed, the less likelihood there is of post-decisional regret. Janis and Mann (1977 p.153) cite a number of studies in support of this contention. For example women attending a diet clinic and women attending an early morning exercise class who completed the relevant balance sheet were more successful in sticking with their decision. Mann (1971) found that as a result of going through this procedure high school students felt more secure in college choice and needed to bolster their decision less with dissonance reducing information.

Both the research and common sense would confirm that the more carefully an individual examines and weighs the pros and cons of a situation the more likely he or she is to make an accurate and stable judgement.

### **Summary**

A review of the literature gives clear evidence that a single highly structured model for decision making is not appropriate.

Individuals who endorse different decision making styles profit from different interventions according to Phillips et al (1985). However, some type of categorisation process is necessary since this allows people to overcome storage capacity limitations. Any model must match the information processing capabilities and the language used by the decision maker.

Kuhl and Beckman (1985) state that people do not always perform in a manner consistent with their beliefs, values, attitudes and intentions. It may well be that if people are made aware of the decision making process they may better regulate their decision making behaviour. Janis and Mann (1977) have shown that people in decision making roles are likely to benefit from training that focuses on vigilant problem solving.

Completion of a decisional balance sheet has been shown to be useful in reducing the post decisional regret attached to making and adhering to a decision in a number of studies, including a pilot study referred to by Janis and Mann (1977) with college seniors in the process of making decisions about the future.

### **Decision Making and Cognitive Dissonance**

Individuals experience dissonance when they have cognitions which conflict. A dissonant relationship causes such conflict in the individual that, according to Festinger (1964), its reduction assumes all the characteristics of a basic motivational drive.

Dissonance theory suggests that once an individual is committed to a given behaviour or decision and a choice has been made, information that is inconsistent with that choice will create dissonance and the individual will manifest attempts to reduce that dissonance. Festinger's (1964) experiments on cognitive dissonance indicate that once a person is committed to a course of action there is "less



emphasis on objectivity and there is more partiality and bias in the way in which the person views and evaluates the alternatives" Festinger, (1964, p155). The process of dissonance reduction serves to generate consistency in the cognitive representation of the environment and the self, Beckmann and Irle (1985).

Studies by Festinger (1964) and Brehm and Cohen (1965) support the proposition that dissonance increases as the negative aspects of a chosen alternative increase and that dissonance can be reduced by selective attention to relevant information, attitude change, behavioural or decisional change and by change in the perception of the unchosen course of action. According to Zajonc (1980) dissonance occurs because a complete and thorough processing of information relevant to a decision has not taken place.

#### **Cognitive dissonance and conflict theory**

The conflict model points to a number of different tendencies for coping with decisional stress that can become dominant. These include open-mindedness, indifference, active evasion of discrepant information and failure to assimilate new information. Open-minded vigilance after commitment runs counter to the views of Festinger (1964) and other social psychologists who have assumed that commitment is generally followed by the selective avoidance of communications that oppose the chosen course of action.

Conflict theory is similar to cognitive dissonance theory in that it suggests that commitment, volition, discrepancy and importance of cognitions are necessary precursors for the creation of dissonance. The process of restoring cognitive consistency by means of selecting decision supporting information may not only enable the individual to stick to and to live with a decision but also to act.

## Bolstering

The work of Janis and Mann (1977) makes the assumption that the same determinants that affect the decision maker's thought processes including the degree of bias in information processing operate before, as well as after, a choice is made. They claim that even when a vigilant decision-making procedure has taken place, a temporary period of selective interest will occur shortly before commitment which may serve to increase certainty.

Janis and Mann (1977) contend that decision makers cognitively strengthen either the preferred alternative, or the final decision itself. They refer to this cognitive strengthening as bolstering. Bolstering involves defining or re-defining the risks and benefits of alternatives, so that they favour the preferred or chosen alternative and at the same time there is a disparaging of the rejected alternatives and exaggeration of their risks. By concentrating on the advantages of a selected course of action, the individual will reduce conflict and avoid post-decisional regret. Bolstering refers to "a number of different psychological tactics that contribute to creating and maintaining the decision-makers' image of a successful outcome with high gains and tolerable losses".

Janis and Mann (1977 p.83) refer to observations of people oversimplifying, distorting, evading, and omitting major considerations bearing on less acceptable alternatives before they have committed themselves to a decision choice. They cite in support of this proposition that some patients with hernias and other non-malignant disorders, when told by their physicians that they ought to undergo elective surgery, tend to evade or ignore information and advice concerning the advantages of alternative medical treatments and play up the necessity for the operation prior to commitment. Fellner and Marshall (1970) report similar findings. Janis and Mann (1977 p.84) refer to case studies of marital and career decisions in which individuals seek out information from individuals they believe

will support their decision and avoid those that they feel will oppose them.

#### **Implications of the conflict model for information preferences**

The conflict model postulates that each pattern for coping with decisional stress is associated with a characteristic mode of information processing, which governs the amount and type of information a decision maker will prefer. It is futile to search for any single type of information preference that will always be dominant in a wide variety of circumstances.

Janis and Mann (1977) report experimental evidence of when pre-decisional bolstering, by exaggerating the positive consequences or minimising the negative consequences will occur, these circumstances include when the decision maker believes there is no more information available. They suggest that pre-decisional bolstering is a frequent occurrence 'We postulate that the final step of bolstering occurs very frequently', Janis and Mann (1977 p.194). They suggest that sooner or later a vigilant decision maker will reach the point where he or she has exhausted all available sources of information and realises that there is no longer any realistic basis on which to expect to turn up a better solution. The individual will move toward commitment by making the best case for the chosen alternative that he or she can, hence Janis and Mann regard bolstering as part of the normal process of decisional resolution. As the individual moves from the appraisal of alternatives to deliberation about commitment, the dominant coping pattern will change from vigilance to the bolstering form of defensive avoidance. This change will be reflected in an increased tendency toward a selective preference for supporting communications if there are no clear cut reminders that implementation might be hazardous.

Vigilance will be the dominant coping pattern even after the person

is fully committed, if the individual is exposed to realistic warnings that point to serious risks entailed by the chosen course and hope of finding an improved way of implementing the decision has not been lost.

A study by McLain (1973) showed that pregnant women bolstered choices by cognitively 'spreading' the risks they associated with each option, for a birth service, by discounting the risks and magnifying the benefits of the chosen birth service and by exaggerating the risks and minimising the advantages of the rejected alternatives. However, the study was not intended and cannot be regarded as a formal test of Janis and Manns' bolstering theory. It does not address whether bolstering is pre or post decisional.

#### **Anticipatory inoculation**

The process of bolstering may be seen as a form of defensive avoidance designed to ward off the stress of post-decisional conflict rather than purely to reduce cognitive dissonance. This process not only satisfies a need for cognitive consistency but deals with anticipatory fear, shame and guilt. This is seen as a form of anticipatory inoculation, a form of preparation for inevitable negative outcomes. It is necessary to tolerate the painfulness of post-decisional conflict if the individual is to engage in reality testing rather than wishful thinking. In many real-life situations people would rather be made aware of any likely negative outcomes when making a life changing decision.

#### **Summary**

Festinger (1964) observed that because a selected alternative always has negative features as well as positive ones and rejected alternatives have positive as well as negative ones, that decision makers typically engage in dissonance reducing cognitive behaviours.

An advantage of last minute bolstering, as outlined by Janis and Mann (1977) is that it can help the decision maker to avoid being demoralised by decisional dilemma, to feel less uncertain about the choice that has been selected and to move more confidently to commitment. However, bolstering is detrimental if the individual resorts to bolstering tactics prior to careful search and appraisal.

### Overall Summary

The basis of this study is the expectation that heightening individual awareness of the situational and personal variables associated with a particular decision making task will go some way toward reducing uncertainty. This study aims to define what a particular group of individuals bring with them to a decision making situation and in doing so to identify how best to facilitate them in the task of making the right life change decision for them. Both the 'ideal' normative and real life descriptive models are considered important. An understanding of how decisions should be made will enable the decision maker in making the best possible decision. Knowing how decisions are actually made will contribute to the development of decision aids that are more likely to be effective.

The Janis and Mann (1977) balance sheet of incentives is flexible, it encompasses both utilitarian and non-utilitarian considerations, and recognises the need for personal and social acceptability. As such it fits the criteria considered useful for a decision making tool. Its underlying concept and some of the issues exemplified in it, including the relative weight given to utilitarian and non-utilitarian concerns and the tendency to sometimes bolster the benefits and minimise the risks of a decision commitment will be explored in this study.

## Chapter 4

### The importance of work-related decision making

#### The importance of work

The importance of work for the individual has long been at the centre of the study of occupational behaviour. Concepts of the 'work ethic' emanating from the Victorian era emphasise the central place of work in the person's experience. Bucholz (1976) says 'Work is good in itself and bestows dignity on the person'. The underlying belief is that by working hard a person can overcome every obstacle that life presents and make his or her way in the world. Such a concept belies a reality bound by the framework of the social systems in which people live. However, there is little doubt that work, or indeed lack of it, plays a powerful role in the life of an individual. Dubin and Goldman (1972) refer to work as a 'central life interest'. For a society traditionally underpinned by the protestant work ethic, work is considered to be the central life interest for the majority of those who find themselves in the role of primary breadwinner for either the family or themselves.

Work or the lack of it can take up a great deal of the life space of the individual. The workplace has the potential to help or harm health and personal development and as such it is important.

The whole culture of the Victorian work ethic, the dignity of labour, impinges on the individual today. As unemployment increases so does the level of distress in society, the number of individuals receiving treatment for mental illness is growing. The media is constantly bringing to our homes the toll of human misery that comes from losing one's job whether one is a company director with a handsome pay off (*The Sunday Times*, 31 February 1992) or an employee of a multi-national truck firm (*The Guardian*, 2 February 1993). Work, just having a job, is undoubtedly important to the well-being of the individual and society. There is a multitude of social psychological research which confirms this picture,

highlighting as it does the negative consequences of unemployment, Pryor and Davies (1989).

Not only is it important for the individual to have employment, the nature of that work is important. The amount of satisfaction an individual derives from his or her working life has a considerable impact on individual well-being (Warr, 1987, 1990). Individuals higher up the vocational ladder are recognised as experiencing less work related stress than those in more menial occupations.

### **Making career development decisions**

A career development decision may be defined as consequential at any time, whether it be a late career change; a return to work after family commitments, redundancy, job loss, or retirement; or embarking on a course of study either in an endeavour to enter the world of paid work or to change or enhance existing career prospects. Such decisions are potentially life changing, their consequences are likely to be diverse and unquantifiable. The first step towards self development is a step into the unknown, the effect of a single decision on personal relationships, life-style and self-perception is frequently unexpected and certainly unpredictable.

Deciding on a preferred career, according to Super (1981), is generally viewed by the public, by vocational psychologists and by career counsellors as a key developmental task of late adolescence or early adulthood. The most common life patterns in our culture confirm this to be the case. The respondents in this study do not contradict this pattern, but serve to demonstrate just how risky making career choice or development decisions can be on leaving full-time education for the first time. Similarly, avoiding making a decision on a conscious or unconscious level can be as much of a choice and a risk. Gould (1980) points to the inappropriate timing of expecting young people leaving school to make sensible career choices when they know so little of life.

In addition to limited life experience, young people are pre-occupied with examinations, the profound physical and emotional changes associated with adolescence, and learning to live as adults in an adult world. Similarly, individuals in young adulthood are frequently occupied with serious life changes such as leaving the family home, marriage and in some cases starting their own families, at the same life point as societal norms dictate important life-committing employment decisions should be made.

Hawkins, Bradley and White (1977) draw attention to the fact that it is difficult to assess one's present needs and abilities, let alone what they may be in the future. In addition, no-one can determine with any degree of certainty what the future employment outlook will be. Important decisions are based on such incomplete information as the individual can obtain. The extent to which young people can know themselves and the world of work before entering employment is clearly limited. Louis (1980) found that during the transition into work much self-learning may occur as well as learning about the new settings.

Osipow et al (1976) refer to work with students primarily in the English and Australian education systems which suggest that many important decisions about career options result from a series of non-career choices and that entry to higher education may be more a consequence of being on the "educational conveyor belt" than choosing to continue their education. Markham (1983) refers to a similar pattern with people going straight from school to employment. Philips et al (1988) refer to a longitudinal study of the psychological aspects of occupational mobility among engineers and scientists, which demonstrates little evidence of foresight and planning in the occupational changes they made.

Important life decisions are sometimes incremental in nature, the end product of a number of small decisions that progressively commit the person to one particular course of action. Janis and Hovland (1966) support the suggestion that many individuals do not make a deliberate occupational choice, they state that incremental steps may determine the



career choices made by many in skilled occupations. Having embarked on a career, people stick with it because it is difficult to change and waste training. Change can result in loss of social approval and serious loss of one's own investment of time, effort and money.

Super (1953) points out that the process of compromise has long been fundamental to career decision making. In times of increasing unemployment the decline in the availability of jobs must inevitably result in more people having to make more compromises in their career decision making. The person at the point of career choice attempts to find an occupation which is both available and consistent with his or her understanding of himself or herself, Pryor (1985).

#### Occupational choice

Super (1981) states that occupational choice represents an attempt to implement one's self concept in an occupation and that this is done by matching one's picture of oneself against one's picture of people in occupations that one knows and in which one is interested. It is a process of compromise between preferences for, and expectations of, being able to get into various occupations. The experience of individuals affects their expectations and often their preferences. Not only is there a choice on the part of the individual seeking occupation but also on the part of the potential employer. As Watts (1981) points out, some who choose are not chosen, and some who are chosen reject the choice. Occupational choice is a mutual process.

There has been a growing recognition of the importance of sex-role attitudes and sex-role self-concept in career decision making, including Horner's fear of success (1972) and Bem (1974) sex-role self-concepts on laboratory tasks, cited in Tinsley, Kass, Moreland and Harren (1983) who have reported that student's satisfaction with academic major choice and occupation is influenced by sex-role stereotypes.

In a study of student course choices in Australia, Taylor and Pryor (1985) found that people tend to make course choices congruent with their interests if their demand for high prestige is met. When it is not, people will be more likely to forego their vocational interests and tend to choose a course on the basis of high prestige. Women are more likely to follow their vocational interests in course choice and be less concerned about the prestige level of their choice, they also select from a wider range in terms of sex typing of courses although they are reluctant to choose very masculine courses .

The path-analytic model of Career Indecision as outlined by Hartman, Fuqua and Blum (1985) explores the experience of individuals unable to decide on an occupation. They identify developmental indecision which can be dealt with through traditional intervention methods and a chronic problem experienced by individuals who may be described as generally indecisive. It may well be that some of the participants in this study embarking on a late career development programme fall into both these categories, the need to become decisive is ultimately forced on them by personal growth and circumstance. Human beings have emotions and unconscious motives as well as cognitive abilities; when making vital decisions, they are unlikely to be totally detached and uninfluenced by these.

Although several diagnostic systems for vocational problems have been proposed they have received little empirical support and even less use by practitioners. Watts (1981) found among a sample of 35-50 year olds who had made significant occupational change, few thought of themselves as considering alternatives and making decisions based on thoughtful examination of the situation. They did not recognise their role as chooser, or their responsibility for choice.

Remer O'Neill and Gohs (1984) suggested that one approach to meeting the career development needs of college students is to work with undecided students through a course on career decision making or life career planning.

### Success at work

How successful individuals feel in their work lives may reveal much about how important work is conceived to be to that person. The concept of career success is a difficult area to conceptualise and to define operationally. Childs and Klimoski (1986) used several self-report items to index career success - the most important factors individuals used to judge their own success, were income, income growth, personal happiness and satisfaction, work accomplishments, meeting set goals, a good family life, and job prestige. Tarnowski (1973) asked businessmen to identify success in their own terms. He found that for most people success represents greater job satisfaction and/or a desire for more meaningful employment. Eighty one per cent of respondents in his survey reported personal life experiences as the most influential factor in determining personal goals and aspirations.

These results suggest that individuals do not see career success in isolation, but as part of the fabric of their whole lives. Work is important in so far as it acts as an enabler, it provides a forum in which individuals may achieve and thereby gain personal satisfaction. Through its financial rewards work enables access to desired life goals.

### Women and career change and development

Opportunities for individuals are shaped before starting out in employment, by characteristics such as birth year and gender. These characteristics tend to have a continuing impact throughout the individual's career. Sagaris (1984) showed that being a woman has a negative impact on inter-institutional change, being young and male increases the individual's chances of job change regardless of the kind of change.

Men, according to Nicholson and West (1988) have more orderly career paths than women, they are more likely to have moved steadily upward within the career track. Women have more unconventional and value-driven career choices, at the same time they are forced to be more opportunistic and directed by family considerations.

Super (1981) has suggested that seven objective career patterns of women could be distinguished.

1. The stable home-making - no significant work experience.
2. The 'conventional' pattern - work experience prior to marriage, followed by full-time homemaking.
3. The stable-working pattern - the single woman who continues to work full-time until retirement age.
4. The double-track pattern - the married woman who works continuously until retirement age, apart perhaps from occasional time taken out for child-bearing.
5. The interrupted pattern - a sequence of working, home-making for a period of years, and then working while or instead of home-making.
6. The unstable pattern - in and out of the labour market at frequent intervals, resulting usually from irregular health or irregular economic pressures.
7. The multiple-trial pattern - a succession of unrelated jobs, with stability in none.

A growing number of married women follow a dual career family track, (Martin and Roberts, 1984; EOC, 1992) interrupting work minimally. However, this depends on their ability to access domestic service needs and is clearly not possible for many families. The central issue for women is meshing of work and family pressures.

Almost a third of women who are economically active are single, but less than one in twenty men. This is reported to be a general phenomenon across the labour force, Martin and Roberts (1984). There are a number of possible explanations: it may be that women forego marriage in order

to pursue their careers, or because a large number of women are kept out of the labour force by the unequal share of domestic responsibilities that falls on them in marriage. Both may be true.

Women may well not marry because they can see how marriage restricts the careers of other women. The higher incidence of divorce and separation among women in paid employment, Martin and Roberts (1984), can be interpreted similarly. If a large proportion of the parent population of women is not available to be included in the statistics because they are full-time housewives, then it follows that other categories such as single or divorced will form a greater proportion of the remainder, a 'survivor' population of working women who are 'available' to be sampled. It is probably true that divorce/separation is occupationally 'liberating' for childless women managers, and in many cases is caused by the role conflict of women's competing domestic and professional responsibilities. These are not inconsistent explanations. It is precisely because of the greater strains of work on marriage and family that many women forego demanding professional careers. Martin and Roberts (1984) found in their study that 7% of females experienced divorce or separation in a 12 to 15 month survey interval whereas only 2% of males did, despite the fact that more men were married in the first place.

The unequal share of household duties is a hard-dying cultural norm. It is the responsibility for childcare that places the greatest non-work demands on couples and around which centre some of the most manifest inequalities in the division of household labour. It would not be surprising if women were prepared to forego the role of mother in the interests of their careers and this is supported in the Nicholson and West (1988) study.

Their results also suggest that women need higher qualifications to overcome selective gender barriers to management entry. There is a strong case for saying women face far greater obstacles in their career paths than men, in the shape of competing domestic commitments and

restricted access to the traditional male routes to management. They help themselves to overcome these impediments by foregoing marriage or family, and by obtaining higher educational qualifications than men. At the same time the higher incidence of restricted family size and divorce among the women also prompts the thought that their unequal struggle entails greater sacrifices and psychological costs. Early child-rearing severely restricts the level of qualifications women attain, Cherry (1981). Women tend to be concentrated in particular sectors of the economy - principally in service occupations, and in lower level jobs in a variety of white collar areas, Martin and Roberts (1984).

Nicholson and West (1988) found clear sex differences in work preferences. Women consistently have higher needs for growth and lower needs for material reward than do men. Women care more about having congenial colleagues, a job that fits with life outside work and which is in a good location. Women are more motivated by intrinsic factors such as challenge. It is conceivable that this lends women's ambition a more constant motivation force than men's whose greater focus on material rewards and particular career goals may generate less enduring or potent career motivation.

Watts (1981) suggests that with increasing unemployment, mid-career changes and recurrent education the discontinuities of women's careers may become applicable to men. There may be a great deal to learn from the arrangements, however cursory, which have been made so far to meet the career needs of women.

#### The need for research

According to Philips et al (1988) research into adult career decision making is lacking. Of the 32 papers concerning career decision making that were reviewed for the present study, 23 were conducted with American college students, five with working members of the American population and four referred to British and or Australian students. The

British education system, societal norms and working experience, differ markedly from those of the United States. It is therefore not always appropriate to draw conclusions pertinent to the UK working population from studies conducted in different cultures. In addition, the population pool widely used in these studies is a small one, largely graduates headed for higher occupational levels, and it is inappropriate to extrapolate their conclusions to the wider population.

The present study deals with a relatively mature population from a variety of backgrounds, seeking work in a variety of occupational levels. Their career change decisions are the culmination of a multitude of life experience factors that are not necessarily concerned with biological development or maturation to adulthood. Erikson (1980) and Levinson (1978), who describe human development in terms of systematic progression through qualitatively distinct stages in which different psychological processes are of greater or less importance, support notions of critical decision making periods. Harren (1979) states that career decision making needs to be understood within the context of career development. It may be unrealistic to provide a comprehensive theory which covers the entire life-span as well as specifying the decision making process involved in each life stage. A more manageable approach is to focus on a given life stage or period of development and to bring together decision making and developmental concepts for a more complete understanding of vocational behaviour within that life development stage. He suggests that while this micro-theory approach has the disadvantage of limited applicability it can be comprehensive within its range of application. This approach may encourage model-building applicable to other life stages and ultimately lead to a comprehensive theory of life stage career development issues.

### Summary

The importance of work for the person and the impact of job satisfaction on personal well being have been explored previously in this work. Ideas

of work centrality and the quality of people's working lives cannot be ignored, but work and the financial rewards it brings are not the whole of people's lives. As Watts, Law and Fawcett (1981) point out a life-span, life-space model should embrace the interaction between worker and other life roles. Other life roles are important because of their influence on the mobility of the individual. The individual's outside roles are frequently more valued than that person's job, not surprisingly and happily so, given the nature of some of the jobs people do. Work must be explored within the social context of the world in which people live.

There are a multitude of factors such as timing, pre-occupation with learning life skills, the influence of gender and sex stereotyping, local culture, lack of knowledge, lack of information, emotionality, tendency to compromise, social pressure, poor decision making skills and so forth, which combine against the individual in making a reasoned initial career decision. It is perhaps not surprising that individuals who have either the opportunity or the need to take stock of their lives, feel a career change/development decision is often an appropriate step.

Work encompassing the views of individuals representative of older people, and those from a variety of educational backgrounds and with a wide variety of life and work experience represent an important addition to psychology. Because career development decisions are consequential and because the process of initial decision making is affected by a multitude of confounding factors, a study focusing on this particular population is an important adjunct to a body of knowledge that has drawn its main conclusions from studies on individuals in higher education and/or leaving full-time education for the first time for relatively highly skilled/management jobs.



## Chapter 5

**'To exist is to change; to change is to mature; to mature is to create oneself endlessly' - Henri Bergson**

## Chapter 5

### Summary of general introduction

Change is part of life, as people move through life they continually experience change and transition, change which may result in new networks, new behaviours and new self perceptions, Atchley (1975).

Transitions are a particular type of change involving personal awareness and new assumptions or behaviours. Career changes are seen as transitions because they are events in which an individual experiences a personal discontinuity in his or her life. When making a career change the individual must develop new assumptions or behaviour responses because the situation is new and/or the required behavioural adjustments are novel. Coping with transitions, so that survival and homeostasis are assured, is seen by life change theorists as a basic life aim. Brim and Kagan (1980) refer to the common theme emerging from such work as the capacity for change across the entire life span.

As previously discussed, it is important that any work on career change includes concepts of life development change. Work and life course development cannot easily or usefully be divorced from one another. The individual's whole psychological and emotional being and life circumstance may alter because of a development in employment history. Similarly, career change is often triggered by personal development or change in circumstance.

Whether change events are referred to as transitions, turning points, crises, attempts to reduce uncertainty, actions to solve problems or consequential decision points, they represent the point at which the individual ceases to be one thing and becomes something else. As such, they are an important reflection of personal growth and active engagement in the life process.

Decision demands provide the individual and those who care about him or her with the motivation to impose structure on what otherwise would be a chaotic system of sometimes contradicting age norms and age-linked opportunities. Atchley (1975) suggests that decision demands are a prime motivating mechanism for providing the movement that translates the static age-grading system into the life course and ultimately into the biography of an individual.

While this study aims to explore the experiences of a relatively wide age range of individuals, the concept of mid-life as a recognition point of time past and time to come is an important and pertinent one with regard to the individuals in this study. Neugarten (1968) suggests that mid-life is a time when life becomes "restructured in terms of time left to live rather than time since birth". There is also the prospect of increased life expectancy and for many a long 'empty nest' period, when involvement in intimate family relations is reduced and delays and interruptions due to family responsibilities become less likely. The experiences of the individual's cohort group impinge on the consciousness of the individual. These may combine to encourage the individual to reassess his or her life and consider the need for change.

The family is an important component of career, but family and occupation are rarely brought together in an understanding of adult life. Research acknowledges that careers are influenced by personality, family life cycle, social history and circumstance, but little attention has been paid to an exploration of their influences. The need to establish a theoretical framework within which to develop knowledge is clear.

Whatever the individual's chronological age, or life stage, decision points are inevitable. Grasping such points as opportunities for growth, for development and self actualisation has been portrayed by all life theorists as the choice between life and psychological demise. However the literature demonstrates that consequential decision making is fraught with pitfalls, and many of these pitfalls emanate from the individual's own cognitive and affective limitations.

### *Studying decision making*

The experience of many human interactions demonstrates that when individuals are asked to explain their day to day and consequential decisions they are unable to do so. 'Why did you leave?', 'Change your job?', 'Move house?', 'Have children?', are all major life decisions that are frequently difficult to explain with sufficient accuracy as to the processes and considerations involved. 'I just did', 'I felt like it', 'I don't really know', 'I didn't really think about it', 'It seemed OK at the time', 'I just had to' are fairly typical responses. This suggests that many of the thought processes that take place in important, as well as inconsequential, decisions are at an unconscious level. Such everyday evidence lends support to the work of Zajonc (1980) on the primacy of affective over cognitive processes.

Accessing the appropriate information to explain the reasoning behind even a major decision, especially in situations that are highly emotionally charged, can be difficult. The evidence both from the literature and life experience confirms that since decisions are frequently made at the subconscious, perhaps largely affective level, rather than at a 'higher' cognitive level, there may be times when optimum information processing and a search for all the available information is not taking place.

### *Making a decision*

Decision making theories suggest that the most successful decisions are made when an optimum amount of information is considered. If the decision maker is aware of any possible negative outcomes then theories of anticipatory inoculation suggest that he or she will be more content with the decisions made.

### *Successful decisions*

A successful decision is one in which:-

- a) The decision maker is satisfied with the outcomes.
- b) The negative outcomes are minimised and positive outcomes are maximised.

There are decisions that inevitably result in pain, problems and distress. But, in the long term, the satisfied decision maker is the one who was aware of the likelihood of such outcomes. He/she believes the decision was the most appropriate thing to do for themselves or others, depending on circumstances and priorities at that time.

An awareness of the problems people encounter when making a life-changing decision will go some way toward enabling the creation of a decision aid that will facilitate successful decision-making behaviour. However individuals vary in the extent to which they make their own decisions. Important factors that influence decisions include the individual's self-esteem and self-confidence, the support of others and age norms, Abrahms et al (1990).

As the individual moves through adulthood there is the increasing expectation that he or she will find a position of employment in which to settle. At the same time the field of jobs for which a person is considered eligible contracts. Some individuals may miss opportunities altogether by delaying a decision too long. There comes with mid-life what Levinson (1978) sees as the natural time for career commitment to deepen. Either the individual extends himself or herself in the chosen career or enthusiastically moves into a new one.

Research on adaptation to change and life experience shows that individuals differ in their response to change and change imperatives. Job loss may stimulate one person to develop new interests and another

person to inactivity and feelings of worthlessness, Fryer and Payne (1984). Schlossberg (1981) has outlined three necessary strategies for moving toward adaptation: "securing adequate information, maintaining satisfactory internal conditions and keeping up some degree of autonomy". A transition is not so much a matter of change as of the individual's perception of change.

### The study

Today people live longer. The majority of adults left school at whatever statutory school-leaving age was applicable to their generation, ranging from 13 to 16 years. Many anticipate retirement at the statutory retirement age (60 or 65 years) or earlier. For a multitude of reasons - personality, life situation, financial considerations, personal experience, expectations, ambition or qualifications - individuals may not have had opportunities, been aware of opportunities, or been in a position to take advantage of opportunities for a particular career or for career development. It is reasonable to suppose that individuals will have changed since leaving full time education for the first time. They have matured and experienced life, consequently they are likely to have different expectations, interests and demands. Career-changers may simply want to do something different to experience more variety. Whatever the reason for changing, a second chance is something many people grasp at. There is a reciprocal relationship between the individual and his or her environment, ageing is not just about loss but about growth and development.

A research emphasis in the past on relatively high achievers suggests the utility of focusing on the experience of groups traditionally disadvantaged with regard to employment. Two such groups that are increasingly being courted by employers because of current demographic and attitudinal shifts in society, resulting in fewer young people being available for work, are older workers and women returners. It has been suggested that women returners and older workers represent an

increasingly large and important pool of workers, with many entering the non 'high-flyer' jobs, areas that have been neglected by research so far.

### *The research*

While all life-changing decisions are important, it is necessary to limit the research to what is practicable. It was considered that confining the study area to individuals in the process of making a career change decision would make a useful contribution to the knowledge.

Much of the research into career decisions has been undertaken with American college leavers. Research using a wider sample was therefore considered pertinent:-

- a) to contribute to the knowledge concerning individuals in this culture.
- b) to contribute to the knowledge concerning individuals at various educational levels.
- c) to access the perceptions of individuals with a variety of life and work experiences.

This research aims to bring together the research on decision making and life change with a view to assisting older workers and women returners in their career/job change decisions. An important part of this research is the measurement of contentment with the change made. Measures of satisfaction and subjective well-being are included to this end. The research comprises two interview and questionnaire survey studies.

The first study aims to elicit salient attitudes to work of a group of workers aged 50 years and over. It compares the experience and attitudes of individuals who have made, or are about to make, a career/job change at this life stage either voluntarily or through forced change, such as unemployment or redundancy, with those who have not and do not intend to make a change. It is anticipated that this study will isolate the

salient factors in the decision making process when older returners and/or established workers consider a significant career change.

The second study aims to explore the decision making process in women entered on training programmes designed to facilitate a return to the workforce. Perosa and Perosa (1983) view the return to 'school' as a primary means whereby a person may move into an entirely new profession. Gould (1980) sees mid-life as the period to return to 'school', to enhance or create a new career or return to work preparation. The purpose of this study is to isolate the items women consider when embarking on a course of educational development, to assess their experience of these same items during the course and to explore the relationship between considerations about attending college and subjective well-being.

It is intended that results from these studies may be utilised to create a useful checklist to enable counselling of returners/career changers based on the Janis and Mann (1977) decisional balance sheet of incentives.



## Chapter 6

### Methodological considerations

#### Information gathering

An important consideration was the method of information collection. Surveys are a useful method which enable the gathering of information from individuals representative of the target population. They are well established as a tool in social research in general and government information seeking in particular, for obtaining data on specific topics or groups within the population, Martin and Roberts (1984). Oppenheim (1966) states, "A survey is a form of planned collection of data for the purpose of analysing the relationship between certain variables". A survey may be done orally using interviews or interview-administered questionnaires; or in writing through self-completion questionnaires.

#### Interviews

Interviews, which for the purposes of scientific survey generally take the form of 'in-depth' interviews, in that they explore one particular theme or topic thoroughly with the interviewee(s) can be structured, unstructured or semi-structured. Structured interviews confine the interviewee to the researcher's perception of the topic, often asking specific questions. The advantage of the structured interview is that the information collected is largely confined to the research interest.

Semi-structured interviews use a more open style, encouraging the interviewee to talk about the chosen topic in a relatively unconstrained way. The interviewer may intervene when the informant appears to be embarking on a lengthy dialogue that is not relevant to the topic in question, or to prompt when the interviewee is unsure how to continue.

Unstructured interviews are open and allow the interviewee much freedom of expression, their disadvantage is when a specific topic is being researched they may produce a great deal of extraneous data.

The important advantage of the semi-structured interview is that whatever the pre-conceptions of the interviewer, he or she should exercise minimal constraint on the interview. Consequently, the informant is able to give free reign to his/her feelings, attitudes and ideas on the topic in question, and the researcher is ideally able to glean much useful, sometimes unexpected, information and new thoughts for the research. An excess of information not directly pertinent to the research topic can be a disadvantage of the semi-structured interview. This, however seems a small price to pay for the new perspectives that can result from an open approach.

Generally the interview is considered to be a more flexible tool than the written survey. Interviews better enable the interviewee to express himself/herself in their own words. They are more personal, perhaps less threatening, less constraining and may be specifically adapted to the individual informant as the interview progresses. They are therefore a useful method of obtaining detailed and appropriate information.

The success of the interview will depend on the willingness of the informant to participate face-to-face, some individuals feel intimidated by this scenario, particularly where the topic is sensitive. It is important that the interviewer has good inter-personal skills, and the ability to convey what he/she wants from the interview, without exerting undue influence on the informant. Bias may result from interactions between researcher and interviewee. It is important in all information-gathering interviews that the interviewee is encouraged to feel at ease and the interviewer's approach is non-judgemental and encouraging.

An important problem with the in-depth interview is that of accessing a sufficiently large representative sample. Even where a suitable sampling source is achieved, the in-depth interview demands a considerable time

commitment both from the potential informant and the researcher. Volunteer bias is also an important consideration, especially in a busy population whose free time is constrained by work pressures. The value of data obtained through interviews lies in its qualitative nature. Such data does not lend itself readily to statistical analysis. Methods for rigorous analysis of qualitative data, for example as outlined in Miles and Huberman (1984), are time-consuming.

### Summary

Obtaining information by interview is a useful approach since one to one contact is more friendly, interactive and flexible. Interviews are useful for eliciting information in areas that are particularly sensitive or complex, or about which little is currently known. However interviews are extremely time-consuming where a large sample is required. While response may be enhanced by a personal approach the lack of anonymity inherent in the situation may be an inhibiting factor where sensitive issues which relate to employment are concerned. There are also problems of interpersonal effects, which may result in the interviewer unwittingly influencing the outcome of the interview; this may produce inaccurate information. In addition interviews are difficult to analyse accurately and objectively. However, the interview is an ideal method for the preliminary stages of survey research for questionnaire development. It enables respondents to speak freely about what they perceive to be pertinent to the interview topic, thereby making more likely an appropriate quantitative instrument.

Interviews and written questionnaires are not mutually exclusive. A commonly used strategy in psychology is to use the results of an initial interview survey to create a written questionnaire for wider distribution. Interviews are a useful method for accessing salient attitudes to many issues in applied psychological research. The collation of information obtained in interviews provides an instrument that is directly applicable to the sample population to be developed.

## Questionnaire surveys

The two types of questionnaire are interview-administered and self-completion.

### Interview-administered

Interview-administered questionnaires are similar in technique to in-depth interviews but confine the respondent to a series of standardised question and answer formats. Interview-administered questionnaires can be used to obtain quantitative data that lends itself easily to statistical analysis. An important advantage of the interview administered questionnaire is in improved response rates. Yu and Cooper (1983) showed that response rate is increased by a personal or telephone approach, when compared with postal surveys. Interview-administered questionnaires allow for a limited rapport to be built up between interviewer and interviewee, although bias may occur as a result of interactions between them. The interview-administered questionnaire imposes similar time demands on both interviewer and informant as in the in-depth interview.

### Summary

This method has the advantage of a personal approach while being more structured and therefore more easily analysed. It is considered to have a less inhibiting effect on response than has a face-to-face interview, perhaps because it is formalised and respondents are faced with responding to the questions, rather than directly to the interviewer. Nevertheless, concerns about anonymity may affect accuracy of reply. Interview-administered questionnaires are also time-consuming and expensive.

### Self-completion questionnaires

The important advantage of the self-completion questionnaire is that once developed it is a cost-effective method of accessing the views of a large number of individuals. Self-completion questionnaires are less subject to bias emanating from interviewer effects. A further advantage is that they may be completed wherever the respondent chooses. It is not necessary to visit the person in their home or workplace, which may have significant influence on what the informant says and how comfortable he or she may feel about participation.

### Considerations of the self-completion questionnaire

Because the self-completion questionnaire as a means of data collection lacks flexibility compared with the interview-administered questionnaire, good preparatory work is particularly important. An important consideration in self-completion questionnaires is accessing and contacting an appropriate sample population. Once the questionnaire has been sent out it is too late to decide that the potential respondent is not the right person to give the necessary information. In addition to accessing the right population, it is important that early work in preparing the questionnaire is carefully done, since the questionnaire cannot be amended once the final research is in progress. Questionnaire design is time consuming.

The method is impersonal and it is important to employ as many means as possible to encourage the respondent to complete and return the questionnaire. Providing a variety of answer options may enable the respondent to access information about attitudes and circumstances, which are pertinent but not necessarily those that would spring immediately to mind if the informant were asked an open ended question. However it is also important to include some open ended questions and a space for comments, so that the individual does not feel constrained into saying what the interviewer wants him or her to say, but is free

to give his or her own answer. Careful wording is important to avoid leading questions and the questionnaire should be designed with clear instructions so that it is easy to complete and questions are written in a linguistic style suited to the majority of the sample population.

Length is important; throughout the aim should be simplicity of expression and a clear, easily followed format. Careful design may go a long way towards avoiding a situation in which respondents are put off by the time cost of completing a long questionnaire. However, it is important that the questionnaire is sufficiently long for respondents to consider completion worthwhile, so that they will give the study appropriate consideration and attention. Questionnaire surveys are increasingly common and it is important that questionnaires for scientific research carry sufficient weight to merit appropriate consideration by prospective respondents. Heberlein and Baumgartner (1978) outline an interesting case for long questionnaires, suggesting that they will not be as easily dismissed as a shorter instrument.

There has been much research that explores response rates to postal questionnaires, from colour of paper, Jobber and Sanderson (vol 25) to first or second class postage, Heberlein and Baumgartner (1978). Heberlein and Baumgartner state that high return rates are due in part to lowering the costs involved in completing and returning a questionnaire. Inclusion of a reply-paid envelope is a common incentive as are attempts to increase the motivation to participate by stimulating interest in the research topic. It is important not only in terms of increasing response rate, but of consideration for potential respondents, to explain the purpose of the research and thank respondents for taking the time and trouble to participate. The individual should be encouraged to participate but there should be no element of subtle coercion.

Because the self-completion questionnaire is limited in its flexibility, there is no control over the order questions are answered. Consequently questions cannot be regarded as independent items. The returned questionnaire may be incomplete and complex questions are rarely

suitable, nor is there any certainty as to who actually completed the questionnaire.

However, while these considerations and potentially low response rates are a problem with the postal self-completion questionnaire, they do at least give cost and time effective access to a wide sample of the population. The representativeness of the sample may be considered more important than high response rates.

### Summary

While interviews are an ideal method of data collection, unconstrained by the limitations of questions written at a fixed point in history, they are subject to interview bias. The data collected is time consuming to analyse in a sufficiently sensitive way to capture the true nature of individual opinion. Interviews are costly in terms of resources such as time. Their use is admirably suited to situations where sensitivity is of the essence and sample sizes are small. In effect they are an entirely suitable precursor to a written survey. The information gleaned in in-depth interviews is useful in designing a questionnaire that is well suited to the sample population. It enables the creation of an instrument specific to the group of interest.

While self-completion questionnaires are less than ideal they enable access to a wide population so that results are more generalisable. Their precise utility lies in careful design, guiding the respondent through the questionnaire and asking exactly what is wanted in a clear and concise manner.

In the light of the limitations of previous research in terms of sampling of a variety of populations, an important aim of this study was to access a wide population to enable generalisably of results.

A self-completion questionnaire was therefore selected as the appropriate method of data collection. To minimise the limitations of the self-completion questionnaire, a number of procedures were followed as outlined in the method sections for each study. These include basing questionnaire items on initial interview work with a small representative sample of the relevant population to create an appropriate instrument, piloting, and providing explanatory information to potential participants to encourage participation.

### Data collection

The purpose of the questionnaire and of the survey as a whole is measurement. Pre-coded questions and open ended questions are suitable for the collection of demographic data. Similarly, open questions enable the individual to give his or her individual opinion and interpretation of the topic/situation in question. The need to ask particular questions is dictated by the purpose of the research. For example, questions of ethnic origin may be considered sensitive and their inclusion needs careful thought. To access a sample it is sometimes necessary to ask questions that are pertinent to the needs of the organisation through which the sample has been made available. In such circumstances it is important to carefully monitor the purpose of such information and ensure appropriate confidentiality and ethical principles.

### Rating scales

To measure judgements or opinions about certain items, ratings are useful. They give a numerical value to a judgement which allows statistical analysis of the data. Ratings are particularly appropriate when an attitude or a personal impression is required in subjective terms. The use of rating scales was therefore considered appropriate for this research topic. Problems with rating scales include incorporating the views of individuals with different frames of reference and the halo



effect which emanates from an overall feeling of like or dislike. A sufficiently large sample and careful scrutiny of patterns of response should go some way toward overcoming the problems of idiosyncratic tendencies such as always marking the midpoint or either extreme of the scale. The mixing of positive and negative items may go some way towards overcoming the problems associated with individual tendencies to mark either extreme of the scale irrespective of content.

Seven point scales were used for this study, since they are considered appropriately sensitive for the subject matter. A mid-point is a useful marker, so that it is easily recognisable to the respondent, which end of the scale is important and which end is relatively unimportant. Respondents are able to make a neutral response if they wish.

#### Sampling considerations

Accessing large groups of individuals who are representative of the specific sample population is always problematic. The simplest way is to contact an organisation where such individuals meet together and ask the organisation to supply lists of names or to act as go between for the researcher and potential respondent. Issues of confidentiality may preclude the first option. The second option of asking the assistance of the organisation in questionnaire distribution is an acceptable alternative, provided that there is no element of coercion to participate. Issues of freedom of participation, confidentiality and anonymity are paramount and must be agreed before the study commences.

This method was adopted in both studies, with the stated provisos, as being the most time-effective. It was recognised that bias may result from samples accessed through organisations. This may be considered a particular problem in the case of the study of older workers since B&Q, the relevant organisation, had an active policy toward their employment. However, since the focus of the study was on the subjective experience of employees rather than employers' attitudes, it was felt that accessing

the sample outweighed any considerations of bias. Contacting individuals in both studies through the relevant organisations enabled access to a reasonable sample size of clearly known changers in a population otherwise difficult to access.

### **The studies**

Methodological considerations specific to the two studies are explored in the relevant sections.

### **Overall research aims and objectives**

1. To highlight salient attitudes to work of older workers.
2. To highlight salient items influencing career development decisions in older workers and women returners.
3. To explore the decision making process in women returners on college courses.
4. To make recommendations aimed at facilitating successful career move decisions for women returners and older workers.

### **Theoretical objectives**

To explore the notion of the Janis and Mann (1977) decisional balance sheet of incentives in relation to 'mid-life' career moves.

To create a user-friendly checklist for counselling 'returners' to the workforce with regard to career development decisions.

## Chapter 7

'When more time stretches behind than stretches before one, some assessments, however reluctantly and incompletely, begin to be made between what one wishes to become and what one has become there is a momentous gap which will never now be closed this gap seems to operate as one's final margin, one's last opportunity for creation and between the self as it is and the self as one sees it, there is also a distance, even harder to gauge some of us are compelled around the middle of our lives, to make a study of this baffling geography less in the hope of conquering these distances than in the determination that the distance shall not become any greater.' - James Baldwin

## STUDY ONE

### Chapter 7

An exploration of the experience of older workers.

#### Introduction

##### The study

In view of the changing age composition of the workforce and recent initiatives by the government and some employers to encourage 'older workers' into the workforce, the industrial/organisational psychologist will soon be faced with a workforce of radically different age structure. An understanding of age-related differences in work attitudes and behaviours is important to the field of occupational psychology in dealing with the workforce of the future.

##### Age effects

Age effects are developmental in nature, and as such are ontogenetic or systematically related to time, Goulet & Baltes (1970). Age effects influencing work attitudes and behaviours that operate on a personal level include psychosocial ageing, such as social role changes, and biological aging. Age effects that operate on a societal level include cohort and period effects.

Psychosocial ageing refers to systematic changes in personality, needs, expectations, and behaviour as well as performance in a sequence of socially prescribed roles and accumulation of experiences, Super (1980). Roles carry with them certain expectations for behaviour and have an influence on the needs of the individual.

Biological ageing refers to the anatomical and physiological changes that occur with age.

Cohort effects. Cohort serves as an index for the underlying environmental factors that affect the attitudes and behaviours of a given cohort. Cohort effects are the result of successive cohorts bearing the stamp of their childhood environment; for example it might be expected that cohorts of women who matured prior to the women's movement would have substantially different experiences than those contemporary with the women's movement. As a result the work attitudes and behaviours of these groups may be quite different. Men and women aged over 50 may reasonably be expected to have been raised in traditional families and therefore carry with them traditional role expectations.

Period effects. A period effect is a time-of-measurement difference representing present environmental influences, Baltes (1968). Among the period influences that may affect work attitudes and behaviours are changes in the work and non-work environment and the age-related expectations of others.

### Summary

In examining age groups of workers it is important to be aware of the influence of such effects as those referred to above. Individuals that comprise an age group are the product of both social and personal experience. Much of the social psychological research on ageing and discrimination has been conducted in different cultures. There are similarities in the human experience and frequently social trends which have become important in other cultures, particularly the USA, become so in Britain after a short time lapse - for example the increasing participation of women in the workforce and in management, the legislation on ageing in the USA and Australia to enable older workers to participate freely in the workforce, and social problems such as mugging, traffic congestion and drug abuse. Looking at the experience of other cultures can therefore be useful.

However, studying a population is time sensitive, the researcher is examining the influence of particular times and experiences. What is true of 'older workers' now may not be generalisable to different circumstances, in different societies and at different times. Interest in ageing in British society is increasing for a number of reasons which are outlined below, as a consequence it is pertinent and topical to examine the experience and attitudes to work of some UK older workers and employers now.

In a comprehensive review of the literature on ageing Rhodes (1983) draws attention to a situation where age-related differences exist for a number of work attitudes and behaviours. However, at this time there is limited knowledge as to why these differences exist. The study reported here is aimed at going some way towards addressing this gap by isolating salient work attitudes and experiences of older workers, in so doing pointing towards possible explanations for these differences, and ways of facilitating this group in career change decisions.

#### **The situation now**

For many years in the wake of the post-war baby boom a major problem facing a number of industrialised countries, including Britain, was that older workers retired too late to vacate jobs for the following generations. In order to make room for young workers the minimum pensionable age for men of 65, rapidly became the maximum and retirement ages have continued to decrease. An important factor in this decline has been improved occupational pension schemes that make provision for early retirement.

During the 1990s the number of people aged over 65 in the labour force is predicted to fall steadily, despite the fact that the population of over 65s is expected to increase. This pattern reflects the tendency of many individuals not to work beyond retirement age.

Despite current high unemployment figures, this trend towards earlier retirement will become a problem in the long term for a number of reasons, in terms not only of maintaining an adequate workforce but also economically and socially. There is much evidence to suggest that there will be increasingly fewer younger workers while the number of senior citizens will grow, as evinced below:

Firstly - There has been a steady decline in the economic activity of the over 55s. The sharpest drop has been among men aged 60 to 64, where employment fell from 83% in 1971 to to 53% in 1986, House of Commons debate, 1989.

Secondly - In the 1980s there were 4.7 million 17 to 21 year olds. By 1995-96 that figure will fall to 3.4 million, a drop of 25 per cent, bringing that age group down from 8.4% to 5.4% of the total population. In the five years following 1989 it was estimated there would be one million fewer school leavers, DIY Superstore, 1989.

Thirdly - The cost of providing state retirement pensions must inevitably increase. It is probable that the period of active retirement will lengthen as health standards rise and medical knowledge grows. By the year 2000 it is projected that people aged over 55 will comprise 26% of the population.

In 1988 Organisation of Economic Co-operation and Development (OECD) statistics showed that each retiree in the Federal Republic of Germany was supported by the paryroll contribution of two workers, this represents a dependency ratio of 1:2. It is anticipated a similar dependency ratio in the UK, could double by the turn of the century, OECD (1988).

Women outnumber men in the total population in England, Scotland and Wales. This is largely because there are more women than men over the age of 60 and women comprise an even higher proportion - two-thirds - of the population aged over 75 years. The EOC has expressed concern that

as women have less opportunity than men to gain sufficient pension entitlements, they have less financial independence in retirement. This problem is likely to be accentuated in the future as the very elderly population is expected to rise in all three countries between 1988 and 2000, EOC (1990).

These trends would suggest an economic problem not only for governments and employers, but also for workers and those dependent on retirement pensions. They point to increasing demands on the economy from an ageing populace and a declining workforce to resource these demands.

#### **Employing 'older workers' a possible answer to the demographic crisis**

As a result of research in the USA, Tucker (1985) suggests that with fewer people entering the labour force, it is becoming necessary to discourage the early retirement of older workers and to provide incentives to extend their working years.

In a survey by Brook Street the employment agency (*The Guardian* 16 August 1990) it was reported that nine out of ten people said they would postpone retirement if offered inducements such as flexible hours and more money.

The rise in the number of women in the labour force is likely to be highest in the middle age groups of 35-44 and 45-59. Many are likely to be women returning to the labour force after a break for child rearing. They represent a potential source of skilled and experienced workers (EOC, 1992).

If some individuals are willing to extend their working lives and the number of women in the labour market is to increase there would seem to be a simple solution to the long term employment crisis. However, employers' attitudes to older workers are frequently inflexible and what



would seem to be a useful solution has either not been addressed or has met with resistance from many employers.

#### The attitudes of some employers to older workers

The results of research undertaken by the employment agency Alfred Marks in 1990 provide evidence of the inflexible attitudes of some employers. While 75% of employers realised that demographic change would affect recruitment and 85% were having recruitment difficulties for at least one group of workers, they nevertheless saw recruitment from key groups in the next year in the following degree of importance:

- a) school leavers - 68%
- b) mothers returning to work - 53%
- c) older workers - 45%
- d) long term unemployed - 16%

Employers' reasons for not employing people from certain groups included:  
- the need for special training, attitudes of senior and middle managers, attitudes of peer groups, attitudes of unions, group attitudes, problems posed by part-timers and the need to provide facilities.

Similar attitudes by employers were demonstrated in the survey by the employment agency Brook Street (*The Guardian*, 1990), according to which companies were aware that demographic changes would affect their recruitment patterns over the next five years, but only a third of those polled said they were doing something about it.

Only one in six companies in the Brook Street survey (*The Guardian*, 1990) were willing to bridge the skills gap by targetting the over 50s and only one in three by taking on women returners. Most employers surveyed felt that the only members of their staff over 50 should be the company chairman and the cleaner. Almost 90% of employers felt the

under-35s were "most appropriate to meet their recruitment needs" and one third of personnel directors polled relied on the under-25s to fill vacancies.

Discrimination is harmful to the individual and society. It leads to the under-utilisation of able people, which results in low morale and stress-related health problems (Davidson, 1987; Cooper and Davidson, 1984). Stress theory confirms that mental distress arises out of misfit between the individual's abilities and aspirations regarding work and the demands imposed and satisfaction provided by the job, McClean (1979). The research suggests that age discrimination in employment in this country is as big a problem as sexism or racism, but it is scarcely acknowledged. Chronological age is a very inaccurate way of measuring an individual's ability to do a job as is borne out by both the research and by medical evidence. Makeham (1981) points out that surveys and statistical analyses show age to be the most significant determinant of becoming unemployed for long periods.

Jahoda and Rush (1980) state that beyond the financial problems, unemployment of more than a very short period is psychologically destructive because of its latent consequences. In Western society much of the small amount of power available to the individual is exercised through the power of the consumer or organised labour. Both these sources are denied the unemployed individual. Much of the existing research has pointed to lack of skill use and the consequent feeling of being undervalued contributing to stress, Warr (1987). Campbell (1976) found that unemployed people were the unhappiest group even when income differences were controlled. This suggests that unemployment has a devastating impact on subjective well being for many people which goes beyond the obvious financial difficulties involved.

There are a multitude of recruitment advertisements which specify artificial upper age limits for prospective candidates, the underlying rationale for which seems entirely subjective.

The EOC (1985) published the results of a study which examined 123 clerical vacancies in Newcastle and Darlington. The study found 66% had a minimum age requirement and 61% a maximum age requirement. The EOC stated: "The most striking features of the job requirements from a standpoint of concern about the potential for indirect discrimination are the prevalence of age specifications and preferences."

Cagnoni (1988) monitored advertisements for clerical, administrative and secretarial jobs over one week in June 1988 in three publications. Nearly 1,000 vacancies in this type of employment specified an age requirement, many discriminating directly by stating the person required should be 25-35 years of age. Others said the employment would suit a 'second jobber' enforcing double discrimination by requiring previous experience and ruling out people who had not had a job before as well as aiming the work at a young person.

Age bars were particularly prevalent in jobs offering some kind of training, for example computer trainees, trainee interviewers, trainee management, trainee sales managers and trainee accountants all had age bars of 20 to 35 denying older people the opportunity of training for a new career.

Research involving 200 men and women aged between 48 and 65 years, carried out by Professor Alan Walker and Dr Phil Taylor at the University of Sheffield (1990) indicates that the majority of those unemployed feel discouraged from seeking work and regard their prospects of finding work as poor. Older people see themselves as effectively retired, and of those that see a chance of further employment only low-paid work is anticipated. Their respondents were told at job centres and the Department of Social Security they were too old, and so they stopped seeking employment. Several had attended restart interviews and were told "At your age don't bother."

Young people are sought because they are considered quicker thinking, less entrenched in their attitudes and more familiar with today's

technology. Anyone over 50 is seen as having less stamina, being set in their ways and not fitting in with the trendy images some companies cultivate, Brook Street survey (*The Guardian*, 1990).

However, the negative attitude of employers is not recognised by all older workers. 82% of over 45s and 75% of over 65s believe that their employment prospects will improve with a shortage of young labour, Brook Street Survey (*The Guardian*, 1990).

A 1990 House of Commons Select Committee report suggests discrimination persists against people aged over 50 years who apply for managerial jobs. This discrimination is reported to be based on the belief that older people are stuck in their ways and are less energetic than 35 to 45 year olds. They claim such attitudes do not square with the evidence and cite managers, cabinet ministers and senior civil servants taking on unfamiliar and demanding posts at ages over 50 and conclude: "Age discrimination could quickly wither away if those who have the power to determine employment policies bothered to look in the mirror." They report that demographic trends have not come to the rescue of managerial grades as they have for those satisfied with unskilled work in retirement.

However, the government has shown limited interest in tackling the problem of age discrimination. When asked in the House of Commons on 3 December 1990, a) what information and b) what research had been commissioned into discrimination on the grounds of age in the workplace the Secretary of State for Employment stated: "In 1989 my Department commissioned research from the Institute of Manpower Studies into employment and utilisation of older workers." However, this exercise was mainly concerned with employers' recruitment practices, rather than whether discrimination occurred within the workplace itself. These attitudes persist despite the fact that legislation has been in force in the USA and Canada for some time and is being considered in Australia.

The solutions to the employment crisis that employers hoped for in these surveys included recession, office technology, relocation to where people are, holding on to what you have, the development of strategies to make demand match supply and communicating to target populations more accurately. While some of these may seem practicable as solutions, others, such as reliance on a recession imply neither sound business sense nor concern for the individual. It seems unlikely that the recession hoped for in 1990 by such employers has in the event resulted in any satisfaction for the majority of employers. The problems and distress it has brought far outweigh any anticipated benefits in terms of providing a solution to the employment crisis.

#### **The benefits of employing older workers**

A number of studies suggest that the incidence of illness increases with age and may be linked with the difficulty in obtaining re-employment; ability to do a job may in some respects decline with age but this is subject to considerable personal variance depending on health, skills and type of job. Older workers may compensate for some decline in work ability through experience gained and training received.

It has, however, also been suggested that older workers may be less adaptable to change. Such factors would indeed have a significant effect on productivity. Older workers are thought to be less flexible in their attitudes to both geographical mobility and retraining than younger workers. Makeham (1981) suggests that flexibility to changes in the labour market appears to be inversely related to age and this may in part reflect an unwillingness to accept a reduction in wages once the advantages of seniority within one firm have been lost. Such inflexibility may be part of the reason why older workers are believed to perform relatively less well on normal training programmes, although poor performances have been improved considerably by adapting teaching methods to the learning abilities of older workers. Fewer formal

educational qualifications among older workers may inhibit retraining and re-employment, (Makeham, 1981).

Rhodes (1983) in her review of the literature on age effects, makes reference to many studies that in contrast to ideas about inflexibility, serve to demonstrate the benefits of employing older workers. For example, she refers to a number of studies which have demonstrated a positive relationship between age and overall job satisfaction (Gibson & Klein, 1970; Hunt & Saul, 1975; Siassi et al, 1975; Near et al, 1978).

Aldag and Brief (1977) found that older workers were more involved in their jobs than younger workers in three out of four separate samples. A positive association has been found between age and internal work motivation.

Rhodes (1983) cites a number of studies that demonstrate older workers to be more committed to the organisation than younger workers (Angle and Perry 1981; Arnold and Feldman, 1982). Aldag and Brief (1977) confirm this.

Avoidable absence has generally been found to be inversely related to age in male samples, Nicholson et al (1977). Empirical results for women have been conflicting with no clear cut pattern emerging. They found that females had higher absence rates between ages 26 and 35 than they did after age 46. These findings are consistent with family responsibilities as an explanation of high female absence. The avoidable absence measure is viewed as an indicator of attendance motivation and reflects attitudes toward work.

Aldag and Brief (1977) found that older workers adhered more strongly to the Protestant work ethic in three separate samples. Cherrington et al (1979) in a study of 3,053 individuals in diverse occupations found that age was the strongest predictor of a belief in the moral importance of work. The need for security and affiliation tend to increase with age. This is accompanied by preferences for extrinsic job characteristics and

having friendly co-workers and supervisors, (Porter, 1963; Hall and Mansfield, 1975).

In summary, Rhodes (1983), in a review of a large number of studies, demonstrated that age is consistently and positively related to overall job satisfaction, satisfaction with work itself, job involvement, internal work motivation and organizational commitment, and negatively related to turnover intention. Older workers have been found to have work attitudes and to demonstrate work behaviours that are generally consistent with effective organisational functioning, as well as having positive consequences for the individual. In short, the attitudes of older workers fit well with organisational aims. Such a dovetailing of attitudes has potential benefits for the individual worker and the employer.

In terms of the well-being of society, employing those who want to be employed would seem a useful end in itself.

Jahoda and Rush (1980) suggest five latent functions of employment:-

- imposed time structure,
- regular shared experience and contact outside the family,
- links to transcending goals and purposes,
- definition of status and identity, and
- enforced activity.

Miles (1983) gives supportive evidence that many unemployed people suffer from problems of disintegrating time structure, social isolation, identity, purposeless, and inactivity. The urge for income is not the only expected consequence of employment (Fryer and Payne, 1981; Fryer, 1992). The research suggests that non-pecuniary aspects of employment can become more important as workers mature.

Research by Sheehy (1976) has shown how setbacks and crises lead to psychological growth. Applying this logic to demographic change, what is true for the individual may well be true for the organisation and wider society. The 'demographic time bomb' may well represent such a crisis for

society and as such may promote a more enlightened attitude to all disadvantaged workers.

A positive attitude on the part of employers and an environment that fosters change will promote the psychological well-being of individuals and proactive behaviour from those who have what appears to be a not unfounded, negative attitude to their employment prospects.

The essential characteristic of proactivity is that the individual chooses to take the lead, to initiate and intervene in situations to bring about change in valued directions rather than responding to imposed change passively and or revising expectations and requirements of life correspondingly downwards. This may involve changing the situation in order to produce opportunities for creatively re-perceiving it in ways which reveal previously unseen opportunities, and exploiting them, Fryer and Payne (1984).

### **Training for 'older workers'**

If older workers are to be encouraged to remain in employment, or to be attracted back to work, it is important to examine the issue of training.

Research which previously indicated a decline in intellectual performance with age has been criticised methodologically and conceptually. There is new evidence that individual differences in intelligence are stable through the life span, and although reaction time is increased, inspection time is only weakly correlated with ageing, Anderson (1989).

Findings of the International Labour Organisation (1988) suggest that old age is no handicap to learning. The reason human beings are presumed to lose some of their intellectual capacity as they grow older is probably due to their lifestyles and not to potential. In many cases a decline in apparant mental powers results because people are no longer forced or motivated to use their brain power.



With a high rate of obsolescence of technology, the expected effective life of the training investment may be the same for older workers as for younger workers. In fact, Tucker (1985) points out that the return for training investments made on older workers may in many instances be higher because they are more likely to stay with an organisation.

Although training programmes for older workers are seen as worthwhile Tucker (1985) found that barriers exist to full utilisation of older workers in such programmes. She suggests that older employees are being under-utilised as a resource to provide on-the-job training for younger employees. For little or no increase in the training budget, in-house training could be provided through a planned strategy using older, experienced employees.

In Great Britain in 1988 across all occupations, less than one in seven persons in employment had received any job-related training within the four week period prior to an EOC survey, Cagnoni (1988). The provision of training varies substantially across occupations.

In the following occupation groups:

management (v) 90% females, 89% males;

clerical and related (vi) 87% females, 82% males;

selling (vii) 88% females, 84% males

respectively had received no job-related training in England. Results for Scotland and Wales are similar, EOC (1990).

The ILO (1988) findings suggest that training and retraining are scarce. Training at work for older workers is largely invisible or unknown and retraining is also rare.

The Commons' Employment Select Committee recommended that older workers get special attention under the Employment Training (ET) programme, including assistance with training. Employers should be encouraged to pay for training according to Ron Leighton, chairman

of the committee, "...because if you can get 12 years work out of someone, that is as much as you can expect."

### **The positive response of employers to demographic change**

On the surface at least there seems to be some change of attitude as a response to the predicted demographic time bomb with regard to the employment of older workers. The then chancellor Nigel Lawson's budget decision in 1989 to remove the 'earnings rule', which penalised pensioners for working after retirement age, may well have encouraged older workers to return to work.

In addition to the decline in the number of school leavers available for work there has been a rapid expansion of some sectors of the economy. The realisation is gaining ground that it is wasteful to throw a time-tested quality product on the scrap heap. In response to projected shortages there is an indication that some employers are encouraging some older workers to remain in, or to re-enter the labour market, Trinder (1990).

A small minority of those surveyed in the Taylor and Walker (1990) study said that in their experience a number of employers were looking for older more experienced people in preference to younger people.

Senior workers have a proven track record. Numerous companies in the USA actively seek them. Tucker (1985) refers to a survey of over 300 US firms which found that compared with young workers, older employees have a lower turn-over, show greater loyalty to companies, are more conscientious, exercise better judgement, have fewer accidents and maintain better job morale. It may well be as previously suggested, where social trends in the USA lead, Britain follows. Certainly in the UK some retail organisations have

instituted a policy of encouraging older workers back into the labour market.

In response to anticipated staffing problems B&Q's in-house research team in conjunction with Manchester Business School recommended targeting older workers, women returners, and the long-term unemployed. They saw this as an immediate answer to a pressing problem that was good for public relations and good for business reasons, since people in the 50-plus age group could be expected to have product knowledge and good understanding of customer service.

Doug Spickernell, marketing director of the Payless retail chain, stated: "The demographic time-bomb is a statement of fact that retailers are going to have to employ older people and that may turn out to be a good thing for customer service."

British retailers that have been in the forefront of a change in attitude to the employment of older workers include:

1) The do-it-yourself firm B&Q who opened a new store in Macclesfield, Cheshire, in June 1989 staffed exclusively by people over 50 years of age. They recruit older workers to management level and have an active policy toward the employment of older workers in all their retail outlets.

2) Both B&Q and Boots, the retail chemist chain, have initiated policies of employing mothers in term time only, as a possible answer to foreseen staff shortages.

3) Tesco, the supermarket chain, are relaxing the age restrictions on job applicants. In August 1988 they launched the campaign 'Life begins at 55' to recruit clerical and shop floor workers.

4) In October 1988, British Rail raised the maximum age for apprentice train drivers from 23 to 46.

- 5) In 1990, British Telecom announced the intention to offer apprenticeships to train technicians up to the age of 41 years.
- 6) The supermarket chain, Sainsbury's, have in the South East been promoting a search for staff aged over 50.
- 7) Macdonalds, the fast food chain, are recruiting older staff.
- 8) Texas claim to recruit all ages 16-66 and provide full training. They are also piloting a women returners scheme at a number of stores.
- 9) ELS, the furniture retailers, are specifically targetting over 50s in a recruitment drive.
- 10) Payless, the do-it-yourself chain, are targetting the over 50s and women returners.

### Summary

Demographic trends indicate a considerable shortfall of young people in the population which has implications for the labour force in the near future. At the other end of the scale people are living longer and enjoying a more active and healthy period of retirement. There is some question as to whether the working population of the future with its present profile, can sustain an ever increasing non-working population. There is evidence that some older people want to continue in paid employment. However, although some some employers have responded to demographic shifts and are pursuing active policies towards the recruitment of older workers for many employers discrimination on the grounds of age is endemic in their recruitment policies.

## The study

There is no guarantee that in a changing society people will stay in one occupation all their working lives; a late change of direction may well become the norm. Present demographic changes may encourage workers to see a job/career change as being a realistic possibility.

There is much evidence to suggest an association between change, even positive change, and psychological stress. It is important to examine how organisations may best facilitate change to the benefit of the individual and the organisation.

If career changes are unsatisfactory it will be damaging to the individual and to employers. It is therefore important that individuals are enabled to make the right decisions regarding career choice at this life stage. In order to facilitate successful change it is important that career changers are given appropriate advice as to what to expect from their new jobs and that important job-related factors for older workers are identified.

1) The purpose of this research was to identify factors that influence decisions concerning significant career/job moves among older workers.

2) The research consisted of a survey aimed at eliciting salient attitudes to work of older workers, within a single nationwide retail organisation, which employed a large number of older workers.

3) It was anticipated that this study would isolate the factors that were salient in the decision making process when older returners and/or established workers considered a significant career change.

### **Aims and objectives**

1. To identify salient attitudes to work and salient factors influencing career move decisions in this group.
2. To highlight the perceptions and experience of job change, of older workers.
3. To identify the main problems and benefits encountered when making a mid-life career change.
4. To make recommendations aimed at facilitating successful career move decisions for older workers.
5. In the light of the research into gender and employment, it was hypothesised that there would be differences between men and women with regard to salient attitudes and experiences of employment. Aim 5 of this study is to highlight these differences.

## Chapter 8

### Study One - Methodological considerations

In order that the aims and objectives of this study be achieved and that useful, statistically valid conclusions be drawn, a large sample was necessary which was representative of 'older workers' who had made a career/job change.

#### Identifying career changers

Older career changers as opposed to school or college leavers are not simple to access. It was therefore decided to contact an organisation that had a proactive policy toward the employment of older workers and which could thus provide a reasonable sized sample.

#### The sample

B&Q, the DIY retail chain, were considered to provide a sufficiently large, geographically widespread representative sample. They were identified as a particularly suitable source of information, for the following reasons:-

- 1) B&Q had recently opened a new outlet in Macclesfield which was staffed exclusively by those in the 50-plus age range; this was seen as a strong indicator of a flexible attitude to employment. On further investigation B&Q admitted to an enlightened and active policy toward 'older workers', seeing them as one answer to a general shortfall of workers at all skill levels, brought about by demographic changes in society. This policy extended to all their outlets in the form of a positive attitude to recruitment. Jobs were advertised in a way which actively encourage older workers to apply.

2) Preliminary enquiries revealed that B&Q employed over 600 workers aged over 50 and could therefore supply within one organisation a suitably large sample representative of older workers who had recently changed their career, as well as those who had been employed at B&Q for some time.

3) B&Q have outlets nationwide, allowing a variety of employment needs to be covered including those related to rural, urban, high and low unemployment areas as well as encompassing workers from a variety of socio-economic backgrounds.

4) B&Q personnel department when approached [Appendix 2], proved interested in the research and cooperated in supplying necessary background information on policy.

#### Accessing information

Time and financial constraints indicated the use of a postal self-completion questionnaire, rather than a personal approach, as a relatively simple, cost-effective method of gaining access to a large sample. B&Q were willing to assist with the distribution of questionnaires to all employees in the relevant age range.

This method enabled access to a geographically dispersed sample, an important consideration where general attitudes and experiences of employment are an issue. A sample from areas with varying unemployment rates could be expected to counter any effects relating to local employment situations, consequently results would be more generalisable. Since employment history and attitudes to work may be sensitive areas it was considered that a self-completion postal, rather than an interview-administered questionnaire, would not only be more cost-effective but more importantly would be a more sensitive approach. A self-completion questionnaire demonstrated more clearly a respect for confidentiality and anonymity. This was



felt to be more likely to produce an accurate survey, where respondents' attitudes to employment within an organisational framework were sought.

A recognised difficulty with self-completion questionnaires is poor response. It was therefore considered useful to include a covering letter with each questionnaire designed to encourage individuals to participate in the research and to provide a reply paid return envelope.

### Method

The study consisted of three stages:-

Stage 1 - In-depth interviews with job changers [Appendix 3]

Stage 2 - Questionnaire development

Stage 3 - Final Study

### Materials

Sony Stereo Cassette recorder CFS W401L; tapes; interview guide; questionnaire package; VAX/VMS SPSS-X.

### Stage 1

#### In-depth interviews

A review of the literature demonstrated a lack of research aimed specifically at investigating the salient attitudes to work of older workers/career changers. In the light of the paucity of specific

previous research, it was considered necessary to conduct preliminary interviews with individuals who had changed their occupation mid-life, to obtain the necessary data for questionnaire development.

Semi-structured in-depth interviews were conducted with 'older-workers' who had made a career change to try to uncover a range of variables associated with their experience and salient attitudes to work. It was anticipated that the results of the in-depth interviews would usefully supplement the general information concerning career change decisions from the literature, with the resultant questionnaire being more specific to the sample group.

The interviews [Appendix 2] were conducted with individuals who had changed their occupation for a variety of reasons, from self development to forced change. Respondents were individually interviewed either at home or at their workplace in non-work time. Their ages ranged from 35 to 55. The interviews lasted between 20 and 50 minutes, their length being determined by the interviewees.

The interviewees were contacted personally. A brief explanation of the study was given and consent to participate was sought. All those contacted agreed to be interviewed. Anonymity and confidentiality were assured. The interviewees were either known to the researcher or became known during the course of the initial stages of the research.

At the beginning of each interview the respondent's permission was sought to tape record the interview. In all cases consent was given, and all interviews were tape-recorded. Before the interview commenced a brief resume of the purpose of the study was given, areas of interest were outlined, including:

- 1) Demographic details including social support and responsibilities

- 2) Salient attitudes to work
- 3) Reasons for career change
- 4) Attitudes to present career
- 5) Difficulties associated with making a career change
- 6) Perceived well-being before and after change

Participants were asked if they would talk freely about these areas of their lives. Prompts were given and questions asked where necessary to ensure that participants remained, for the most part, within the guidelines given; the aim being to keep within the area of interest without being overly directive in the exploratory stage. Participants were assured that their attitudes, opinions and experiences were sought, that particular responses and 'right' replies were not required.

## Stage 2

### Questionnaire development

The tape-recorded interviews were transcribed, common themes and comments relevant to the study or to the literature were noted; both the accuracy of the transcription and the common themes isolated from the interviews were assessed and agreed by two other persons unconnected with the study.

### Pilot study

From the information collected in the interviews, previous work and a review of the literature, a pilot questionnaire consisting of 25 items under seven headings, and including six rating scales was developed [Appendix 4].

### Covering letter

A covering letter [Appendix 5] included an explanation of the purpose of the study, emphasising the importance of the respondent's opinions to the overall study, the opportunity to make comments and offering the opportunity to contact the researcher personally.

### Distribution

Thirty copies of the pilot questionnaire each with the covering letter and a reply-paid envelope were sent to the personnel department at B&Q who distributed them to employees aged over 50, one to each of 30 of their retail outlets. To facilitate the study return was requested within 14 days of receipt. Sixteen questionnaires were returned, a 53% response rate

Results of the pilot study were analysed and items which did not serve any discriminatory function were dropped. The pilot study revealed one emotive term which was removed. The comments made by respondents provided positive feedback of the appropriateness and relevance of items and also acted as indicators of those areas that needed further refinement.

The format of the questionnaire was altered as there was some suggestion of difficulty in reading the small print in the original A5 format.

One respondent complained of the length of this questionnaire. It was felt that the items included were relevant and important at the exploratory stage of the study and the length of the questionnaire could not therefore be altered. However it was considered appropriate to make some comment about the length of the questionnaire in the covering letter sent with the final study.

### Stage 3

#### Final exploratory study

The questionnaire was amended in the light of the pilot study. The covering letter [Appendix 7] was amended to include a reference to the comparatively short time it was anticipated necessary to complete rating scales despite their length.

The final questionnaire [Appendix 6] comprised the following items:-

#### 1) ABOUT YOURSELF

Five pre-coded questions aimed at identifying the sample in terms of demographic details

#### 2) THE CAMPAIGN

Three pre-coded questions aimed at assessing the effectiveness of the B&Q campaign to employ older workers

#### 3) YOUR EMPLOYMENT HISTORY

Six pre-coded questions aimed at identifying the sample in terms of previous employment.

One open-ended question aimed at eliciting the respondent's self-perception prior to working at B&Q.

#### 4) MAKING A CHANGE

##### *a) For job changers*

One seven point Likert scale concerning the relative importance of 12 factors in influencing individuals in employment to change their jobs.

One open-ended question aimed at eliciting any other factors that may have influenced individuals to change their jobs.

*b) For returners*

One seven point Likert scale concerning the relative importance of 18 factors in influencing individuals, who were not in paid employment immediately prior to working at B&Q, in their decision to return to work.

One open ended question aimed at eliciting any further factors that may have influenced the return to work

*c) For everyone*

One seven point Likert scale consisting of two factors aimed at identifying the attitude of individuals to the prospect of working at B&Q

**5) WORK**

One seven point Likert scale concerning the relative importance of eight factors regarding current attitudes to paid work.

One open-ended question aimed at eliciting any further information concerning the importance of paid work.

**6) DIFFICULTIES ASSOCIATED WITH WORKING**

*For those employed at B&Q less than two years*

One seven point Likert scale concerning the relative importance of six factors regarding the problems encountered on returning to work or making a career change, by those with recent experience of change.

One open-ended question aimed at eliciting any further information concerning the importance of paid work to this group.

## 7) WORKING NOW

### *For those employed at B&Q less than two years*

One seven point Likert scale aimed at eliciting the relative importance of salient attitudes to work of those who have made a recent career change/return to work.

### *For everyone*

One open-ended question aimed at eliciting any changes in self-perception since starting work at B&Q.

Any further comments were invited to enable respondents to express beliefs, experiences and attitudes not necessarily reflected in the questionnaire.

## Distribution

A questionnaire, reply-paid envelope, and covering letter [Appendix 7] were placed in a sealed envelope for each individual. These were sent to the personnel department at B&Q's head office, who personally addressed them to all employees eligible to participate in the study. Questionnaires were then forwarded to the relevant stores where eligible participants were working. Individual store managers were responsible for distributing the questionnaires within their stores. A covering letter was sent with each questionnaire from B&Q head office to show their co-operation in the study.

A reply-paid envelope addressed to the researcher ensured anonymity, confidentiality and freedom of participation.

It was considered that the covering letter, company support, personally addressing each envelope, assurance of anonymity and the use of reply-paid envelopes would all contribute to encouraging participation in the research.

Respondents were requested to return the questionnaire within 14 days from receipt so that analysis could begin.

A reminder/thank you letter was sent to all potential participants/relevant employees two months after the questionnaires had been sent to the B&Q head office.

### **Analysis of data**

The information from the questionnaires was collected and collated. A coding strategy for SPSS-X was devised and the following analyses were used for the data:-

Frequencies and Means.

Discriminant Function Analysis.

Kolmogorov Smirnov Test

Anova



## Chapter 9

### Results of Study One

#### The sample

Results from the questionnaires of 228 respondents were analysed.

**Response Rate** - While 228 questionnaires were returned out of the 603 sent for distribution, it is not considered appropriate to convert this figure to an actual response rate. Because of the indirect method of distribution it is not clear how many questionnaires reached the target population. A number of eligible employees made contact following the reminder letter to say that they knew nothing of the study. However, a minimum response rate of approximately 40% was achieved

**Summary of Results<sup>1</sup>** [*See Appendix 6 for detailed frequency counts*]

#### Analysis 1 - Frequencies

##### Demographic Details

###### 1) Age

Age range - 50 to 73 years

79% of respondents were aged between 50 and 60 years

13% were aged between 60 and 65 years

8% were aged over 65 years.

###### 2) Sex

Female - 54%

Male - 46%

###### 3) Family status

80% of respondents were married.

7% of the sample had a child/children under 16 years of age.

###### 4) The campaign

An advertising campaign in the national press targetting the 50-plus age group was conducted by B&Q.

29% of respondents considered that their present jobs resulted directly from the B&Q campaign.

###### 5) Job-seeking

Actively seeking work - 63%

Considering a career change or returning to work - 28%

Not considered seeking work - 9%

<sup>1</sup>A note of non-significant inferential statistics is in Appendix 11.

## EMPLOYMENT HISTORY

Length of time employed at B&Q - range from 1 month to 14 yrs 9 mths.  
Employed at B&Q less than two years - 60%

Not in paid employment immediately prior to working at B&Q - 46% of all respondents

18% of the sample had been made redundant  
9% were self employed  
4% were house wives/husbands  
15% had retired.

Of the 46% not in paid employment n=105  
Length of time out of work - range from 1 month to 9 yrs 3 mths  
Out of paid employment for less than two years - 88%  
Out of paid employment for less than six months - 58%

The remaining 54% of respondents had been in some form of paid employment immediately prior to coming to work at B&Q  
Previously employed in DIY/Garden centres - 3%  
Other retail outlets - 12%

### Present Grade

Store managers	- 3%
Assistant store managers	- 3%
Department managers	- 5%
Sales floor supervisors	- 2%
General sales assistants	- 26%
Checkout operators	- 28%
Administration assistants	- 17%
Other capacities	- 16%

### Perceived Status

Equal status with previous employment	- 39%
Lower status than previous employment	- 43%
Higher status than previous employment	- 18%

### Pay

The same money as in previous employment	- 15%
Less money than in previous employment	- 45%
More money than in previous employment	- 40%

## Analysis 2

**Aim 1 - To identify salient factors influencing career move decisions in older workers**

**Table 1# - Summary Table of Frequency Counts showing the relative importance of factors influencing the decision to make a job change for those who were in work prior to coming to B&Q (n = 123)**

<b>Factor</b>	<b>Percentage of the sample who rated the factor important (greater than four)*</b>
I felt like a change	44%
The working conditions were not ideal	35%
My job lacked career prospects	30%
The hours were not ideal	29%
I was not happy at work	28%
My family encouraged me to change	20%
I was bored in my previous job	18%
I had been in my old job too long	17%
My previous job was too demanding	13%
I was threatened with redundancy	12%
The job was difficult to get to	6%
I felt out of things among younger employees	5%

*\* All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.*

**The most important factor in prompting the decision to change jobs was "I felt like a change"**

### Analysis 3

Aim 6 - to highlight differences in salient attitudes and experiences of work between men and women

A Discriminant Function analysis (DFA) was performed between male and female respondents who had come to B&Q directly from previous employment:

80 cases were used in this analysis, of the 123 'job changers' 43 were excluded due to having at least one discriminating variable missing. This results in a subject to predictor ratio of 7:1. According to Tabachnik and Fidel (1983, p292) while a 20:1 ratio is normally required for DFAs, a ratio of 5:1 is acceptable. However, results from analyses with low subject to predictor ratios should be treated with caution. Results are likely to be sample specific, results may be due more to sampling error than actual effect.

#### Discriminant groups

Group 0 - 58 females

Group 2 - 22 males

A prior=size command was used because of the difference in size of groups.

Predictor variables	MCDEM - My previous job was too demanding
	MCBOR - I was bored in my previous job
	MCCH - I felt like a change
	MCLON - I had been in my old job too long
	MCLP - My job lacked career prospects
	MCOY - I felt out of things among younger employees
	MCHO - The hours were not ideal
	MCWC - The working conditions were not ideal
	MCDIF - The job was difficult to get to
	MCNHAP - I was not happy at work
	MCFEN - My family encouraged me to change
	MCRED - I was threatened with redundancy

#### DFA Results Table 1:3\*

##### Canonical Discriminant Functions

Eigenvalue	Canonical Correlations	Wilks' Lambda	Chi-squared	DF	Significance	Evaluation at group means
0.30396	0.4828087	0.7668958	19.109	12	0.0859	gp.0 - 0.33528 gp.1 - 0.88392

\* DFA results tables 1:1 and 1:2 are in Appendix 10.

The relatively low eigenvalue 0.30396 suggests the function is relatively 'poor' and does not reach statistical significance at the  $p < .05$  level.

The value for lambda (0.7668958) indicates that the group means are similar. Transformation to a Chi-Squared value does not produce a significant result at the  $p < .05$  level.

However, the canonical correlation 0.4828087 indicates that 23% of the variance has been accounted for.

#### DFA Results Table 1:4

##### Standardised Canonical Discriminant Function Coefficients

MCDEM	-0.27903
MCBOR	-0.15161
MCCH	-0.49122
MCLON	-0.23529
MCLP	0.82949
MCOY	-0.11031
MCHO	-0.05985
MCWC	-0.18865
MCDIF	0.28614
MCNHAP	0.35002
MCFEN	0.13643
MCRED	0.49150

The standardised canonical discriminant function coefficient value is a measure of the degree of association between the discriminant scores and the groups, those variables above 0.3 will be discussed as being most useful in the discriminating function.

The canonical discriminant functions evaluated at group means (Group Centroids) indicate that since Group 0 has a negative mean, by and large Group 0 will have mainly negative scores. Those variables that made most contribution to inclusion in Group 0 (Females) (above .3) were:

MCCH - I felt like a change

The variables that made most contribution to inclusion in Group 1 (Male) which has a positive mean:

MCLP - My job lacked career prospects  
MCNHAP - I was not happy at work  
MCRED - I was threatened with redundancy

**DFA Results Table 1:5  
Classification Results**

Actual Group	No. of Cases	Predicted Group Membership	
		1	2
Group 1	58	45 77.6%	13 22.4%
Group 2	22	5 22.7%	17 77.3%

Percentage of "Grouped" cases correctly classified: 77.5%

The percentage of cases correctly classified is a further measure of the effectiveness of the DFA and shows that the sexes did differ significantly in their reasons for changing jobs. However the low subject to predictor ratio indicates the possibility of overfitting. Results are sample specific and not necessarily generalisable to the wider population.

Results are considered indicative of trends that merit reporting in the context of the exploratory stage of the research.

**Aim 1 - To identify salient factors influencing career move decisions in this group.**

**Analysis 4**

**Scale 2**

**Table 2\* - Summary table of Frequency Counts showing the relative importance of factors in encouraging a return to work for those not in paid employment (n = 105)**

<b>Factor</b>	<b>Percentage of the sample who rated the factor important (greater than four)</b>
I wanted to contribute to the family income	68%
I felt I was not fulfilling my potential	67%
I felt out of things not working	66%
I did not like being unemployed	65%
I had time on my hands	65%
I needed the money	60%
I wanted my own money	46%
I felt like a change	42%
I was bored at home	42%
I was lonely at home	37%
My family circumstances had changed	35%
I was encouraged to return by my family	34%
I lacked self-esteem	29%
I lacked self-confidence	24%
I anticipated greater respect from my family	24%
I anticipated greater respect from society	22%
I was encouraged to return by my friends	18%

**\* All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.**

The most important factors for those not in paid employment in prompting the decision to return to the workforce were:

- "I wanted to contribute to the family income."
- "I felt I was not fulfilling my potential"
- "I felt out of things not working"
- "I did not like being unemployed"
- "I had time on my hands"
- "I needed the money"

Aim 6 - To highlight differences between men and women with regard to salient attitudes and experiences of employment.

#### Analysis 5

A DFA was performed between female and male respondents who had started work at B&Q following a period away from paid employment on the basis of the factors that encouraged them to return to work.

98 cases were used in the analysis; of the 105 who were not in paid employment immediately prior to starting work at B&Q, seven were excluded because they had at least one missing discriminating variable. This results in a subject to predictor ratio of 5:1, which Tabachnik and Fidel (1983) suggest is on the margin of acceptability (see DFA 1).

A prior = size command was used because of differences in size of groups.

#### Discriminant groups:

- Group 0 - 42 Females
- Group 1 - 56 Males

#### Predictor variables:

- MCCOUT - I felt out of things not working
- MCENCR - I was encouraged to return by my family
- MCENCF - I was encouraged to return by my friends
- MCTIM - I had time on my hands
- MCFHA - I felt like a change
- MCCONF - I wanted to contribute to the family income
- MCLON - I was lonely at home
- MCBORH - I was bored at home
- MCFPOT - I felt I was not fulfilling my potential
- MCCARFA - I anticipated greater respect from my family
- MCARFR - I anticipated greater respect from my friends
- MCARS - I anticipated greater respect from society
- MCLUN - I did not like being unemployed



MCLASC - I lacked self-confidence  
 MCLASE - I lacked self-esteem  
 MCNMON - I needed the money  
 MCWMAN - I wanted my own money  
 MCFAMCH - My family circumstances had changed

**DFA Results Table 2:3 \***  
**Canonical Discriminant Functions**

Eigen- value	Canonical Correlations	Wilks' Lambda	Chi- squared	DF	Significance	Evaluation at group means
0.28625	0.4717474	0.7774544	21.901	18	0.2364	Grp 0 0.61145 Grp 1 -0.45859

The low eigenvalue 0.28625 suggests a 'poor' function and does not reach statistical significance at the  $p < .05$  level.  
 The relatively high Wilks' lambda 0.7774544 indicates that group means are similar. The Chi-squared transformation does not produce a significant result at the  $p < .05$  level.  
 However, the canonical correlation 0.4717474 shows that 23% of the variance has been accounted for

**DFA Results table 2:4**

**Standardised Canonical Discriminant Function Coefficients**

MCCOUT	-0.05329
MCENCR	-0.52307
MCENCF	0.02415
MCTIM	0.11314
MCFHA	0.58905
MCONF	-0.58905
MCLONE	0.24968
MCBORH	-0.11563
MCFPOT	-0.15031
MCARFA	0.09160
MCARFR	-0.32101
MCARS	-0.31139
MCLUN	-0.43321
MCLASC	0.21812
MCNMON	0.45461
MCWMAN	0.23037
MCFAMCH	0.54687

The standardised canonical discriminant function coefficient value is a measure of the degree of association between the discriminant scores and the groups. Those variables above 0.3 are discussed as being most useful in the discriminating function.

\*Results Tables 2:1 and 2:2 are in Appendix 10.

The canonical discriminant functions evaluated at group means (Group Centroids) indicate that since Group 0 has a positive mean, by and large Group 0 will have mainly positive scores. Those variables that made most contribution to Group 0 - (Female - above .3) were:

- MCFHA - I felt like a change
- MCNMON - I needed the money
- MCFAMCH - My family circumstances had changed

The variables that contribute most to inclusion in Group 1 (negatively weighted) - (Male - above .3) were:

- MCENCR - I was encouraged to return by my family
- MCONF - I wanted to contribute to the family income
- MCARFR - I anticipated greater respect from my friends
- MCARS - I anticipated greater respect from society
- MCLUN - I did not like being unemployed

**DFA Results Table 2:5**

**Classification Results**

Actual Group	Number of Cases	Predicted Group Membership	
		0	1
Group 0	42	26 61.9%	16 38.1%
Group 1	56	13 23.2%	43 76.8%

Percentage of cases correctly classified: 70.41%

The percentage of cases correctly classified is a further measure of the effectiveness of the DFA and shows that the sexes did differ significantly in their reasons for returning to work. Results should be interpreted with caution because of the low subject/predictor ratio, which indicates possible overfitting and a classification matrix that is sample specific and not generalisable beyond the sample population.

**Aim 1 - To identify salient factors influencing career move decisions in older workers**

**Analysis 6**

**Table 3\* - Summary table of Frequency Counts showing the extent of agreement with statements describing attitudes to job seeking (n = 228)**

<b>Factor</b>	<b>Percentage of the sample who agreed with the statement (rated it greater than four)</b>
I was excited at the prospect of change	70%
I was anxious at the prospect of change	32%

*\* All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.*

The majority of respondents were excited by the prospect of changing their jobs/life styles.

**Aim 4 - To identify the main problems and benefits encountered when making a mid-life career change.**

**Analysis 7**

**Table 4\* - Summary Table of Frequency Counts showing the relative importance of factors relating to the benefits of paid employment (n = 228)**

<b>Factor</b>	<b>Percentage of the sample who rated the factor important (greater than four)</b>
It enables me to use my abilities	82%
Paid work gives me a sense of personal worth	75%
Paid work gives me financial independence	71%
Paid work gives me a sense of personal identity	70%
I would be bored at home	69%
Going out to work gives structure to my life	69%
Going out to work enables me to meet new friends	65%
It makes me feel I am contributing to society	61%

\* All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.

For the majority of respondents "It enables me to use my abilities" was the most important benefit of paid employment. Followed by "Paid work gives me a sense of personal worth".

Aim 4 - To identify the main problems and benefits encountered when making a career change.

### Analysis 8

Table 5\* - Summary Table of Frequency Counts showing the relative importance of factors concerning difficulties associated with working to respondents who had worked at B&Q for less than two years (n = 136)

Factor	Percentage of the sample who rated the factor important (greater than four)
Lack of confidence in my ability to do the job	11%
Lack of self confidence with regard to meeting new people	11%
Volume of work involved in having a job and home and family responsibilities	7%
Difficulties in arranging family care	6%
Problems with transport to work	4%
Opposition from my family	3%

\* All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.

Only a small percentage of those employed at B&Q for less than two years rated these difficulties associated with working as being important. "Lack of confidence in my ability to do the job" and "Lack of self confidence with regard to meeting people" were considered the most important of these but clearly the problems are not widespread in this population.

**Aim 3 - To highlight the perceptions and experience of job change of older workers**

**Analysis 9**

**Table 6\*** - Summary Table of Frequency Counts showing the extent to which respondents who have worked at B&Q for less than two years agree with statements regarding their position as workers (n = 136)

<b>Factor</b>	<b>Percentage of the sample who agreed with the statement (rated it greater than four)</b>
I enjoy working	95%
I have the opportunity to use my abilities	76%
Life is more interesting	70%
I feel I am making a more useful contribution to society	54%
I have more self-confidence	51%
I am fulfilling my potential	50%
My whole life is better organised	49%
I have a new lease of life	45%
My family/friends recognise a positive change in me	41%
I am not interested in promotion	33%
I have too much to do in too little time	29%
I have a better social life	29%
I do not have sufficient time for my family	10%
I anticipate promotion	15%
There is too much competition for me to gain promotion because all employees are of similar age and experience	10%
My family find me difficult to live with	2%

*\* All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.*

Almost all respondents agreed with the statement "I enjoy working", a high percentage agreed with the statement "I have the opportunity to use my abilities" and "Life is more interesting".

### Analysis 10

#### Self Perception

The assessment and categorisation of self-perception was made from qualitative data in the form of comments made in response to the questions 'How did you feel about yourself before/since starting work at B&Q?'

Three categories were decided on - namely negative, neutral and positive. An assessment was made on the basis of each comment as to which category of self-perception it best fitted. The decision on categories was independently triangulated and a high standard of agreement was achieved - in excess of 90%. Where disparity occurred discussion resulted in agreement on categorisation of all items. Where comments were difficult to interpret in terms of self-perception or categorisation they were not included in the analysis.

#### Before starting work at B&Q (n = 182)

Negative self-perception	- 52%
Neutral self-perception	- 23%
Positive self-perception	- 25%

#### Since starting work at B&Q (n = 200)

Negative self-perception	- 10%
Neutral self-perception	- 18%
Positive self-perception	- 72%

### Analysis 11

Kolmogorov Smirnov Test of self-perception before and after coming to work at B&Q

Self-perception	Negative	Neutral	Positive	
Expected Cumulative Population (Pre B&Q CPE)	94 182	136 182	182 182	
Observed Cumulative Population (Post B&Q CPO)	20 182	56 182	182 182	
/CPO-CPE/ (Max) =D		74 182	80 182	0 182

D = 80/182  
 = 0.4396 (significant at the p <.001 level)  
 [0.44 exceeds the critical value for samples of n=35+ = 1.63/ n  
 = 1.63/13.49 =.12] (Hays, 1988)

Results show that workers have a significantly more positive self-perception since starting work at B&Q.

Analysis 12

Analysis of Variance (ANOVA)

An overall satisfaction score was computed from items in scale 6 - regarding current attitudes to work for those who had been working at B&Q for less than two years. Negative items were reverse scored. A low score therefore indicated a low level of satisfaction, a high score indicated a high level of satisfaction. A reliability test was used to assess the reliability of the overall scale. A Cronbach's alpha of .7705 showed the scale to have internal consistency.

A Oneway Anova of the overall satisfaction score against current self-perception was performed.

Variable SATSCORE  
 by Variable WNFS - Self-perception.

SOURCE	D.F.	SUM OF SQUARES	MEAN SQUARES	F RATIO	F PROB
Between grps	2	3939.2816	1960.6408	9.6973	.0001
Within grps	104	21123.7838	203.1133		
Total	106	25063.0654			

Group	Count	Mean	Standard deviation	Standard error
1	11	67.6364	16.0578	4.8416
2	22	69.4545	14.2352	3.0350
3	74	81.9459	13.9911	1.6264
Total	107	77.9065	15.3767	1.4865

Mean	Group	Group		
		1	2	3
67.6364	1			
69.4545	2			
81.9459	3	*	*	

\* denotes pairs of groups significant at the 0.05 level

The Oneway Anova of the overall satisfaction against self-perception since coming to work at B&Q showed that for those with a positive self-perception the overall satisfaction score was significantly higher at the p <0.5 level than for those with negative or neutral self-perception.

Aim 6 - To highlight differences between men and women with regard to salient attitudes and experiences of employment.

### Analysis 12

A DFA was performed between job changers and those who were not in paid employment immediately prior to starting work at B&Q on the basis of attitudes to working now. This scale was completed by people who been employed in the organisation for less than two years.

119 cases out of a possible 136 were used in the analysis; 17 cases were excluded because they had at least one missing discriminating variable. This resulted in a subject to predictor ratio of 7:1, according to Tabachnik and Fidell (1983) this is acceptable, however results should be considered sample specific. Because of the disparity in the size of the groups a priors = size command was used.

### Discriminant Groups:

Group 0 - 81 not previously in paid employment  
Group 1 - 38 job changers

### Predictor Variables (for following three analyses)

WNWEN - I enjoy working  
WNWFP - My family/friends recognise a positive change in me  
WNSC - I have more self-confidence  
WNSL - I have a better social life  
WNLL - I have a new lease of life  
WNTT - I have too much to do in too little time  
WNTF - I do not have sufficient time for my family  
WNAP - I anticipate promotion  
WNCOM - There is too much competition for me to gain promotion because all employees are of similar age and experience  
WNNP - I am not interested in promotion  
WNFD - My family find me difficult to live with  
WNUC - I feel I am making a more useful contribution to society  
WNLI - Life is more interesting  
WNLO - My whole life is better organised  
WNOA - I have the opportunity to use my abilities  
WNFP - I am fulfilling my potential

\*Results Tables 3:1 and 3:2 are in Appendix 10.



DFA Results Table 3:3\*  
 Canonical Discriminant Functions

Eigenvalue	Canonical Correlations	Wilks' Lambda	Chi-squared	DF	Significance	Evaluation at group means
0.11347	0.3192314	0.8980913	11.716	16	0.7633	Group 0 0.022878 Group 1 -0.48766

The low eigenvalue suggests a 'poor' function. The canonical correlation indicates that 10% of the variance is accounted for. The high value for Wilk's lambda demonstrates there is little difference between the group means. Transformation to a Chi-squared value indicates the function is not significant.

DFA Results Table 3:4  
 Standardised Canonical Discriminant Function Coefficients

WNWEN	-0.27050
WNWFP	0.33472
WNSC	-0.88048
WNSL	0.02302
WNLL	0.04980
WNTT	-0.27965
WNTF	-0.13258
WNAP	-0.10232
WNCOM	0.32260
WNNP	-0.11831
WNFD	-0.12084
WNUC	0.16878
WNLI	0.65848
WNLO	-0.57269
WNOA	0.42272
WNFP	0.05752

The canonical discriminant functions evaluated at group means (Group Centroids) indicate that since Group 0 has a positive mean, by and large Group 0 will have mainly positive scores. Those variables that made most contribution to Group 0 - (not previously in paid employment - above .3) were:

- WNWFP - My family/friends recognise a positive change in me
- WNCOM - There is too much competition for me to gain promotion...
- WNLI - Life is more interesting
- WNOA - I have the opportunity to use my abilities

The variables that contributed most to inclusion in Group 1 (negatively weighted) - (job changers above .3) were:

- WNSC - I have more self confidence
- WNLO - My whole life is better organised

**DFA Results Table 3:5**

**Classification Results**

Actual Group	Number of Cases	Predicted Group Membership	
		0	1
Group 0	81	54 66.7%	27 33.3%
Group 1	38	14 36.8%	24 63.2%

**Percentage of cases correctly classified: 65.55%**

The percentage of cases correctly classified is a further measure of the effectiveness of the DFA. It shows that job-changers and the non-employed did differ significantly in their salient attitudes to work. Results should be interpreted with caution because of the low subject/predictor ratio and the disparate group sizes. However, results are considered indicative of trends which merit reporting in the context of the exploratory stage of the research.

**Analysis 13**

A DFA between female and male workers who had been working at B&Q less than 2 years on the basis of attitudes to working now. 119 cases out of a possible 136 were used in the analysis; 17 cases were excluded because they had at least one missing discriminating variable. This resulted in a subject to predictor ratio of 7:1. While this is acceptable, Tabachnik and Fidel (1983), the results should be regarded as sample-specific because of overfitting.

**Discriminant Groups:**

Group 0 - 56 Females  
Group 1 - 63 Males

**Predictor variables:**

as in DFA Analysis 4

**DFA Results Table 4:3\***

**Canonical Discriminant Functions**

Eigen-value	Canonical Correlations	Wilks' Lambda	Chi-squared	DF	Significance	Evaluation at group means
0.26669	0.4588483	0.7894583	25.769	16	0.0574	Grp 0 -0.54313 Grp 1 0.48278

\*Results Tables 4:1 and 4:2 are in Appendix 10..

The low eigenvalue 0.26669 suggests a 'poor' function and does not reach statistical significance at the  $p < .05$  level. The relatively high Wilks' lambda 0.7894583 indicates that group means are similar. The Chi-squared transformation does not produce a significant result at the  $p < .05$  level. However, the canonical correlation<sup>2</sup> shows that 21% of the variance has been accounted for.

#### DFA Results Table 4:4

##### Standardised Canonical Discriminant Function Coefficients

WNWEN	0.07210
WNWFP	0.29297
WNSC	-0.99477
WNSL	0.57699
WNLL	0.04867
WNTT	-0.17452
WNTF	0.40012
WNAP	0.32818
WNCOM	0.00615
WNNP	0.17308
WNFD	0.17520
WNUC	0.05039
WNLI	0.47221
WNLO	-0.64755
WNOA	-0.32084
WNFP	0.44760

The canonical discriminant functions evaluated at group means (Group Centroids) indicate that since Group 0 has a positive mean, by and large Group 0 will have mainly positive scores. Those variables that made most contribution to Group 0 - (Female - above .3) were:

- WNSC - I have more self-confidence
- WNLO - My whole life is better organised
- WNOA - I have the opportunity to use my abilities

Those variables that contribute most to inclusion in Group 1 (positively weighted) Group 1 - (Male above .3) were:

- WNSL - I have a better social life
- WNTF - I do not have sufficient time for my family
- WNAP - I anticipate promotion
- WNLI - Life is more interesting
- WNFP - I am fulfilling my potential

DFA Results Table 4:5

Classification Results

Actual Group	Number of Cases	Predicted Group Membership	
		0	1
Group 0	56	40 71.4%	16 28.6%
Group 1	63	20 31.7%	43 68.3%

Percentage of cases correctly classified: 69.75%

The percentage of cases correctly classified is a further measure of the effectiveness of the DFA and shows that the sexes did differ in their salient attitudes to work. Results should be interpreted with caution because of the low subject/predictor ratio.

## Chapter 10

It is an active process, it is about engaging in the world being in accord with the nature of man relating oneself to the world productively by grasping the world with one's own powers of thought and affect'. - Maslow

## Chapter 10

### Discussion of Results

#### The Sample

The sample consisted of 228 workers aged between 50 and 73 years, 54% (123) of whom were women, 46% (105) were men.

While in 1988<sup>1</sup> women constituted 43% of all persons in employment, the number of women in this population at 54% is in excess of that. The Equal Opportunities Commission (EOC) (1990) reported that while women were under-represented in management they were over-represented in the occupational groups clerical and related (vi) and selling (vii). It may be that the slightly disproportionate number of women employed at B&Q is a reflection of the tendency for women to be employed in these spheres. That a high proportion of men (46%) were employed in a retail outlet, may be due to B&Q's products, ie DIY and gardening - or their policy of employing older workers who might not be able to find work elsewhere.

*Us mature people can offer a lot of help and advice which the youngsters cannot, because they lack knowledge of gardening, decorating and plumbing etc which comes with owning your own home - Respondent*

The age range of the sample is quite considerable, with the eldest employee at 73 years of age being well above the official retirement age. This may be seen as evidence that B&Q's open policy towards the age of their workforce is successful.

<sup>1</sup>By 1991, after this study was completed, 53% of women were economically active. Between 1985 and 1990 the rate of overall increase in women's employment was twice the rate for men, EOC (1992).

*I felt I had time (10 years) to start another career and if necessary continue working beyond 65. With B&Q there was hopefully an opportunity to achieve management status - Respondent*

Only a small proportion (7%) of respondents had children under the earliest school leaving age. Freedom to a large extent from family responsibilities may be seen as having a positive effect on organisational commitment, as the research on absenteeism from work suggests, Nicholson et al (1977).

While workers were employed in all capacities the majority were in relatively low grade employment - general sales assistants (26%) and checkout operators (28%). A considerable minority (43%) considered that their present jobs had lower status than their previous employment. 45% were getting less money than in previous employment.

*I enjoy going to work, not so much for the money, which is not very good, but it stops me being bored at home - Respondent*

However, there was no significant relationship between lower status or lower pay and self-perception. This counters the argument put forward by Makeham (1981) against employing 'older workers' because they expect status and pay commensurate with their years. It may be indicative of older workers' satisfaction simply in getting a job and supports the research on older workers' positive attitudes to work, Mobley (1978).

*I find it nice to be useful - Respondent*

Makeham (1981) refers to survey evidence that the work and leisure preferences of older workers have an important bearing on their employment. It appears that as workers become older they seek less demanding work which involves fewer hours and a more self-determined pace. He suggested that this may be linked with the gradual nature of the ageing process.

However, this is not the case for all B&Q employees and a number see the job as demanding. Clearly the extent of satisfaction will depend both on the individual and individual histories.

*After a period of some years doing a pretty mundane job I now have a position with challenge - Respondent*

#### The decision to make a change

##### a) For job changers

Over half the respondents (54%) had come to B&Q directly from another job. For the majority of respondents, working at B&Q represented a change and challenge. Only a small proportion had been involved in comparable organisations: 3% of employees had been in similar industries and 12% in retail outlets. The range of occupations and skills of all respondents was considerable. This may be seen as evidence of B&Q's open attitude to recruitment which benefits the worker seeking change; it also benefits the organisation since it represents a considerable resource of talent.

*I was bored with working for a large insurance company, I found the work very repetitive - Respondent*

For job changers the most important prompt to work at B&Q was 'I felt like a change'. It is interesting that for the job changing group as a whole internal motivation was more important than factors related to the previous job. This is supported in the literature, Levinson (1980), which portrays maturity as a time of re-evaluation and growth.

*I had always worked in catering. I thought B&Q would be an interesting change - I was right - Respondent*

There were differences in attitude between male and female respondents as the DFA showed. For women 'I felt like a change' was the most



important factor in discriminating between groups. For men, job-related factors influenced change: 'My job lacked career prospects'; 'I was not happy at work'; and 'I was threatened with redundancy' were all important. These differences may reflect the different orientations to work of men and women, which have been well documented, Brown (1976).

*I was overworked and underpaid for the amount of work expected - Male respondent*

The literature indicates that family responsibilities weigh more heavily on women than on their male partners. For men the role of breadwinner rather than day-to-day care is important, Ginsberg (1976). As Gould (1980) points out, if a woman decides to have children her life will most likely be organised round their world. The different level of responsibility for women as their families grow up may account in part for a new sense of freedom to consider their own interests rather than those of others. Bardwick (1971) reports that mothers perceived their work as an extension of their nurturant role to maximise the welfare of families, not for their own self-esteem. But as family responsibilities are shed, orientations to work change:

*Most women feel once the family have grown up and left home, for their own sanity and self-respect they need more than housework - Respondent*

The age of respondents suggests that they were most likely raised in traditional families. The experience of this cohort suggests that this age group will have traditional role expectations, giving men and women different aspirations and expectations of work. Brown's research (1976) supports a situation where girls are socialised to want and expect a quite different pattern of life from boys, and opportunities in the labour market available to them are much inferior with fewer opportunities for promotion or upward mobility of any sort. Martin and Roberts (1984) report a significant fall in the proportion of women working between women in their 40s and women in their 50s. They suggest this could be a genuine age effect with women stopping work early as

retirement age approaches, or a generational effect since older workers are less likely to have worked at younger ages than women currently at those ages.

*B&Q was the first time I'd actually had to go for an interview and got a job on my own merit - Female respondent*

It may be that women in relatively low grade jobs have realistic expectations of their working lives. For men, job-related factors and career development remain an important issue in promoting change. Job change may be seen as a positive decision to improve the quality of working life. Voluntary change of employer is a coping strategy which aims at reducing the misfit - 'I was not happy at work' - between the job and the person, Kirjonen and Hanninen (1986). It is of note that they report that promotion or change of employer was so rare among female blue-collar workers in their study that they were excluded.

*I just felt I had so much to offer - Female respondent*

**b) Making a change - for those not previously in paid employment**

The majority of respondents in this category (58%) had been out of paid employment for less than six months. Only a small proportion (12%) had been out of paid employment for more than two years. This suggests that recruitment has not made a substantial impact on the long-time unemployed or on returners out of the job market for a long time.

*I had spent the year of unemployment chasing jobs, but once employers knew I was over 50, they were not interested - Respondent*

It is interesting that a number of factors contributed to the decision of this group to go out to work. 'I wanted to contribute to the family income' (68%) was perhaps the most obvious, but was only marginally the most important. Other factors were almost equally important:

'I felt I was not fulfilling my potential' (67%);  
'I felt out of things not working' (66%);  
'I did not like being unemployed' (65%)  
'I had time on my hands' (65%) and  
'I needed the money' (60%).

The importance of these items lends support to notions of the latent consequences of unemployment as outlined by Jahoda (1982) and the important relationship between employment/unemployment and mental health (Campbell et al, 1976; Warr, 1987; Fryer, 1992). As the research has shown, there are many factors related to employment that are as important for the individual as the money which Green (1976) points out employers see as the primary reason for people working.

*I felt dispirited, dejected and disgusted* - Respondent

The DFA showed that there were differences between males and females. For men the most important factors in discriminating between groups were:

'I was encouraged to return by my family',  
'I wanted to contribute to the family income',  
'I anticipated greater respect from my friends',  
'I anticipated greater respect from society' and  
'I did not like being unemployed'.

For women, important factors were:

'I felt like a change',  
'I needed the money' and  
'My family circumstances had changed'.

For men, the impetus to work appears to be primarily an external pressure from family and social influences. For women, the internal 'I felt like a change' suggests personal choice rather than societal

pressure. Again this may reflect an attitude in our society, particularly among those aged over 50, that men have a responsibility to work outside the home, but that despite being brought up in environments where mothers did not work outside the home, women in the 50-plus age group want something more than home responsibilities.

*I feel that everyone should work, if able to work - Male respondent*

That money was an important reason for women working is confirmed in the literature. Martin and Roberts (1984) found that the majority of women emphasised financial reasons as the main ones for working.

*It helps with the finances, since the introduction of the community charge and a swingeing rent increase - Female respondent*

The change in family circumstances reported by women may be ones that enable work because family responsibilities have diminished, or due to developments that necessitate change. This may be evidence of the positive outcomes that crises can play in personal development.

*After losing my daughter in childbirth I felt I had to do something - Respondent*

Levinson (1980) points to an interesting gender difference in that as they mature, many women become less family oriented and more autonomous, successfully directing their activities to career, politics or community affairs, while men often change from being work-oriented to developing relationships or non-career directed pursuits. That this group were prompted to work by family and societal considerations may be interpreted as supporting this.

*After working for many years I decided part-time work would give me more time to spend doing my hobbies and having time to spend with my grandchildren. I now enjoy the best of both worlds - Male respondent*

### The benefits of paid employment

The most important benefits of paid employment for all respondents were 'It enables me to use my abilities' (82%) and 'Paid work gives me a sense of personal worth' (75%). But even the lowest 'It makes me feel that I am contributing to society' was rated important by 61%.

The under-utilisation of skills and monotony have been well documented as causes of job dissatisfaction and stress (Kirjonen and Hanninen, 1986; Warr, 1987).

There is widespread agreement that the fulfillment of needs, goals and desires is somehow related to happiness (Michalos 1980; Maslow 1968). The most explicit formulation about activity and subjective well-being is the theory of flow, Csikszentmihalyi et al (1981) in which activities are seen as pleasurable when the challenge is matched to the person's skill level. If an activity is too easy, boredom will develop. If it is too difficult anxiety will result. When someone is involved in an activity that demands concentration and in which their skills and the challenge of the task are roughly equal, the experience will be pleasurable.

*I don't feel on the scrapheap and I've learnt a lot and feel younger - Respondent*

There is an overwhelming amount of evidence that shows a positive relationship between income and subjective well being. The financial benefits of working and skill use reported by these respondents confirm existing research, Davidson (1987).

*It enables me to live out the life style I enjoy - Respondent*

That 'Paid work gives me a sense of personal worth' is important may be interpreted as showing how important paid employment is to self-esteem. It reflects attitudes to the unemployed and carers, housewives and mothers, and the degree to which unpaid employment is undervalued in

our society. It shows the destructiveness of ill-considered company policies, with no sound theoretical basis, excluding certain groups from the workforce.

*I felt useless in this day and age, although I have three trades I am conversant with - Respondent*

### Difficulties with going to work

Few respondents rated the factors concerning difficulties associated with working as important, with the highest 'Lack of confidence in my ability to do the job' and 'Lack of self confidence with regard to meeting new people' only rated important by 11% of the population.

*None at all. There was no problem returning to work. In fact I enjoy going out each day - Respondent*

Barry Field, MP for the Isle of Wight, proposing legislation against discrimination on the grounds of age, (House of Commons, 22 February 1990), confirms the view of older workers as having a positive approach to work difficulties. "Older employees are often grateful for job opportunities. They bring stability, experience, loyalty and dedication, what they do not bring are baby problems, boyfriend problems or girlfriend problems. Very often they are halfway through their mortgage payments, so financial pressures do not make them conscious of the next pay rise. They act as a stabilising influence and have highly defined ideas and ideals about customer service, customer satisfaction, employee loyalty and a conscientious approach to all their duties."

This is further evidence for the work of Levinson (1978), Erikson (1980) and Gould (1979). For most people midlife and mid-adulthood (ie between 40 and 65) are periods of psychological re-evaluation and growth. Most individuals take up new activities in which they become skilled.

*Paid work involves a responsibility to the company, the store and the staff - I like a sense of responsibility - Respondent*

In areas where they are competent or expert, older individuals perform as well as or better than young people, Kimmel (1990). It would appear that intelligent people remain so, and provided that they employ their intellectual capacities they maintain their performance. In addition, there is likely to be an increase in expertise and an accumulation of knowledge which should benefit any organisation. That difficulties related to working are not rated as important by the majority of respondents may be seen as support for the earlier research.

*I am satisfied that I have been able to encompass a very different kind of paid employment after 22½ years in a completely different field. I feel I have justified the faith of the manager who engaged me - Respondent*

With experience of discrimination and lack of job opportunities, the employers of older workers may foster particular loyalty to that firm.

Psychological and psychiatric case lore and history more generally, are full of examples of people who have radically changed their lives or who have risen to a challenge by a level of proactivity of which they were previously unsuspected of being capable, Kimmel (1990). There are numerous examples of individuals who have applied their previous experience to new fields, or attained a career pinnacle late in life. Red Adaire was 73 years old when he masterminded getting the fire in the Piper Alpha oil rig under control. Margaret Thatcher became Prime Minister at 53, Mary Wesley began writing successful novels in her 60s. Jessica Tandy at the age of 80, won her first Hollywood Oscar for Best Actress. Sir Francis Chichester was past retirement age when he sailed single-handed round the world. In their lack of concentration on the difficulties related to working, workers in this sample are demonstrating an interest and zest for life that argues against the rigidity of age norms and for a more flexible approach to employment profiles.

### Attitudes to making a change

The majority of respondents (70%) were excited by the prospect of a career change. This is reflected in the comments made by individuals and is evidence of proactive behaviour directed towards valued change.

*I am more confident and feel part of a team. I am doing things that I never imagined I would be able to do six months ago - Respondent*

### Attitudes to working now

For those respondents who had been working at B&Q less than two years almost all (95%) agreed with the statement 'I enjoy working'. A large percentage (76%) agreed with the statements 'I have the opportunity to use my abilities' and 'Life is more interesting' (70%).

That there was a high standard of agreement among respondents with these positive aspects of work indicates the effectiveness of the decision to make the change, as a coping strategy.

*I feel totally contented with life and this results in peace of mind and happiness - Respondent*

Working conditions have been shown to have a marked effect on various aspects of well-being, not only on feelings related to work but also on affective and psychosomatic symptoms and on how overall life situation is appraised, Warr (1987). Job satisfaction has been shown to be related to subjective well being, Reiner (1984), and this was supported by these respondents.

*I feel confident, an important member of a team, learning all the time and enjoying learning - Respondent*



Such comments are a strong argument against not employing older workers because they are inflexible and problematic to train.

The DFA showed a difference between those who were not previously in paid employment and those who were job changers. For those not previously in paid employment important factors were: 'My family/friends recognise a positive change in me', 'There is too much competition for me to gain promotion', 'Life is more interesting' and 'I have the opportunity to use my abilities.' The importance of these factors to this group are further support for the work of Jahoda and Rush (1982), on the latent consequences of employment. All these factors except 'There is too much competition for me to gain promotion' may be seen as relating to the reasons this group gave for seeking work. These results indicate that the decision to work at B&Q has answered a number of the employment demands of this group. It may be that concerns over promotion prospects are not uncommon in a group who have spent time out of the labour market.

*I am perfectly contented with my present arrangements, perhaps some advancement in grade to enable me to control the situation better would be appreciated - Respondent*

For job changers the important factors in discriminating between groups were: 'I have more self-confidence' and 'My whole life is better organised.' These factors represent the positive effects of career change on both a personal and a practical level.

*I have learnt a lot in the way of product knowledge and can use this to help customers. Therefore I feel I am doing a more worthwhile job than I was before joining B&Q - Respondent*

There were also differences between males and females. For females the most important factors that contributed to inclusion in that group were: 'I have more self confidence', 'My life is better organised' and 'I have the opportunity to use my abilities'

For males the most important factors were: 'I have a better social life', 'I do not have sufficient time for my family', 'I anticipate promotion', 'Life is more interesting' and 'I am fulfilling my potential'.

These results again confirm the different experiences of work for men and women. It is interesting that for men, family and socialisation factors are important. Previous research has emphasised these aspects of work for women. Warr, 1987 cites Oldham and Brass (1979) and Billings and Moss (1982) in support of the importance of interpersonal contact in reducing stress. It may be that men expect to have more time to spare for their non-work lives at this stage in the life cycle, when building a career and providing for a family are of lesser importance. These findings are confirmed in the literature on the affective orientation of different groups with ageing, (Levinson, 1980; Giele, 1980). Better life organisation for women confirms the importance of structure; this may result not only from employment but from the shedding of family responsibilities as children age. Gould (1980) refers to women's life in the home, especially with young children, as chaotic and phenomenological. The confidence gained by women working has been well documented. Many studies have shown that work and life effects cannot be separated, which perhaps explains the importance of 'Life is more interesting' for this group.

*Since coming to B&Q I have become independent, also more confident and have a lot more friends of all ages - Respondent*

There is a difference between men who anticipate promotion at work and are 'fulfilling their potential' and women who see their work as an opportunity to use their abilities. This difference is a further reflection of the different employment expectations of each group.

#### **Changes in self perception**

Only 25% of employees had a positive self-perception prior to employment at B&Q. This had increased significantly to 72% after joining B&Q.

Perhaps not surprisingly those who had a positive self perception since coming to work at B&Q had a significantly higher overall satisfaction score with work. This points to the importance of work to the self. It is important not to study occupation and life situation separately; the major factor in employment is life-cycle situation, Kohn (1980).

Studies of occupational stress and job satisfaction commonly report a positive correlation between occupational status and several indicators of mental well-being such as job satisfaction, self-esteem and lack of affective and psychosomatic symptoms. Kirjonen and Hanninen (1986) found the most powerful predictors of changes in job stress and general distress were changes in work content and in the quality of the physical work environment. As McClean (1979) confirms work takes up a considerable amount of our lives and has the potential for much good and much harm.

The positive change in self perception since starting work at B&Q and the significant relationship between positive self-perception and overall satisfaction confirm job change as an active coping strategy. Desirable change is beneficial, it alleviates the discord between the individual's aspirations and achievements related to his or her employment. For the large majority of respondents the move to B&Q represents such a change.

*I am much more contented with life as a whole. I really enjoy my job and as a result it reflects on all my activities - Respondent*

### Summary

This study confirms the hypothesis that there are differences between men and women in their salient attitudes to work.

For the women job changers the important prompt for change was *I felt like a change*; in contrast men were more concerned with job-related items including lack of career prospects and redundancy.

For men who were not in paid employment prompts to seek work were primarily related to social influences, including family encouragement and the need for respect. For the matching female group prompts were less homogenous, indicating the influence of personal choice, the need for money and change in family circumstances.

Men and women were also shown to differ in their attitudes to work. For men the items again concerned social influences and job-related factors. For women there was more emphasis on a whole-life perspective.

With regard to salient attitudes to work and perceptions of the change experience, more than twice as many job changers were excited by the prospect of change as were made anxious by it. This group had chosen to change jobs and it is likely that this influenced attitudes. Greater confidence at the prospect of change may emanate from the fact that respondents were to be working for an employer with an expressed positive attitude to their age group. All difficulties related to working were given low ratings by the vast majority of respondents. Apart from *Lack of confidence in my ability to do the job* which may be influenced by the employers, all other important factors were intrinsic to the person. It seems unlikely therefore, that the positive attitude of the employer was having anything other than an indirect influence on respondents' attitudes to the change experience. The percentage scores indicated that benefits far outweighed any problems related to working. Being able to use abilities, personal worth, personal identity, being bored at home and a more structured life style were all similarly rated as important.

The relative weight given to benefits and difficulties may well reflect that the experiences of life enable older people to choose the right job. In addition, for some individuals, at this life stage paid work was a matter of choice rather than necessity. Even for those not previously in paid employment contributing to the family income was only marginally more important than the other additional consequences of employment.

Concepts such as bolstering, Janis and Mann (1977), and dissonance reduction, Festinger (1964), aimed at reducing conflict must be borne in mind when exploring the attitudes of this group to the changes they have made. Nevertheless for the vast majority working was an enjoyable experience, an opportunity to use abilities that influenced the whole life experience. For the majority of respondents employment at B&Q is beneficial to their overall sense of well-being. For most respondents, family responsibilities are shed, the urge for income is no longer such a pressure and the experience of change is a positive one. The employment of older workers was of benefit to the organisation as well as the individual. In his address to the Personnel Management Conference (October, 1990) Peter Moynihan, Operations Director for B&Q, reported that the Macclesfield store, which employs only workers aged over 50, out-performed all other stores in terms of sales. Staff turnover was considerably lower than for younger workers, older workers were said to have an inbuilt regard for customer service and often brought previously-learned skills to bear in their new jobs.

*Respondent - I feel good about being given a job at over 50 and that I have a lot of experience to offer and it worked. I have been on many courses and I hope that I am fulfilling a useful role with B&Q.*

The need for the expertise of older workers in the organisation reasserts their intrinsic value. The literature on older workers continually points to their value in terms of numbers and inherent characteristics as well as in performance and in training programmes.

The subsequent study will focus primarily on women. The position of women in the workforce is undergoing a period of rapid growth and change, consequently women's experience of life changing decisions is an especially important and interesting area of study. Information gleaned in the B&Q study and from interviews will be further explored in the context of the study of a group who use further education as a route to occupational development and change.

## Chapter 11

### Study two - Introduction

#### Career development decisions

It has been stated earlier in this work that decision making is an important aspect of individuals' lives and as such merits study. To date the majority of research has been undertaken in the United States on populations of undergraduates, in what may be described as a rather esoteric fashion, using inventory scales such as the Cognitive Inventory Grid, Bodden (1970), the Bem Sex Role Inventory, Bem (1974), Attitudes Towards Women Scale, Spence, Helmreich and Stapp (1973), Attitudes Toward Masculine Transcendence Scale, Moreland and Van Tuinan (1976), cited by Tinsley, Kass, MMoreland and Harren (1983). Hartman, Fuqua and Blum (1985) cite the State-Trait Anxiety Inventory, Spielberger, Gorsuch & Lushene (1970), Identity Scale, Holland, Gottfredson and Nafziger (1975), Internal External Locus of Control, Rotter (1966), Career Decision Scale, Osipow, Carney, Winer, Yanico, and Koschir (1976). Such studies give interesting insight into the processes underlying the decisions individuals make, or which particular career an individual may best be suited to follow. However, they tell us little about the pattern of the lives of 'ordinary' people who have not always had access to a world in which career development, growth and change through the medium of further education were a possibility.

'Older' workers, women 'returners', individuals who left school without benefit of formal qualifications are important not only as individuals. They are also important because as the number of young people available for employment decreases, they are likely to be increasingly called upon to make a greater contribution to the economic and social development of the country in which they live.

### Education and social mobility

Roberts (1981) draws attention to the impossibility of giving up-to-the-minute figures for inter-generational social mobility. Such evidence is not available until people complete their careers. However history provides evidence that British society was no more fluid for people in the 1920s than the 1890s. Roberts (1981) refers to the Nuffield report which demonstrated that social class inequalities of educational attainment amongst children born in the decade up to 1949 were only marginally less steep than for those born before 1930. Comprehensive schools, the expansion of the university system and the creation of polytechnics have done little or nothing to equalise life-chances between children of different social origins. The chances of children from all classes entering higher education have increased, but the social class differential remains as wide as ever. The proportion of elite occupational groups, such as diplomats or high court judges recruited from public school/Oxbridge backgrounds has changed little since the 1930s.

The family remains a powerful mechanism for distributing the chances people will have in life. The selection procedures of industry and educational trends have made access to a wide range of jobs dependent on paper qualifications. Selection criteria for jobs are frequently a crude screening device to ensure that personnel departments are not inundated with job applications.

Whilst individuals have some scope for choice, the home supplies models, identities, and attitudes that individuals assimilate throughout childhood. The limited success of compensatory education reveals how difficult it is to release young people from their beliefs about their place in society.

Roberts (1981) states that people accustomed to the language of choice and self-fulfillment often find the constraints of opportunity structures problematic. They do not recognise the world

outside their own experience of expected, almost automatic access to higher education. Parental status, ability, sex, and ethnicity limit scope for choice and guidance. The main beneficiaries of the structures and social systems that maintain the status quo are those bound for higher education at 18, who remain a privileged minority.

Nicholson and West (1988) refer to current social, organizational and informational change that affects almost every area of people's lives. New technology is likely to continue to revolutionise the way people work and live. Major economic, political and ecological changes are anticipated on a global scale, and there is much talk of how personal survival will depend upon mankind's ability to adapt and innovate. The study of transitions is a necessary response to this realisation. In response to such changes flexibility and adaptability are increasingly important survival skills. The ability to adapt to new situations, to review individual life progress in the light of a changing world is an important skill. The ability to look and plan for the future has always been a useful strategy; as Super (1963) shows, planfulness can be both flexible and beneficial. While many people do attempt to make job choices and wrest some control of their destinies, they do so against a background of structural forces over which they have little control. It is for the individual to be aware of the social and economic systems in which he or she lives in order to maximise his or her own opportunities for growth and development within those changing structures.

### Learning in adulthood

As Perosa and Perosa (1983) and Gould (1980) have stated, an important means of career change and therefore possible social mobility is the return to education. Learning involves change and growth in the individual and in his or her behaviour. Adult education is the process by which individuals seek to change themselves or their society by increasing their skills, knowledge or



sensitivity; or it is any process by which individuals, groups, or institutions try to help men and women change in these ways.

Research to date indicates that the basic ability to learn remains essentially unimpaired throughout life, Allman (1983). Learning can be impaired in older learners and returners to the learning environment by lack of confidence, the need to adjust to new teaching methods and physiological changes. Individuals from these groups respond less readily to external sanctions such as grades, than to internal motivations.

An individual is motivated to engage in learning to the extent that he or she feels a need to learn and perceives a personal goal which learning will help to achieve. Adults have their phases of growth and the resultant developmental tasks, readiness to learn, and teachable moments. The developmental tasks of adult years are mainly products of the evolution of social roles. As people move through the stages of adult life, they set up developmental tasks and thus readiness to learn. Education is a process of improving the ability to deal with whatever life problems face an individual; adults enter educational activity in a problem-centred frame of mind.

Groombridge (1983) suggests the main reason adult education has not achieved the impact on civilization of which it is capable is that most teachers of adults have only known how to teach adults as if they were children. Adults are usually voluntary learners, and they simply disappear from learning experiences that do not satisfy them. When the individual defines himself or herself as an adult, his or her self concept changes. Psychologically, an individual becomes an adult at that point at which he or she perceives himself or herself to be wholly self-directing. The corollary of which is the need to be perceived by others as self-directing. Adults resist learning under conditions that are incongruent with their self-concept as autonomous individuals.

Adults entering education may bring from prior experience with schooling the idea that they are not very clever. Strong memories of the classroom as a place where one is treated with disrespect can act as a barrier to re-entry to education. The expected rewards need to be large to attract such individuals back to school.

The psychological climate in the learning environment has to be one in which adults feel accepted, respected and supported. The adults' self concept of self-directivity conflicts with the traditional process of teachers telling people what they ought to learn.

An adult is what he or she has done. Adults define themselves largely by their experience, their occupation, where they have worked, what their training and experience have equipped them to do. The individual has a considerable investment in that experience. When an individual feels that experience is not being used, or its worth is minimised, it is not just the experience that is being rejected, he or she feels rejected as a person.

### **Summary**

Developmental theories point to the need for guidance services to be provided at various stages in an individual's life. Watts, Law and Fawcett (1981) refer to the inadequacy of simple linear models of career development in coping with the varied ways in which careers develop. Roberts (1981) recommends that those involved in guidance help individuals to clarify their objectives and solve their immediate educational and employment problems.

This study explores the experiences of individuals from a variety of backgrounds, but primarily those with relatively little previous educational success, embarking on educational programmes designed to enable them to enhance their career prospects.

## Chapter 12

### Women and work

Both a review of the literature and the awareness of current projections about employment indicate that to focus on women's working lives is both a necessary and topical area of research. Study One pointed to clear gender differences in salient attitudes to work. This study focuses on a particular strategy (ie entering a training course) that has been employed by a particular group of women to enhance their prospects of entering or re-entering the paid labour force or to enhance their occupational status within the paid labour market. An exploration of women's experience within the world of paid work is considered relevant in providing important background information to this work.

Working or studying at college to improve one's employment prospects takes up a considerable amount of time, so the experience of being at work or at college will inevitably have considerable impact on daily life. Similarly the events of daily living will impact on the working life of the individual.

The nature of women's lives is such that life cycle changes have a considerable impact on their employment and the stresses and changes they experience in relation to that employment. In his review of the research Brown (1976), showed that changes in life cycle situation, marriage, the birth of a child, the youngest child starting school, children leaving home, are all likely to have a considerable impact on women's orientation to work. Life-cycle changes affect the position of the vast majority of women in the labour market in a way in which they do not affect that of men and, because of the reactions of employers to the knowledge that a woman is married or has children, they have consequences irrespective of the woman's own priorities. Orientations to work must be seen as the outcome of the way in which these processes combine over time.

It is important not to study occupation and life situation separately. Women are not a homogenous group. Their working lives are bound up in the dynamic of the individual and the family life cycle. As families go through their life cycles they experience changes in the number and ages of their members, family expenses and resources, housing requirements and costs, and the physical and emotional needs and resources of their members, Watts (1980). The positions and role complexities that women experience in their families are likely to have broad implications for any work they may wish to do outside the family, which demands significant time and energy, Hanson (1983).

### *1) Women's working lives*

During the 1960s and 1970s there was a significant increase in the level of economic activity among women. This pattern has continued to increase. In the General Household Survey of 1987, 70% of all women in the age range 16-59 were reported to be economically active. Most of this activity can be accounted for by women returning to work after having children, Martin and Roberts (1984). Davidson (1987) outlines a number of reasons for this development: the changing role of women in society, the women's movement, the expansion of service industries, the increase in part-time employment, the changing nature of the family and women marrying earlier, having fewer children, living longer and divorcing more frequently.

That employment rates have increased for women in all western countries since 1945 can be seen as reflecting changing attitudes and expectations, and a desire for new social and economic roles and relations. Le-Coulter (1976) suggests that fertility within marriage now starts later and ends earlier. With smaller family size and reduced age spread between children it is likely that an increasing number of mothers will feel able to manage family and employment.

Moss (1976) refers to the fact that nearly 30 years previously the Royal Commission on Population recommended the need for "a deliberate effort to combine motherhood and the care of a house with outside activities". The problems women face with regard to employment today stem from the failure of successive governments to pay serious consideration to the implications of the increasing numbers of employed mothers.

Fonda and Moss (1976) point out that employers are breaking the law if they fail to offer mothers access to training and promotion opportunities once they are employed. The anti-discrimination legislation allows for reverse discrimination and refresher training designed specifically for those who have been out of the workforce. The problem is that the legislation does not oblige employers, it merely permits them to implement affirmative action. The problem of proving discrimination remains. In the UK not only is there little training to help ease women back into the workforce, but there is also no tax relief on child-care allowance to cover child care costs. There is no entitlement to paid leave to care for a sick child. If a woman pays a full National Insurance stamp she will still receive a lower state pension, made even lower by her time out of the workforce for child-care. Many women work part-time because of family commitments: 48% of mothers with children between 5 and 9 years were employed part-time according to the 1987 General Household Survey. Companies are under no obligation to include part-time workers in the company pension scheme.

There is a limit to the extent to which local authorities can raise standards of child-care provision when they are not directly responsible for them. Perkins (1990) refers to the "hype" about new policies to attract and retain female employees. This hype was a major feature of the late 1980s and early 1990s. The 'commitment' to the needs of women workers has done little except pay lip service to women's employment needs. The introduction of a few work-place creches hardly represents radical change. In England and Scotland, there were day nursery places available for two per cent of the estimated population of under 5s, in 1988 and in Wales for less than one percent. In terms of publicly-funded

childcare the UK compares unfavourably with many of its EEC counterparts, having the joint lowest level for under 3s in the EEC. The UK provides the second lowest level of daycare facilities for children aged from 3 to school age, EOC (1992).

The time most women take out of the workforce for childcare appears to have a disproportionate effect on their subsequent employment histories. Just under 50% of women are back at work by the time their youngest child reaches 4 years, EOC (1992). The campaign Opportunity 2000, launched in 1991, said it would help high flyers reach the top and improve the chances for women lower down the career ladder. But 18 months after its launch, according to the Industrial Society, it was making little impact. Male-dominated managements, family commitments and childcare still hold women back, *The Guardian* (4 May 1993).

The problems of finding a job using a mother's skills and experience and offering suitable hours present a major hurdle to equal treatment in the labour force.

It is suggested that women's employment aspirations, as outlined in this study, are prey to life cycle effects and the failure of successive governments and the private sector to ease the transition to work and enabling women in the world of work. The main issue for women, balancing motherhood and a career, remains unresolved. This study explores the extent to which women who opt for training courses as a mechanism for career development or as a way into the workforce at a level commensurate with their abilities are influenced by life cycle effects in terms of important considerations and their experience.

### *Research into Women's working Lives*

Much of the existing research into the employment of women has been criticised for failing to take into account the unique position of women in the labour market.

According to Green (1976) there has been no systematic research in the UK into employers' attitudes to the employment of working mothers. Official statistics have been increasingly criticised for using definitions and classifications which reflect men's positions and experiences and may not describe and measure women's experiences, Green (1976). Women's employment cannot be understood without reference to their roles as wives and mothers and the work that this involves.

Much research into the employment of women starts from the assumption that paid work is not central to women's lives. This reflects the view that most women have a choice about employment at certain life stages. Many researchers have expected that women will be primarily concerned with child-rearing at some stage, so they are likely to withdraw from the labour market. Such research has focused largely on career versus family orientation. Research has examined such variables as career salience in an attempt to distinguish career-oriented from home-oriented women. However women in Fassinger's (1985) study demonstrate an apparent preference for both career and family life style. Perkins (1990) says that in the 1950s paid employment may have represented liberation. It is unlikely that women would see it in such a light today, when 39% of women with children aged less than 2 years are economically active.

Mothers do need to be treated as a class in respect of the timing of their careers as distinct from the level or style of their performance in whatever job they hold. The pressure on them both from social expectations and from their own attitudes to slow down or drop out of their careers during the time when their children are young is severe, Fogarty et al (1971). The EOC (1992) reports that women working in the UK have limited maternity rights compared to those in other EEC states.

According to Brown (1976) most studies are mildly critical of the present state of affairs and indicate that some changes in policies and practices are needed: changes in the policies and practices of employers and government and in the accepted conventions of family life. There is

a need to recognise the special needs of a group which has become an essential part of the labour force.

It has been conventional in studies of women at work to distinguish between economic and social or emotional reasons for returning to work. This is a crude distinction and ignores the fact that economic necessity is the primary reason for anyone working in most western societies. There are many reasons for both men and women working beyond the desire for financial reward. Women may not only wish to work, and wish to work in ways commensurate with their abilities, but increasingly the inflation of the 1980s has meant that two wages are necessary for even basic living standards, as the mortgage re-possession figures testify.

As unemployment figures exceed 3 million in the early 1990s, the need for any family member who can find work to be in paid employment is critical. Childbirth is increasingly being delayed, which is not necessarily the best health or social option for mother, child, family life and the economic future of the mother and the family. Increasingly women are taking maternity leave as a bare minimum, through perceived necessity rather than perceived choice. Hanson (1983) has shown that working outside the home is beneficial in terms of self-esteem and life satisfaction only for women who are career-oriented.

#### *Attitudes of employers to the employment of women*

There has been very little recognition of the potentially exploitative nature of the relationship between employers and their women employees, especially mothers. Brown (1976) refers to several studies that report a reluctance by employers to cater for the domestic needs of such employees, for example by providing child-care facilities. Yet they are increasingly dependent on this source of labour, while women are both paid less than men and left to carry the burden of ensuring their domestic responsibilities are met.



Loring and Wells (1972) suggest that men and women are evaluated differently by employers. For women there is a question: is she committed or is work a time filler dependant on her husband's activities. It is expected that a woman must prove the need for position that is assumed in a man in his role as breadwinner.

Employers are inclined to assume, consciously or unconsciously, that maternity ends an able young woman's serious career and the loss is final and irrevocable. No other single factor discriminates against women's employment so totally as motherhood, Loring and Wells (1972).

### *Discrimination against women in the labour market*

Whilst it is generally agreed that the problem of discrimination against women is more than a myth, the extent of this discrimination is not well documented, especially in Britain. Barriers to women's progress at work may be seen as residing in women's own attitudes and motivation which may impede high achievement levels, or obstructions may be found in external factors, organisational structures, general stereotypes and in the attitudes of women's peers and superiors, Marshall (1984).

Marshall (1984) refers to a number of studies which acknowledge that women start from an inherent disadvantage and want to counter potential negative effects within organisations. Kovach (1985) says an individual may be extremely knowledgeable on the legalities of employment discrimination yet be unaware of discrimination in decisions involving selection, placement, promotion, training and compensation. This implicit discrimination is most likely to be based on race or gender. Kovach's (1985) study concludes there is a large amount of unintentional, subconscious sex stereotyping taking place in the business sector of society. According to the Industrial Society, women still face an uphill struggle for advancement. One in 20 in their survey of 396 companies said they faced opposition and sexist comments from people allegedly training them, *The Guardian* (4 May 1993).

Discrimination is important and affects the well-being of the individual. It manifests itself in a number of ways:-

*a) Financial*

Greenhalgh (1980) states that to assess the position of women in the labour market it is first necessary to assume that the potential of men and women at birth is the same. Her findings show that typically there is role specialisation between married couples resulting in marriage and career being complementary for men and competitive for women.

There has been an improvement in the earning power of women in terms of the overall differential between men and women. In 1971 women's earnings represented 63.7% of men's; in 1991, they represented 77.8% - but the differential continues, despite legislation and the notion of equal pay for equal work. The differential in pay is evident across all professions, Equal Opportunities Commission (1992). In the UK the earning differential between women and men in industry in 1990 were the second widest of EEC countries for which there are statistics, with manual at 69%; non-manual 55%; service, retail, banking and finance 53%.

*b) Promotion*

Women do not enjoy the same job conditions, pay, status and career opportunities as their male counterparts, Davidson (1987). Focusing on senior posts the proportion of women in both the UK and the USA is generally agreed to be less than one per cent, Marshall (1984).

Women are traditionally excluded from management jobs because they are judged less serious and less highly motivated than male employees, because they do not assign their jobs precedence over all other life areas, may leave to have children, and demonstrate less company loyalty than do male colleagues, Marshall(1984). Chaney (1981) and Loring and

Wells (1972) suggest that administrators assume motivation to work is based on economic need and that if a woman is married her husband supports her. Since economic need is seen as the primary motivator, the requirement to support is seen as the only fair basis for employment.

Managers are resistant to the idea that women work outside the home because they have talents and skills that they cannot otherwise employ. Almost 40% of policy makers believed "women are not career conscious". This overall stereotype was found not to be revised despite ratings comparing aspects of employee performance which suggested managers saw women as at least as conscientious and reliable as men, Green (1976).

Sexual inequality in the workforce is frequently attributed to the interrupted work histories of women. Employers discriminate against women because they are seen as a group whose attachment to the labour force is intermittent. According to Chaney (1981) this is argued to be a major source of their segregation in an inferior labour market.

It has been suggested by Horner (1970) that a major problem for professional women's careers is fear of responsibility - the fear of success syndrome. Cooper and Davidson (1984) and Davidson (1987) report no differences between males and females on achievement motivation, promotional aspirations, and motivation to manage. The position of women with young children may differ - they are less likely to want promotion and give family commitments as a reason, Martin and Roberts (1984).

BBC women employees felt that if a woman with children applied for promotion the fact she had children would become an important factor and given the choice a man would be appointed. This reflected a tendency for men, especially older men, to react against working mothers on principle, Fogerty et al (1971).

*c) Training*

Elias and Mann (1982) report employers are often reluctant to re-train women re-entering the workforce after a break, even though they have many years work ahead of them. The EOC (1992) demonstrates women have fewer training opportunities than men.

Green's (1976) survey of employers' attitudes to mothers returning to work, showed that 25% would treat them as new employees, thereby undervaluing their experience and expertise, 20% would offer no further training and only 24% would send them on a refresher course.

*Effects of discrimination on well-being*

Discrimination leads, as the studies cited by Fogarty et al (1971) show, to using well qualified women in jobs below their ability which results in low morale. Davidson (1987) found women managers to have more psychosomatic ill-health symptoms than men. These are associated with the strains of coping with prejudice and sex stereotyping; overt and indirect discrimination from fellow employees, employers and the organisational structure and climate; lack of role models and the feelings of isolation and burden of coping with the role of the 'token woman', Cooper and Davidson (1984).

The Association of Scientific, Technical and Managerial Staffs (ASTMS) Report (1983) draws attention to the situation that deteriorating relations at work are an often-ignored symptom of stress. Trade unions and their members should consider the special needs and stresses that can affect minority groups, including women: women suffer from stress through discrimination and alienation from fellow workers.

*Difficulties associated with the adoption of a dual role*

*a) Life events*

Pearlin (1980) suggests that powerful sources of stress in employment are associated with the strains represented by scheduled life events. People leaving the workforce to have or care for families are usually young and almost always women. They are particularly vulnerable to the insecurities and disruptions associated with the interruption of their careers. Giving up work to have, or care for a family has fairly substantial consequences for distress.

*b) Problems associated with employment*

One of the problems associated with adopting the dual-role of mother and worker is the acceptance of low grade employment. Ginsberg (1976): "It is well known that many women take jobs below their ability and training because they feel obliged to accommodate their work outside the home to their family's convenience". This does not mean that women are suited to low grade work - it means they are constrained by the limitations of their situation, the demands of their family and their lack of confidence from seeking employment concomitant with their abilities. The anticipation of motherhood is partly responsible for the low aspirations women hold in gaining education and training. The consequences of years spent at home with young children in turn affect the opportunities women can pursue long after children reach school age.

This is partly because women are considered ill-qualified after years spent at home with young children. Green's (1976) survey indicated that in the view of employers women did not rise to senior positions because "...the break in working lives to have children retards progress" and "marriage and bringing up a family makes her less able to accept responsibility." Green comments that it is strange that bringing up a family and running a household are not thought of as either responsible or requiring management skills.

Moss (1976) refers to a 1970 survey of five local authorities which points to evidence that working mothers are doing jobs at present which are at a lower level than their previous jobs. He suggests one reason for this is the disproportionate share of family responsibilities that women with children assume, together with the absence of adequate child-care facilities. Green (1976) claims that many accept this position and that the women's attitude and that of their employers is reinforcing.

*c) Child-care*

Making child-care arrangements is an additional task that many working mothers must perform.

Davidson (1987) suggests that many women who want to work are either unable to do so, or are restricted to part-time hours because of the severe shortage of child-care facilities. The majority of working women with young children have to rely on family-based child-care, frequently fathers or grandmothers, Martin and Roberts (1984). Non-home-based childcare has been shown to be important for the well-being of the mother.

The EOC (1978) found that few forms of child-care exist to meet the needs of working parents. They suggest while recent legislation designed to eliminate discrimination against women in education and employment is an important first step towards equality, legislation needs to be accompanied by complementary changes in social policy. Tizard (1976) emphasises the association between the well-being of mother and child, but the mother's well-being is important and a cause for concern in its own right.

Moss (1976) in his assessment of the current situation, refers to results from the 1965 survey of employment which demonstrate that day care provision is the only remaining part of children's services where most provision is still made on a profit-making basis. The rapid increase in the number of private day nurseries suggest this continues to be the

case, nearly 30 years later. The OPCS survey, Martin and Roberts (1984), found that almost all women with pre-school children needed to make, or had made, arrangements for the care of their children while they worked

*d) Overload*

Even in relationships where child care is shared the woman carries, delivers and nurses the baby and usually continues to bear the greatest burden of child rearing. Women who strike reasonable compromises between a career at home and an outside career are forced to juggle both and often feel cheated of domestic and outside satisfaction.

The problem with a two-career marriage is that it is really a three-career marriage, with the women typically holding down two careers and the male partner holding down the third. The pull towards motherhood and away from a career comes from two primary sources: memory of the personal experience of growing up in a traditional family, and the demands of the child, Gould (1980).

Lack of support with domestic responsibilities is well documented: women suffer because of the expectation they ought to fulfill the roles of homemaker and worker simultaneously without much support from partners, Bardwick (1971) and Chaney (1981). Cooper and Davidson (1984) found that 54% of British wives employed full-time said they did all or most of the housework as did 77% of those employed part-time. Of the 20% dissatisfied with the amount of help received from husbands a greater proportion were working wives. The OPCS survey, Martin and Roberts (1984), supports this. Similar results were found in a recent study of working mothers who were teachers: 76% stated they did more than 50% of the housework, only 22% felt tasks were shared equally, Sumner (1989).

Marshall's (1984) survey of 30 women managers found that their main concern was overload, too much to do in too little time. This pervaded their lives and as a result they were very often 'very tired'. It was they, not their husbands, who took on responsibility for coping with

difficulties caused by their lifestyle. Some reported feelings of guilt that they should be home with children. These conflicts represented another pressure for them to manage. The Fogarty et al (1971) study of women company directors, women managers in two firms, and women in senior posts in the BBC and the Civil Service lends support to these findings. Most of their 300 respondents felt that family responsibilities told more heavily on a married woman than on a man with similar abilities. 'Juggling too many roles' was reported as being an important contributor to feelings of stress by 80% of the teaching mothers in a study by Sumner (1989).

The sense of pressure felt by married women is considered to be a result of the depth of their involvement in the two demanding areas of work and home. Over the long term, the married woman may be exercised by dilemmas of commitment to one or the other; over the short term she may be harassed by problems of management, co-ordinating the running of the two spheres of her life. Gould (1979) reports the findings of a research team from the University of Michigan studying the comparative happiness of working wives, their husbands, housewives and husbands of housewives: "the least happy and satisfied person was the working wife particularly if she had young children".

*e) The results of overload*

Despite its 'soft' subjective character stress has 'hard' objective consequences. Stress affects the metabolism of the body as various medical studies have shown, McClean (1979). An excess of stress without adequate opportunities for release, may lead to physiological and mental disorders, overload leaves little opportunity for the release of stress.

The main difficulty experienced by many of the women in the studies referred to was sheer volume of work, and the resultant lack of room for manoeuvre in organising their lives.



Davidson (1987) reports that the working women who appear most vulnerable to stress-related maladies are those who have acquired the dual role in which they have to combine paid work and the unpaid domestic work of the family. The main forms of inter-role conflict revolve round guilt feelings, lack of domestic social support from partners and inadequate child-care facilities. A major source of stress is that the number of demands on the female partner often exceeds the time and energy to deal with them.

According to Brown (1976) "The difficulty of coping with conflicting home and work demands may be one cause of stress for women, financial or social pressures another". The OPCS survey, Martin and Roberts (1984), found women with difficulty coping with home and work were more likely to have high stress scores than those who felt they could cope.

Marshall's (1984) study of 30 women managers indicates that partner's expectations, having children and their own high standards of performance were the three main factors that reduced managers' room for manoeuvre in all areas of their lives. A study by Cooper and Davidson (1984) which included 696 female and 195 male managers from a variety of organisations found that women reported significantly higher pressure scores in respect of career and spouse/partner conflicts and marriage/childbearing conflicts. They concluded that married women managers are not getting the required emotional and domestic support from their partners.

The ASTMS (1983) report states that most studies have concentrated on male workers, despite good reasons to suggest that women are under more pressures at work than are men. Because most working women have two jobs - paid work and housework/childcare - they have less leisure time and greater difficulty in combining paid work and home lives than do men. Balancing these conflicting responsibilities is tiring and stressful.

As the ASTMS (1983) report states, even skilled workers can find their time is so circumscribed that they have no choice in how or when their

work is done. This situation pervades the lives of many working women as a result of dual-role pressures, both at work and at home.

### *Women's contribution to the workforce*

The vast proportion of domestic and caring work is done in our society by women and is unpaid. The Employment Department 'Back to the Future' (1992) campaign refers to a 1987 study by the Legal and General Insurance Company which put a figure of £19,250 on the monetary value of the work of a housewife. Women's domestic role may be seen as one which enables men to compete effectively in the workforce. However, it can affect women's ability or willingness to compete as workers on equal terms with men. Women with dependent children are significantly more likely to be economically inactive. The age of the youngest child has the greatest effect on economic activity. The highest proportion of working women are those under 30 without children; the lowest, those with a youngest child under five, Martin and Roberts (1984). Women are societies' traditional carers. The ageing population and declining social provision will exert a pull on women carers in the age group 35-54 who may be at the point of returning to a career, Perkins (1990).

A major barrier that has been linked to women's predominance in low-status, low-pay jobs is that most have a discontinuous work pattern, as they withdraw from the labour market to care for young children. But the average break is only five years which is 13% of time between 20 and 59. Working life is curtailed but clearly not dramatically reduced, Davidson (1987). The National Training Survey, Elias and Main (1982), indicates that one third of all women aged 35-54 are in employment after one break in their working lives, and that younger women have been taking a shorter spell out of employment than have older women. Women are not at the margin of the labour force in terms of the extent to which they commit their potential working lives to employment.

Biomedical projections suggest that both men and women will have far more energy long into their lifespan. Since women live on average seven years longer than men, Loring and Wells (1972) predict that women's greatest physical, physiological and emotional productivity will be in the years formerly known as the 'middle years'.

Women are, according to Davidson (1987), unfairly penalised for taking a break from employment. In addition to moral arguments, with the real decline in the population of normal working age it is in the long term interest of governments and work organisations to better accommodate the needs of the increasing number of women at work. According to the EOC (1992) it has been shown in the UK that the stage of women returning to paid employment after having children is extremely significant in terms of equal opportunities, since women are more likely to accept employment, often on a part-time basis, in occupations which are lower in status and earnings than their previous jobs.

*Paid-work is psychologically advantageous to women*

The wealth of evidence on unemployment has demonstrated the undermining effect of being unemployed on the well-being of both men and women. The undermining effect of long spells at home with young children, has also been a focus of research. In a study of working mothers who were teachers, 69 per cent gave 'Making use of skills' as being an important factor in encouraging their return to work, 54 per cent 'Lack of stimulation at home', Sumner (1989).

Gould (1979) says that "For women who give up work in their 20s there is a tendency for confidence to be eroded because of the lack of status support for motherhood in this society and the impossible nature of the task of mothering". He points out that "there is no opportunity to improve one's rank as there is in an outside career".

Despite the difficulties there are obvious benefits for women in paid employment. Gould (1979) states that a woman who chooses freely to live out her talents enjoys great support in the educated middle class, more financial freedom and the prestige of clearly demonstrable skills, although she is constantly having to balance home/job trade-offs. Tizard (1976) claims that work outside the home can protect women from psychiatric disorders.

There is evidence to show that children of working mothers do better than those of non-working wives, Bardwick (1971). The importance of the sense of being valued outside the family sphere is also reflected in the Chaney (1981) study.

#### *Women and education*

The EOC (1990) statistics, clearly state 'Job segregation begins at school', with boys predominating in science and maths at GCSE and 'A' level and girls in the arts. 98,600 women were registered as full time undergraduates at British universities in 1987 and 1988 against 130,000 males. There is no evidence to suggest women are less intelligent than men, and therefore less likely to gain university entry on these grounds.

The EOC (1990) introduced the concept of positive action in vocational education and training in response to sexual discrimination legislation. This includes encouraging women to apply for training, making access to courses more readily available, reserving places on existing courses exclusively for women and providing single-sex training courses. It encompasses a range of initiatives from assertiveness training and confidence building to skills training. Fassinger (1985) identified similar needs and describes a group treatment for returning women targeting self-concept, self-esteem, anxiety and academic achievement.

The EOC (1990) acknowledges such initiatives are necessary to attain equality of opportunity in the workplace, to enable women to obtain the

skills required to enter a wide range of jobs and maximise the potential of women employees and is often necessary if women are to be encouraged to seek promotion and contribute fully to the organisations for which they work. Such initiatives are seen as a way of resolving the problems of skills shortages and assisting women returners to find employment when their skills are rusty or out of date. The EOC says positive action 'can provide the means by which the limited employment opportunities of the traditional girl's curriculum at school may be addressed'.

### *Changes in the working population*

The Employment Department (1990) claims that employers will need to entice 900,000 women into employment in a wide range of occupations as the traditional source of new workers diminishes as a result of the 'demographic downturn'.

Despite lower numbers of school leavers, the Department of Employment predicts that the overall supply of labour will rise. This growth is seen as coming from the predicted increase of women in the workforce, 90% by the year 2000 compared to 70% in 1987. In spite of the downturn in the economy, growth is expected, especially in professional, managerial, technical and to a lesser extent skilled manual jobs. Research undertaken by Elias and Main (1982) predicts 1.7 million new jobs by 1995; they report that one million of these will be in professional occupations.

It is widely acknowledged that Britain has lagged behind some other industrialised countries in the provision of training. The proportion of the population staying on at school after the age of 16 is the lowest of any developed country (48%, compared with 55% in France, 84% in South Korea, 94% in Japan and 100% in Germany), EOC (1992). As a result there is already a severe shortage of qualified and skilled people in many employment sectors. The present government has committed to increase participation

in higher education from 14% to 30% over the next 25 years, by doubling student numbers. They have not said how this will be achieved.

Similar patterns of a lack of education, and therefore perhaps a lack of expertise, compared with Britain's industrial competitors are evident in the wider population. 29% of all people of working age in Britain have no qualifications whatsoever. The Handy report of 1987, referred to by Perkins (1990), showed that 20% of managers in the UK were graduates compared with 85% in the United States and Japan and 60% in France and Germany. In the last 10 years, the number of people acquiring an engineering qualification has increased by 60% in France, 35% in Germany and fallen by 30% in the UK.

Recruitment within Europe is likely to feature for many companies in response to the single European market but, while access to graduates for recruitment is reported to be easy in the UK, it is complex in Europe. Perkins (1990) states there are signs that continental Europeans are taking an interest in recruiting UK graduates, aided by the careers service structure.

The necessary widening of access to employment will emphasise the importance of looking for qualifications appropriate to need. In the late 1980s, selectors unable or unwilling to spend time analysing essential requirements raised their selection standards, simply to cut down the selection task. Such a policy does not ensure the employment of appropriate individuals.

### *Conclusion*

Clearly paid work is not an easy option for women, especially those with dependents. At its best the research shows that work can have clear advantages for the psychological and material well-being of the individual and the family. At its worst it is a forum in which women have to face discrimination and exploitation. In addition their primary

responsibility for all aspects of domestic life means that they are doing a minimum of two jobs. Although there is no formal research to confirm this, evidence of increasing incidences of alcoholism, smoking and stress related illness in women may reflect this trend.

One answer to the employment crisis caused by the fall in numbers of school leavers has been moves by companies to employ older workers. A movement facilitated by government through sex discrimination legislation and 'Positive Action' initiatives is an increase in employment and educational opportunities for women, especially women returners.

However, neither government, nor the vast majority of employers, have demonstrated any concerted action aimed at enabling the female workforce to cope with the amalgam of their child-rearing, domestic and employment roles. The main issue of dual role conflict remains unresolved. Some of the confidence about greater female participation substantially solving shortages seems to stem from the post-Second World War period when severe labour shortages were met in this way. Increasingly women do not see going out to work as a deliverance from the monotony of home, but as a necessity. Employment for women may signify not liberation from domesticity, but entry to the trap of too much to do in too little time.

Women who have a choice want something better in terms of occupation than just any unskilled job has to offer them. The actions of the women in this study suggest that they see education as providing them with access to occupations commensurate with their abilities.

For the last 20 years the pursuit of education has continued into the ages at which women have traditionally married and become mothers. As more women have chosen to attend college, they have been faced with making choices concerning education and family roles. While men have increasingly been faced with the same choices, women's continuing greater responsibility for household tasks, including child-care, means that such choices are of greater consequence for them. Education and family roles often conflict and are difficult to combine. Little is known,

however, about factors associated with women's return to education after marriage.

Mezirow (1983) states that learning is the process by which adults come to recognise their culturally induced dependency roles and relationships and the reasons for them and take action to overcome them. While learning may be an adventure and be entered into for all sorts of reasons, it may also pose unknown difficulties or raise images of past failures. The decision to return to education as an adult is an important one on both a personal and social level, its impact on the individual and the knock-on effects on society through increased expectation and awareness are likely to be immeasurable.



## Chapter 13

'Well-being is to be fully born, to become what one potentially is; to have the full capacity for joy and sadness.' - Fromm.

## Chapter 13

### Well-being

An important aim of this study was to assess the extent to which respondents felt they had made a 'right' decision. Theories of cognitive dissonance, Festinger (1964), and theories of bolstering, Janis and Mann (1977), suggest that the direct question 'Do you feel you made the right decision in coming to college?' is unlikely to provide an objective response.

It was considered that a measure of subjective well being would provide useful information with which to assess the affective outcome for the individual of the decision they had made. It was also anticipated that a measure of subjective well-being would provide a valuable comparator to assess differences between groups.

While the term 'well-being' may seem self-explanatory, in the course of this research, it became clear that the term was not universally understood. A brief explanation of the term is therefore necessary.

Diener (1984) states that definitions of well-being and happiness fall into three categories:

- 1) In terms of external criteria such as virtue and holiness.
- 2) In terms of what causes individuals to evaluate their lives in positive terms - 'life satisfaction'.
- 3) In terms used in everyday life - a pleasant emotional experience.

The literature on subjective well being is clearly concerned with the last two of these definitions, how and why people experience their lives in positive ways, including cognitive judgements as well as affective reactions, morale, happiness, satisfaction and positive effect are some of the terms used. Happiness is a fundamental positive emotion and a central theme in literature, philosophy and psychology, Mikuliner and Peer-Goldin (1991).

For the purposes of this study, well-being may be considered a general feeling of happiness as experienced by the individual, not the fleeting euphoria that the individual may, or may not, experience occasionally, but something rather more long-lived. Well-being is about feeling, as Harris (1973) immortalised it, 'OK'.

### Well-being at work

A number of factors that interfere with well-being have been identified that either emanate from, or permeate, our working lives. There is a positive relationship between personal control and job satisfaction, Greenberger, Stresser, Cumming and Duncan (1989). Lewis and Cooper (1987) found that low occupational status, work commitment and aspiration are predictors of stress.

What happens to us in every sphere of our lives, including work, is important to our overall feelings of well-being. Little daily hassles may be more closely linked to and have greater impact on stress than major life events, Cole (1985).

Extensive literature supports the notion that mental strain is related to factors typical of low-level jobs, such as hazards of the work environment, excess of work, long or irregular working hours, skill under-utilisation and lack of participation in decision making, Kirjonen and Hannen (1986).

Arnold (1989) states that if it is indeed the case that making and presumably sustaining a career decision are tasks of late adolescence and early adulthood it is reasonable to suppose that accomplishing them would lead to positive psychological outcomes. This argues for explanations of career decision making in terms of well-being, Warr (1987) and psychological development Loevinger (1976).

Harren (1979) demonstrates that a supportive and secure life-context is conducive to decision making. He suggests that, if career decision making is a salient developmental task, then accomplishing and sustaining a decision should lead to increased life-satisfaction. Arnold (1989) found that at a general level, career decidedness and psychological well-being were significantly and sometimes strongly related. He reports that for a group of 1983 graduates making a career decision benefitted life-satisfaction but not other aspects of well-being such as self-assurance. High levels of well-being were found to be helpful in enabling the individual to sustain decisions.

#### The importance of desired work to well-being.

Many studies have highlighted the negative association between both unemployment and well-being and low occupational status and stress.

The importance of work and being able to work, if the individual wishes to, has been referred to in the earlier B&Q study. As Fryer (1992) reiterates there is a wealth of research that draws an association between being unemployed and levels of mental distress. Mental states demonstrated to be associated with unemployment include anxiety, depression, negative affect, perceived social isolation, low self-esteem, self reported cognitive difficulties, worry about the future, demoralisation and resignation. Fryer (1992) also states that there appears to be a link between unemployment and physical ill health in terms of self-reported health deterioration, frequent GP consultation and hospital out-patients visits.

Longitudinal studies using self-report measures of well-being, tracking mean scores of employed individuals who became unemployed and scores for unemployed people who became employed, strongly support the contention that unemployment causes, rather than is simply associated with mental ill-health. The items included in

this study measured happiness, present life satisfaction, satisfaction with self, negative self-esteem, anxiety and depression, Fryer (1990).

Fryer (1992) emphasises the impact of unemployment on the well-being of the employed through such knock-on effects as poverty in the community, increased demands on the health service, and lack of progress in the implementation of equal opportunities for women and minority groups. The closure of high street shops, a current feature of our cities, is clear and concrete evidence of the effect of high unemployment rates on whole communities.

Studies of occupational stress and job satisfaction commonly report a positive correlation between occupational status and indicators of mental well-being, such as job satisfaction, life satisfaction, self-esteem, and lack of affective and psychosomatic symptoms, Kirjonen and Hanninen (1986).

Well-being can therefore be seen as having a very direct relationship to work, as was identified in the exploratory B&Q study. At its best work can provide social contact, stimulation, useful occupation, enhanced self esteem and perceived status in society. In the context of this research, attendance at college is considered synonymous with the paid work environment, as being an important move in career development. Attempts to ascend the occupational ladder through mediums such as further education may be viewed as attempts on the part of the individual to increase long-term job satisfaction and promote their personal well-being.

### **The Measurement of well-being**

To obtain measures of well-being for the purpose of this study Warr's (1990) scales for the measurement of subjective well-being were adapted for use with the college population.

These scales provide measures of affective well-being, subjective competence, aspiration and negative carry over.

### *Competence*

Warr (1990) refers to competence as the ability of the individual to master difficulties. Competence reflects the confidence the individual has arising from his or her cumulative interactions with the environment over his or her life. An individual's self-esteem and the esteem given by others are contingent on the ability to master the environment, and therefore on the sense of competence. The ability to cope adequately in one's life is therefore an essential component of subjective well-being.

### *Aspiration*

Aspiration is defined as the motivation to engage with the environment and work towards goals. That aspiration is an important feature of mental well-being has been emphasised by Csikszentihalyi (1975). People are motivated to reach a condition in which their actual self matches their ideal or ought selves, and discrepancies between the self-states are related to specific negative emotions, Hanson (1983).

### *Negative job carry over*

Warr (1990) points out there has been little quantitative research to explore how problems at work impinge on the whole life-space of the individual. Common sense suggests that experiences in home life and work lives often impinge on each other. The extent to which this happens will vary with the personality of the individual. Some people are better able to compartmentalise their lives than others. Circumstance will also dictate the extent to which different areas of the individual's life interact; there is an association between the accumulation of life events and psychological impairment.

The scales were chosen because:

1. They are considered to be, as Warr (1990) suggests, straightforward to use for self-completion.

2. Warr's (1990) study demonstrates their utility for a wide population, including managerial and shop floor workers. Warr points to the dearth of scales designed to have this widespread applicability. Accessing a wide range of individuals was an important aim of this study. It was anticipated that the potential survey population would comprise individuals with a wide variety of educational attainment and this was confirmed in the initial interviews.

Sevastos et al. (1992) sought to contribute further information to the reliability and validity of the Warr (1990) scales and to test the basic structure of the model. The findings of their 1992 study suggest that affective well-being is a two rather than uni-dimensional concept, since some items load on more than one factor. However, while they point out that validity and reliability could be improved by minor adjustments to the scale, they do report that the scale is able to discriminate well across different samples and is suitable for use in organisational settings.

3. A positive measure of mental health, as opposed to stress scales, was considered most appropriate for a proactive population. Humanistic psychologists, such as Maslow (1968) and Rogers (1961) have maintained that preoccupation with measures of psychopathology ignores the positive aspects of life.

4. Warr's initial work testing the validity of these scales shows them to be 'psychometrically acceptable', 'easy to complete' and 'associated with demographic and occupational features in predicted ways'. The examples Warr (1990) gives are that older people

exhibited greater well-being than younger and high level job holders demonstrated more job enthusiasm and aspiration than lower levels.

5. The scales are comprehensive, and encompass in relatively brief form aspects of working life that have been demonstrated to be important measures of subjective well-being.

6. The scales also provide measures of life satisfaction, which provide a useful baseline to explore any differences between life and 'job' satisfaction.

7. The scales are topical, the exploration of their use and validity with different populations is a useful adjunct to the development of psychological theory.

### The Study

Education has been shown to have potential as a life changing device. This study was developed as a result of an approach by the London Enterprise Training Agency (LENTA). LENTA employed counsellors to advise primarily women returners on access courses. They expressed concern about the number of women who failed to complete suggested programmes of study and wanted to understand the reasons for this and improve their service. The study therefore came about as a response to a pertinent and topical problem.

The investigation consisted of a study of women on business studies college courses aimed at enhancing their employment prospects. It was anticipated that the study would isolate both the factors individuals took into consideration when embarking on a course of educational development and the extent to which the anticipated factors materialised during their college experience.



In order to develop a utilitarian checklist based on the Janis and Mann (1977) decisional balance sheet, that would enable career counsellors to help women job changers/returners. This study sets out to explore which items were salient for mature individuals embarking on a course of training at colleges of further and higher education. It examines these items in the light of Janis and Mann's (1977) four categories, utilitarian gains and losses for self and others, and non-utilitarian gains and losses. To re-iterate Utilitarian gains represent the tangible considerations an individual makes when making a decision, for example, the desire to learn new skills or get a better job, utilitarian losses would comprise items such as time or financial losses. The Non-utilitarian category comprises approval or disapproval of oneself or by significant others, gains would include items such as self-esteem, the respect of significant others, examples of losses are items comprising loss in morale or reputation.

Successful decision making is measured by the decision maker in terms of satisfaction with the outcomes of that decision. In addition, theories of anticipatory inoculation as outlined by Janis and Mann (1977) and referred to in Chapter 3 of this study, suggest that there is a relationship between the relevance of the items considered during decision making and the experience of outcomes and subjective well being. It was therefore tentatively hypothesised that multiple regression analyses would demonstrate a relationship between subjective well being and the respective scales and factors derived from those scales, for motivators for change, expected benefits, expected risks and actual benefits and actual problems.

#### Differences between groups

Both age-related differences in attitudes and experience of work and the experience of working mothers has been outlined earlier in this

work. There has been much research on women returners who are part of the nuclear family, but little on unpartnered women other than high achievers. It is reasonable to suppose that the lifestyles, wants and needs of partnered and unpartnered individuals will differ. It was therefore tentatively hypothesised that mature and young respondents, women with and without dependents and partnered and unpartnered individuals would differ in terms of the items that motivated them to change, the items they considered when making the decision to embark on a college course and their experience of being at college.

#### **Overall research aims and objectives**

The primary aim of this research was to explore which items people took into consideration when deciding to embark on a women-returned type of course at college and to identify the actual benefits and problems that they experienced whilst at college. From this information it was intended to illustrate which if any of these items surfaced as part of the actual college experience and to obtain a measure of success of the decision making process in terms of Subjective Well-being (SWB), with a view to making recommendations for a decision making aid to assist individuals within the target population in their educational development decisions.

In the context of this study an overall measure of subjective well-being was considered most appropriate, thus it was in this context that the Warr (1990) subjective well being scale was used as the dependent variable against which to measure the various independent variables.

#### **Aims**

1. To highlight items that motivate people in their decision to embark on a course of education aimed at career development.

2. To highlight the items that people consider in their decision to embark on a course of education aimed at career development.
3. To highlight the experience of those same items whilst undertaking courses of educational development.
4. To examine the relationship between the consideration and the strength of agreement attached to the experience of these same items and subjective well being.

**Hypothesis<sub>1</sub>**

There will be a relationship between subjective well-being and the respective scale scores for :-

Expected Benefits

Expected Risks

Actual Benefits

Actual Problems

5. To assess and highlight any differences between groups in terms of items considered and experienced.

**Hypothesis<sub>2</sub>**

There will be differences between mature respondents and respondents aged under 26 years of age in terms of the scale items outlined above.

**Hypothesis<sub>3</sub>**

There will be differences between respondents with and without dependents in terms of the scale items outlined above.

**Hypothesis<sub>4</sub>**

There will be differences between respondents with and without partners in terms of the scale items outlined above.

6. To explore decision making in the light of decision theory with particular reference to the Janis and Mann (1977) Conflict Model of decision making.

**Hypothesis<sub>5</sub>**

Respondents will give as much or greater consideration to Non-utilitarian as to Utilitarian items.

7. In the light of the previous aims to identify items that might usefully be incorporated in a user-friendly counselling checklist for individuals about to embark on a major life change relating to educational development and consequent career change.

## Chapter 14

### Study Two - Methodological Considerations

#### Choosing a Model

An important methodological consideration was which of the decision-making models would prove most useful and appropriate for exploration in the context of this study. As a result of a review of decision-making theory outlined in the introduction to this research, the chosen model was Conflict Theory and the Decisional Balance Sheet of Incentives, as proposed by Janis and Mann (1977).

In summary, the conflict model of decision making portrays decision making as the response to a problem. Conflict causes the arousal of stress, it is in the attempt to regain homeostasis that the decision maker is driven to act. The term decisional conflict is used to refer to opposing tendencies within an individual which influence how the problem is viewed, what alternative is chosen and the extent to which the decision is carried through.

The conflict model is a descriptive model which describes how decisions are actually made, rather than how in ideal circumstances a decision ought to be made. It has been tested in a number of real-life decision situations and has proved practicable, having gained support in a number of multi-disciplinary contexts. The model outlines the conditions that will encourage vigilant decision making and the criteria necessary for decision makers to reach a quality choice. The Janis and Mann (1977) decisional balance sheet is used as a tool to promote and encourage quality decision making in situations in which there are a number of possible benefits and risks. It consists of four main categories:

1. Utilitarian gains and losses for oneself
2. Utilitarian gains and losses for others
3. Self-approval or disapproval
4. Approval or disapproval of significant others.

This model was considered most useful because of the strong empirical evidence of its utility in a number of real life contexts. It was thought adaptable, relatively comprehensible, comprehensive and simple to use.

### Measuring successful decision making

Having chosen a model to explore in this context, the next stage was to determine a measure of decision-making success. A simple measure of success may be found in the form of outcomes, such as gaining educational qualifications, or obtaining employment with better prospects at the end of the course of study. This was not a suitable option in the context of this study for several reasons:

1. The time-scale dictated that it was not possible to wait for students to complete their courses and obtain employment.
2. Finding suitable employment where the individual is able to use his or her skills may not be possible in the current economic climate.
3. It was important to contact students while they were experiencing the immediate consequences of their decision making, in order to minimise the effects of phenomena such as dissonance reduction and poor recall over a long period of time. A measure at a point in time when the students were still at college was therefore necessary.
4. It was considered that simplistic measures could not give a true representation of decision making success. Knowledge of individual differences, the unique nature of personal satisfaction and happiness, the exploration of adult life development and the exploration of individual decision making behaviour, all contribute to further the view of the individual as a complex, shifting being. Simple, inflexible measures were therefore felt to be inappropriate. The requisite measure was one that would encompass the unique nature of the satisfaction of the individual.

As has been previously discussed Warr's (1990) measures of work and non-work subjective well being were considered useful because they comprise various aspects of well-being and therefore reflect the individuality of the person, but are nevertheless concise and easy to use and have been tested on a relatively wide population.

### Subjective well-being scales

Warr (1990) uses 5 point and 6 point scales for different aspects of subjective well being. As a result of preliminary research and for reasons of consistency the Warr scales were adapted to 7 point scales for this study. Wording was changed minimally for use with the college population - the word 'college' replaced the word 'job' throughout.

### The sample

A major consideration in this investigation was to access a suitable representative sample which could provide the required information for creating the decision-making model.

An initial approach was made to the London Enterprise Training Agency (LENTA) who had demonstrated an interest in evaluating courses in four London colleges of further education. The aim of the colleges and London Enterprise was to gain information about students who entered short courses in order to learn business skills. It was agreed with LENTA and the colleges that demographic information could usefully be collected with the data required for this study.

In return for collecting and analysing the information that they required, the Lenta group of colleges agreed to assist with the research. A day workshop on the theme of returning to work was arranged in which 25 students from each college participated. The introduction to the research formed only a small part of this day. Nevertheless, it proved

an excellent opportunity to gain insight into some of the issues relevant to the research topic. Subsequently, one college dropped out of the project, reasons for non-participation were sought but not given.

The workshop was followed by a visit to each of the three remaining colleges for an introduction and to discuss with students the purpose of the research. It was felt that a personal approach to all students would increase the likelihood of participation in the study.

It became clear that the three London colleges did not have a sufficient number of students in the target population to provide a sufficiently large representative sample for statistically valid conclusions to be drawn. It was therefore decided to extend the study to other colleges across the country that offered courses for individuals returning to work. In extending the study size it was felt results would be more generalisable, which was an important study aim.

#### Extension of the survey

In order to reach the required sample it was necessary to contact the Principals of a number of colleges to obtain their consent to students participating in the research. Initially, four local colleges were contacted [Appendix 11a]. This resulted in one college agreeing to participate, there was no reply from the other three: subsequently four more were contacted, two of which consented to participate.

This response was still insufficient to ensure a suitably large sample. It was therefore necessary to contact further colleges. Systematic sampling from the Education Authorities Directory of Further Education Establishments resulted in 96 more colleges being selected for a mailshot asking them to participate in the study [Appendix 11b].

A copy of the questionnaire based on initial interviews [Appendix 12], explanatory letter [Appendix 13] and reply paid envelope were sent to



the principals of each of the 96 colleges. Colleges were given 6 weeks to respond to the letter requesting participation in the study. As a result of the approach to 108 colleges (including the Lenta group) 30 replied within that time period. Of these colleges, 28 had students on relevant courses. Colleges requested numbers of questionnaires appropriate for student numbers; in total 866 were requested for distribution by lecturing staff.

### Summary

A series of semi-structured in-depth group interviews was conducted to investigate students' perception of the college experience. All students participating in the group interviews were on women returner courses, the groups included individuals aged between 20 and 49 years of age, with job changers, individuals not previously in employment and 'returners' from family care. Two men participated. The information was therefore obtained from individuals representative of a broad target population. Their commonality was in all being attendees on courses designed primarily to enable adults to acquire business skills, such as accountancy, bookkeeping and word processing, to develop their career options.

On the basis of these in-depth interviews a self-completion questionnaire was designed to ascertain whether their experiences were generalisable to the target population.

The questionnaires were sent to the representatives of 30 colleges with suitable courses who had agreed to participate, for distribution to individual students. 336 were returned in time for analysis .

Quantitative data from completed questionnaires were coded for computer analysis and statistical testing. The qualitative information provided by individual comments was included in the interpretation and discussion of results.

## **The Study**

The study consisted of three stages:-

Stage 1 - In-depth interviews

Stage 2 - Questionnaire development

Stage 3 - Final Study

## **Materials**

Sony Stereo Cassette recorder CFS W401L; tapes; interview guide; questionnaire package; VAX/VMS SPSS-X; SPSS PC plus.

## **Stage 1**

### **In-depth group interviews [Appendix 12]**

A review of the literature demonstrated a lack of research aimed specifically at investigating the attitudes/experiences and decision making behaviour of students following career development courses with a view to career change or returning to work.

Because of the lack of previous research on this topic, it was necessary to conduct preliminary interviews with a representative sample of students who had started career development courses, so that the data necessary for questionnaire development could be obtained.

Semi-structured in-depth interviews were conducted with students who had started retraining courses in business studies. A group interview/discussion was conducted at each of the three participating London colleges in the LENTA research. In total 30 students participated in the group interviews across the three colleges, in groups of 9, 11 and 10.

## Participation

Participation in the group interviews/discussions was voluntary. Students were informed by their lecturing staff that the interviews were taking place at a particular venue and were invited to attend. They were given the option of being interviewed on an individual basis, but no-one chose to do so. Because of the pressure the students were experiencing it seemed inappropriate and insensitive to split groups and ask students to return at some later time. The interview groups therefore represent all students who attended for interview at any one time. Despite the large numbers within each group it was felt the interview situations were successful and a great deal of useful information was gleaned.

The students who attended were, perhaps because they were self-selecting, anxious to participate and relate their experiences. The size of the groups could be considered a contributory factor in the liveliness of the discussions. The interviews presented a welcome opportunity for students to meet their fellows, some of whom had already completed courses that newer students had recently embarked on. In one college, the administration was such that the group interview was the only opportunity students had had, or were likely to have, to meet as a group with other students on their own course. A number of students said that meeting with others was a useful and enjoyable experience.

The interviews/discussions lasted between one and two hours, the length being determined by the interviewees and their timetable constraints.

## Interview method

At the start of each interview the consent of all students was sought for the discussion to be tape-recorded. Anonymity and confidentiality were assured. Before the interview began a brief resume of the purpose of the study was given. Participants were assured that their attitudes, opinions and experiences were sought, there were no 'right' answers.

The discussions were informal and general pointers were given regarding relevant topics. In some cases students explored issues that were not strictly relevant to the study, this was not surprising in that the interviews represented a rare opportunity for students to come together and share their experiences. As has been outlined in the methodological considerations, it was considered inappropriate to be very directive in keeping students to the subjects directly relevant to the research. When students became involved in such a discussion the tape recorder was turned off. Students were reminded of the relevant topics at an appropriate time in the discussion and tape-recording was resumed.

## Stage 2

### Questionnaire development

The tape-recorded interviews were transcribed, common themes and comments relevant to the study aims were noted. Agreement on the accuracy of transcription, and on common themes was obtained from two people unconnected with the study.

### Pilot study

From the information collected in the interviews, a pilot questionnaire [Appendix 14] consisting of 35 items was developed. Space and invitations for further comment were included after each set of questions.

### Covering letter

A covering letter [Appendix 15] was enclosed with each questionnaire which explained the purpose of the study and emphasised the possible benefits of the study results to future students. Respondents were invited to contact the researcher personally, should they so wish.

## Distribution

18 copies of the pilot questionnaire each with a covering letter and reply-paid envelope were sent to the participating Lenta colleges (6 to each establishment). The questionnaires were distributed to students on a variety of courses and at various study stages and levels. Students participating in the pilot study were selected by the lecturing staff with the expectation that selected students would represent as wide a range of students and courses as possible.

Return was requested as soon as possible after receipt to enable the final study to be started. Of the 18 questionnaires distributed 14 were returned, a 78% response rate.

## Stage 3

### Final study

Results of the pilot study were analysed showing that the items included performed a useful discriminatory function.

The final questionnaire was amended to match items. Items given consideration in making the decision to start a course were matched with statements related to the actual experience of being on the college course. This resulted in the development of a much longer instrument. It was therefore decided not to include the final section of the pilot questionnaire concerning anticipated job-seeking behaviour. This was not of direct relevance to the course-related decision making aspects of the study, it had been included as being of interest to LENTA.

## Final questionnaire [Appendix 16]

Some demographic data was collected to meet the original aims of the LENTA organisation, in addition to gaining a profile of the sample.

The final questionnaire [Appendix 16] consisted of the following items:

### 1) ABOUT YOURSELF

Five pre-coded questions and one open ended question aimed at identifying the sample in terms of demographic details.

### 2) COUNSELLING

Five pre-coded questions aimed at assessing the availability of counselling for students and the extent to which students made use of this facility. [Information for LENTA.]

### 3) ABOUT FAMILY CARE

Three pre-coded and one open ended question aimed at assessing the necessity for, and nature of, child-care arrangements for this group.

### 4) YOUR EDUCATION

Three pre-coded and three open-ended questions aimed at identifying students' educational qualifications and perceived skills. [Information for LENTA.]

### 5) YOUR EMPLOYMENT HISTORY

Four pre-coded questions aimed at eliciting information about students employment history. [Information for LENTA.]

### 6) THE COURSE

Two pre-coded and seven open-ended questions aimed at eliciting details of courses being followed. [Information for LENTA.]

## Rating Scales

Items included in the rating scales were collected from the group interviews and the previous study regarding salient attitudes to work. Included items could be categorised in terms of the Janis and Mann (1977) decisional balance sheet. For reasons of design, in order to facilitate the individual in questionnaire completion, it was necessary to use separate scales that could be completed by different groups of students as well as all students, as applicable.

### 7) THINKING ABOUT COMING TO COLLEGE

Items in this scale included motivators for making a change, taken into consideration when embarking on a college course.

i) One seven point Likert scale for respondents who were not in paid employment immediately before the course.

ii) One seven point Likert scale for respondents who had come straight from previous employment to start the college course.

iii) One seven point Likert scale for all respondents concerning items relating to expected benefits considered when deciding whether to start a college course.

iv) One seven point Likert scale for all respondents aimed at identifying the relative influence of certain changes in circumstances in starting a college course.

v) One seven point Likert scale for all respondents concerning the perceived 'risks' considered when deciding to start a college course.

vi) One seven point Likert scale for respondents with dependents concerning the potential 'risks' relating to family issues respondents considered when deciding to start a college course.

### 8) BEING AT COLLEGE NOW

In the light of research, motivators and expected risk items relating to non-utilitarian gains were re-framed in a positive way. It was assumed that on the whole college attendance was a positive personal experience and it was more appropriate to phrase these items accordingly.

i) One seven point Likert scale for all respondents concerning the strength of agreement with statements regarding the actual benefits of being at college.

ii) One seven point Likert scale for all respondents concerning the strength of agreement with statements concerning the actual problems related to being at college.

iii) One seven point Likert scale for respondents with dependents regarding the strength of agreement with statements concerning the actual problems of being at college relating to family issues.

#### 9) YOUR WELL-BEING AT COLLEGE

For all respondents - two seven point scales, adapted from Warr's (1990) subjective well-being scales, aimed at assessing well-being at college. Scale one, included affect. Scale two, included aspiration, competence and negative 'job' carry over.

#### 10) ABOUT YOUR LIFE OUTSIDE COLLEGE

For all respondents - two seven point scales, adapted from Warr's (1990) subjective well-being scales, aimed at assessing non-college. Scale one, included affect. Scale two, included aspiration and competence.

#### 11) AFTER THE COURSE ( Information for LENTA)

For all students three pre-coded and two open-ended questions aimed at assessing students' intentions on course completion.

\*\*\*\*\*

Any further comments were invited to enable respondents to express beliefs, experiences and attitudes not reflected in the questionnaire.



### The questionnaire package

A questionnaire [Appendix 16], covering letter [Appendix 17] and reply-paid envelope were placed in a separate envelope for each student. The covering letter outlined the purpose of the study and assured freedom of participation, anonymity and confidentiality. The use of individual reply-paid envelopes also ensured confidentiality and freedom of participation. Return was requested within 10 days of receipt of the questionnaire.

### Distribution

In response to the numbers of questionnaires requested by the appointed contact at participating colleges, 866 questionnaires were sent to 28 colleges for distribution by lecturing staff.

### Covering letter to colleges [Appendix 18]

A covering letter to colleges was enclosed with the questionnaire packages which requested that:

- i) where possible students were given the questionnaire to complete during some time slot during the college day.
- ii) questionnaires were collected in their reply-paid envelopes and returned together.
- iii) feedback on actual numbers of questionnaires distributed was given.
- iv) questionnaire completion should take place as soon as possible.

The first two items were included to improve response rate. It was felt that students were more likely to complete questionnaires if given the opportunity to complete them on receipt. Outside a specific time slot it seemed more likely that questionnaires would be forgotten or certainly cease to be a priority in a busy schedule.

It was also felt that the initial interviews suggested some possible language difficulties and having staff available to assist should queries arise would not only be helpful to the students but would also facilitate the study.

Item iii was included because a number of colleges were unclear as to the precise number of questionnaires to be distributed. A number of colleges requested more questionnaires than they had students.

Item iv was included to enable analysis within the time constraints of the study.

### **Analysis**

Returned questionnaires were coded for use with SPSS-X. The following analyses of the data were used:-

Frequencies and Means

Discriminant Function Analysis

Principle Components Analysis

Multiple Regression

Qualitative data in the form of written comments by respondents was collected and collated for use in the discussion.

## Chapter 15 - Study Two Results

### Descriptive Statistics

#### Analysis 1 - Frequencies

##### Response Rate

There were 866 questionnaires distributed through the 30 colleges of further education who agreed to participate in the study. Of the 351 returned, 336 are included in the analysis. The remaining 15 were returned after data analysis was complete. This represents a 41% response rate.

### Frequencies

#### Demographic Details

##### Age

The age range of the respondents was between 16 and 62 years. Respondents aged 25 years or less represented 26% of the sample population, 64% were aged between 25 and 45 years, the remaining 10% were aged between 45 and 62 years.

##### Gender

94% of respondents were female 6% male

*T tests demonstrated that there were no significant differences at the .001 level between males and females on any of the items in any of the scales, it was therefore decided to group males and females together in all statistical tests. The significance level was set at .001 because multiple T tests were used and there was a large number of respondents.*

##### Marital status

37% of respondents were single, 1% were widowed and 15% were separated/divorced. 47% were married or co-habiting.

##### First language

For 91% of respondents, English was their first language.

##### Written english

No difficulty with written English was reported by 91% of respondents.

##### Tuition

Respondents who had been offered extra tuition in English represented 44% of the sample population.

### **Ethnic origin**

Of the 300 respondents who answered this question 12% were of Afro/Caribbean origin, 80% were of British/Caucasian origin, 4% of European/Caucasian origin, 4% of Asian origin.

### **Disabilities**

Respondents who reported being disabled represented 6% of the sample.

### **Counselling/Advice**

#### **Course choice**

There were 53% of respondents who had been given counselling about course choice. There were 51% of those who did not get any advice who would have found it useful.

#### **On-course advice**

For 86% of respondents counselling was available on the course.

Of that 86% - 48% of respondents had used counselling or sought advice over problems that might affect their studies and 44% had sought advice about what to do on course completion.

### **Family responsibilities**

Respondents with dependents represented 60% of the sample.

Of this 60%:

5% had adult dependents

20% had children aged over 16 years

39% had children aged between 12 and 16 years

61% had children aged between 5 and 12 years, and

24% had children aged under 5.

*Some individuals with more than one dependent are recorded in more than one category, because of the ages of their dependents.*

45% needed to make childcare arrangements.

Of this 45%:

29% used child-minders

13% used nursery school facilities

9% relied on school after-care

30% relied on family members, and

17% used facilities provided by the college they attended.

*The remaining 1% used various other arrangements.*

### **Educational qualifications**

There were 77% of respondents with formal educational qualifications.

Of this 77% there were:

14% whose highest educational qualifications were CSE

45% GCE 'O' level

9% GCSE

11% 'A' level

7% with Degrees, and

14% with other qualifications.

There were 53% of respondents with qualifications other than formal ones, for example RSA and City and Guilds.

Respondents who recognised that they had other skills, such as home management, inter-personal skills, driving licence, budgeting... represented 88% of the sample population.

### **Employment history**

There were 95% of respondents who had been in paid employment at some time previously. Of these, 74% had used business skills in their previous employment.

54% were in paid employment immediately before starting the course; of this 54% more than half were in full-time employment.

For those not in paid employment immediately prior to starting their course the time out of paid employment ranged from 2 months to 21 years.

### **College life**

There were 54% of respondents in full-time education, and 75% of respondents were on courses of a year or more duration.

For 75% of respondents the course they were doing was their first since re-entering the world of education. 34% described their course as being for beginners.

There were 53% of respondents who were receiving financial assistance.

Of this 53%:

51% through grants,

15% through the DHSS

13% through a reduced fee.

The remaining 21% were receiving assistance from a number of other sources.

## RATING SCALES

**Aim 1** - to highlight items that motivate women in their decision to embark on a course of education aimed at career development.

### **Analysis 2 - Tables 1 - 2** **MOTIVATORS FOR MAKING A CHANGE**

Ratings were made on a seven point scale, regarding the relative consideration given to items which were conceptualised as being motivators for starting a college course, from one - None at all, to seven - A great deal. The following tables represent the percentage of respondents who rated a particular factor greater than four on the scale. [Full data in Appendix 16]

**Table 1** - respondents who were not in paid employment immediately prior to starting their college course.

Summary Table of Frequency Counts showing the relative consideration given to perceived motivators in influencing the decision to take a retraining course. n = 181

\*All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.

<b>Item</b>	<b>Percentage of respondents who gave the item more than the mid-point on the consideration scale (greater than four)</b>
I felt I was not fulfilling my potential	85%
I felt I was not getting anywhere with my life	61%
I had time on my hands	48%
I was bored at home	48%
My family/friends encouraged me	46%
I did not feel important being at home	40%
I had a poor self-image being at home	38%
I was lonely at home	31%
I felt depressed	24%

The motivator for change given most consideration by respondents not previously in employment was *I felt I was not fulfilling my potential*

### Scale Scores

Overall scores were computed for each of the scale scores and a reliability scale was used to assess the reliability of the scales to ascertain whether they were suitable for use in the Multiple Regression and Discriminant Function statistical analyses. After computation, each separate scale and the component scale scores of the college and non-college well being scores, were divided by the number of items in each scale to give a mean for each score, so that the direction of the mean was clear.

Scale scores 1 Motivators for starting a college course for those not in paid employment immediately prior to starting college. (HOMEMOT)

Mean	Standard Deviation	Minimum	Maximum	N
4.05	1.39	1.33	7.00	154

### Test of reliability

A Cronbach's alpha of .8043 showed the scale to be reliable.

Table 2 - Respondents who were in paid employment immediately prior to starting their college course.

Summary Table of Frequency Counts showing the relative consideration given to perceived motivators influencing the decision to take a retraining course. [Full data in Appendix 16] n = 155

All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.

Item	Percentage of respondents who gave the item more than the mid-point on the consideration scale (greater than four)
I felt I was not fulfilling my potential	85%
My job lacked career prospects	62%
I felt I was not getting anywhere with my life	61%
I was bored in my previous job	50%
My family/friends encouraged me	46%
The working conditions were unsatisfactory	33%
I felt depressed	24%
I was threatened with redundancy/job loss	15%

The motivator for change given most consideration by respondents previously in employment was *I felt I was not fulfilling my potential*

Scale scores 2 Motivators for starting a college course for those who were in paid employment immediately prior to starting college. (JOBMOT)

Mean	Standard Deviation	Minimum	Maximum	N
4.10	1.18	1.00	6.50	126

**Test of reliability**

A Cronbach's alpha of .6784 showed the scale to be fairly reliable.

**Table 3 - CHANGES IN CIRCUMSTANCES**

There were two items in this seven point scale regarding the influence of changes in circumstances on the decision to attend to college. Respondents were asked to indicate which point on the scale best represented their life circumstances prior to starting college, options ranged from 1 - Very Much Worse, through 4 - Unchanged, to 7 - Very Much Better.

Summary Table of Frequency Counts showing the relative importance of changes in circumstance in influencing the decision to take a retraining course n = 336 [Full data in Appendix 16].

Item	Percentage of respondents who rated the factor important (greater than four)	
	<b>Financial Circumstances</b>	
Very Much Worse	Unchanged	Very Much Better
29%	64%	7%
	<b>Family Circumstances</b>	
Very Much Worse	Unchanged	Very Much Better
22%	57%	21%



Aim 2 - to highlight the items that women consider in their decision to embark on a course of education aimed at career development.

Table 4 - All Students

Summary Table of Frequency Counts showing the relative consideration given to Expected Benefits influencing the decision to take a retraining course. n = 336 [Full data in Appendix 16]

All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.

Item	Percentage of respondents who gave the item more than the mid-point on the consideration scale (greater than four)
I wanted to learn new skills	92%
I wanted to improve my employment prospects	89%
I wanted to do something for me	84%
I wanted to improve my earning power	71%
I wanted to improve my financial security in the long-term	69%
I wanted to improve my self-esteem	68%
I wanted a better standard of living for my family in the long term	66%
I wanted to improve my self-confidence	62%
I wanted to refresh my existing skills	61%
I anticipated greater respect from people who are important to me	39%

The Expected Benefits given most consideration by respondents were *I wanted to learn new skills* and *I wanted to improve my employment prospects*.

Scale scores 4 Expected Benefits - for all students. (EXBENIF)

Mean	Standard Deviation	Minimum	Maximum	N
5.34	1.13	2.00	7.00	294

Test of Reliability

A Cronbach's Alpha of .7846 showed the scale to be reliable.

Tables 5 - 6 - EXPECTED RISKS

Respondents were asked to state the degree of consideration they gave to Expected Risks (perceived problems) associated with college attendance. Ratings on these scales were made on a seven point scale, from one - Very little consideration, to seven - A great deal. The following table represents the percentage of respondents who rated a particular item greater than four on the scale.

Table 5 - All Respondents

Summary Table of Frequency Counts showing the relative consideration given to Expected Risks which might influence the decision to take a college course. n = 336. [Full data in Appendix 16]

Item	Percentage of respondents who gave the item more than the mid-point on the consideration scale (greater than four)
I will have considerable time pressure	45%
The stress of taking exams worries me	44%
I will have less time for my family/friends	38%
I am unsure of my ability to perform well on the course	38%
I may have financial difficulties	37%
Organising my life around college may be difficult	35%
I may feel selfish doing what I want	29%
I am anxious about meeting new people	29%
I will have less time for recreation	25%
Tutors may not realise my difficulties in returning to college after a long break	24%
I may be choosing the wrong course for me	23%
I will have less time to make money	22%
I may find travelling to college difficult	16%
People whose opinions I value may not like the idea	13%
Access to text-books etc may be a problem	12%
I may not be treated like an adult	11%

The Expected Risks given most consideration were *I will have considerable time pressure* and *The stress of taking exams worries me*.

Scale scores 5 Expected Risks for both groups. (EXRISK)

Mean	Standard Deviation	Minimum	Maximum	N
3.04	1.11	1.00	6.06	303

Test of Reliability

A Cronbach's alpha of .8482 showed the scale to be reliable.

Table 6

Respondents with dependents

Summary Table of Frequency Counts showing the relative consideration given to Expected Risks (perceived problems) specifically related to family considerations attached to making the decision to take a retraining course for students with children/dependents. n = 187[Full data in Appendix 16]

All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.

Item	Percentage of respondents who gave the item more than the mid-point on the consideration scale (greater than four)
The possibility that course work would leave me with less time with my children	50%
Possible problems with arranging family care	42%
The possibility that staff would not understand the problems of being a parent and student	34%
Possible difficulties in collecting the children after college	35%

\*\*\*\*\*

**Child care**

Possible difficulties in covering child care costs (n = 85)	45%
Possible difficulties in attending functions at my children's school (n = 131)	47%
Possible problems of the mismatch of school hours and college hours (n = 131)	37%

The most expected risk relating to family considerations was *The possibility that course work would leave me with less time with my children.*

**Scale scores 6 Expected Risks for respondents with children (EXCHIL)**

Mean	Standard Deviation	Minimum	Maximum	N
3.79	1.89	1.00	7.00	184

**Test of Reliability**

A Cronbach's alpha of .8352 showed the scale to be reliable.

Aim 3 - to highlight the experience of those same items whilst undertaking courses of educational development.

Table 7\*

**ACTUAL BENEFITS - All respondents**

Respondents were asked to indicate the extent to which they agreed or disagreed with statements regarding Actual Benefits associated with attending a college course. Ratings were made on a seven point scale, from one - Strongly disagree, to 7 - Strongly agree. The following tables represent the percentage of respondents who agreed with a statement, rating it greater than four on the scale.

Summary Table of Frequency Counts showing the extent to which respondents agreed with statements about the Actual Benefits of being at college n = 336. [Full data in Appendix 16]

All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.

Item	Percentage of respondents who reported a higher level of agreement than the mid-point with an item on the scale (greater than four)
I enjoy being on the course	92%
I have learnt new skills	91%
I feel I am doing something positive with my life	88%
I feel I am doing what is right for me	87%
I am able to use my abilities	85%
I am treated like an adult	84%
I have met new friends	83%
I am using my time constructively	81%
The skills I have learned have improved my career options	81%
I am pleasing myself not just others	81%
I am happy that I am performing well in the course	80%

I have improved the skills I had	79%
I have more self-confidence	74%
I have an increased sense of personal worth	72%
I have more self-esteem	71%
I have improved my chances of getting a job with good working conditions	69%
I have improved my chances of earning a good salary	68%
I have gained confidence in meeting new people	67%
I am less bored now	65%
I believe I have improved my chances of finding a secure job	65%
I am concerned about my ability to perform well in exams	63%
I have a greater sense of personal identity	63%
I feel I have improved my chances of financial security	61%
My life is better organised	57%
I am improving my family's financial future	55%
My family/friends recognise a positive change in me	46%
I feel more valued by people who are important to me	45%

The Actual Benefits that met with most agreement were *I enjoy being on the course* and *I have learnt new skills*.

Scale scores 7 Actual Benefits for all groups of respondents. (ACBEN)

Mean	Standard Deviation	Minimum	Maximum	N
5.39	.91	2.48	7.00	284

#### Test of Reliability

A Cronbach's alpha of .9236 showed the scale to be reliable.

Tables 8 - 9  
ACTUAL PROBLEMS

Respondents were asked to indicate the extent to which they agreed or disagreed with statements regarding Actual Problems associated with attending a college course. Ratings were made on a seven point scale, from one - Strongly disagree, to 7 - Strongly agree. The following tables represent the percentage of respondents who agreed with a statement, rating it greater than four on the scale.

Table 8 - All respondents

Summary Table of Frequency Counts showing the extent to which respondents agreed with statements about the Actual Problems of being at college n = 336. [Full data in Appendix 16]

Item	Percentage of respondents who reported a higher level of agreement than the mid-point with an item on the scale (greater than four)
I am concerned about my ability to perform well in exams	63%
It is difficult to cope with the work involved in doing the course and home and family responsibilities	42%
I do not have time to earn extra cash	35%
I do not have enough time with my family/friends	33%
I do not have enough time to do the things I enjoy doing outside college	31%
Being at college is expensive for me	28%
Some tutors do not take into account the difficulties in returning to education	27%
I find the lack of text books to take home a problem	18%
I feel guilty about going to college	13%
Transport to college is difficult	12%
I meet with opposition from people who are important to me	9%
The most important actual problem was <i>I am concerned about my ability to perform well in exams</i>	

Scale scores 8 Actual Problems for all respondents. (ACPROB)

Mean	Standard Deviation	Minimum	Maximum	N
3.41	.99	1.25	6.25	295

Test of Reliability

A Cronbach's alpha of .7682 showed the scale to be reliable.

Table 9 - Respondents with dependents

Summary Table of Frequency Counts showing the extent to which respondents with dependents agreed with statements about the Actual Problems related to family situation associated with being at college n = 179 [Full data in Appendix 16]

All rating scales ranged from 1 - Not at all important, to 7 - Very important. The frequency tables show the percentage of respondents who rated a factor as important - greater than four.

Item	Percentage of respondents who reported a higher level of agreement than the mid-point with an item on the scale (greater than four)
I am spending less quality time with my children	31%
I find it difficult to arrange family care	26%
Collecting the children after college is sometimes a problem	24%
Some members of staff are unsympathetic to the problem of being a parent and student	20%
*****	
Child care	
The child care costs are difficult to manage n = 85	41%
Attending school concerts etc is difficult n = 131	37%
I find the mismatch of school hours and college hours a problem n = 131	27%



The most important actual problem for those with dependents was *The child-care costs are difficult to manage.*

**Scale scores 9 Actual Problems for respondents with children. (ACHILR)**

Mean	Standard Deviation	Minimum	Maximum	N
3.11	1.74	1.00	7.00	175

**Test of Reliability**

A Cronbach's alpha of .7393 showed the scale to be reliable.

\*\*\*\*\*

The test of reliability for all scale scores showed them to be suitable for use in further analyses.

\*\*\*\*\*

**Subjective Well-Being Scale Scores**

Scale scores were computed from individual scale items, negative items were re-coded so that a high number reflected positive well-being. Negative carry-over items, similarly re-coded, were included in the overall college well-being score. It was considered that these items made an important contribution to the overall picture of well-being and it was this composite measure that was required for this study. After computation, the sub-scales and the overall scales were divided by the number of items in each scale/sub-scale, to give a value between one and seven so that the direction of the mean was clear.

**Table 10**

**Subjective College Related Well-being - COLWEL**

Scale	Mean	Standard Deviation	Minimum	Maximum	N	Alpha Coefficient
Affect	4.97	.98	1.83	7.00	319	.86
Competance	4.60	1.10	1.83	7.00	317	.75
Aspiration	5.58	.94	3.33	7.00	318	.64
Negative Carry Over	4.63	1.65	1.00	7.00	318	.82
Overall College Score	4.96	.87	2.36	6.89	294	.91

Table 11

Subjective Non-college related Well-Being - OUTWEL

Scale	Mean	Standard Deviation	Minimum	Maximum	N	Alpha Coefficient
Affect	4.94	1.01	1.67	7.00	312	.89
Competence	4.95	1.12	2.00	7.00	312	.76
Aspiration	5.38	.96	2.83	7.00	316	.66
Overall Non-College Score	4.33	.68	2.35	5.93	297	.87

Comparison with Warr (1990) alpha coefficients for scale scores.

JOB/COLLEGE WELL-BEING

For the purpose of his analysis Warr separates the affect components into job-related anxiety-contentment - alpha .76 and depression-enthusiasm - alpha .80. This compares with an alpha for overall affect of .86 in this study. It was not considered appropriate to make such a distinction in this study, where the prime function of utilising the well-being scales was to provide an overall measure of subjective well-being.

Table 12 Comparison job/college well-being reliabilities

	WARR	THIS STUDY
Job competence - alpha	.68	.75
Job aspiration - alpha	.62	.64
Negative carry-over - alpha	.78	.82

NON-JOB/NON-COLLEGE WELL-BEING

Affect for non-job-related Well-being - alpha .81 for each of the two affect components. This compares with .89 for overall non-college affect in this study.

Table 13 Non-job/non-college well-being reliabilities

	WARR	THIS STUDY
Non-job competence - alpha	.71	.76
Non-job aspiration - alpha	.64	.66

These results indicate that the Subjective Well-Being (SWB) scale scores demonstrate similar patterns of reliability to the Warr scales. The alpha coefficients show that the scale scores are reliable and suitable for use with the college population.

**Study Two - Inferential statistics**

**Principal Components Analysis (PCA)**

Principal Components Analysis were performed on the following scales:- Motivators to Change for the two groups, those who were not in employment immediately prior to starting the college course and those who were; Expected Benefits; Expected Risks; Expected Family Related Risks for Respondents with Dependents; Actual Benefits; Actual Problems and Actual Family Related Problems for Respondents with Dependents.

The aim of the PCA was to identify the underlying relationship between the variables in the scale in a readily interpretable manner. A Missing=Pairwise command was used to ensure that the maximum number of cases was used in each scale.

**Aim 1 - To highlight items that motivate women in their decision to embark on a course of education aimed at career development**

**PCA of Motivators to Change for individuals who had not been in paid employment prior to starting their course**

**PCA Summary Table 1**

**Rotated Factor Matrix**

	<b>Factor 1</b>	<b>Factor 2</b>
HOMPOR	.78100	
HOMIMP	.77297	
FELDEP	.75166	
NOLIFE	.72370	
FULPOT	.56692	
HOMTIM		.81486
HOMBOR		.73986
HOMLON		.69462
FAMENC		.42487

Proportion of total variance accounted for	<b>33%</b>	<b>22%</b>
--	------------	------------

**Total Variance = 55%**

Elements that have a loading > .4 in a factor are assessed to see whether they usefully summarise the data.

**Factor 1 - Negative Self-Image**

I had a poor self-image being at home  
I did not feel important being at home  
I felt depressed  
I felt I was not getting anywhere with my life  
I felt I was not fulfilling my potential

**Factor 2 - Inactivity**

I had time on my hands  
I was bored at home  
I was lonely at home  
My family/friends encouraged me

PCA of Motivators for Change for individuals who were in paid employment prior to starting their course

**PCA Summary Table 2**

**Rotated Factor Matrix**

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
JOBOR	.75292				
NOLIFE	.75282				
FELDEP	.71486				
JOWORK		.75899			
JORED		.64136			
JOLAC		.60938			
FULPOT		.49685			
FAMENC			.86392		

Proportion of  
total variance  
accounted for 26% 21% 14%

**Total Variance = 61%**

Elements that have a loading > .4 in a factor are assessed to see whether they usefully summarise the data

**Factor 1 - Personal Disaffection**

I was bored in my previous job  
I felt I was not getting anywhere with my life  
I felt depressed

**Factor 2 - Work Disatisfaction**

The working conditions were unsatisfactory  
I was threatened with redundancy/job loss  
My job lacked career prospects  
I felt I was not fulfilling my potential

**Factor 3 - Family Encouragement**  
My family/friends encouraged me

**Aim 2 - To highlight the items that women consider in their decision to embark on a course of education aimed at career development**

**PCA of Expected Benefits**

**PCA Summary Table 3**

**Rotated Factor Matrix**

	Factor 1	Factor 2	Factor 3
IMPFIN	.87156		
BETLIFE	.84016		
IMPEARN	.79228		
EMPIMP	.64815		
IMPEST		.88547	
IMPCONF		.86496	
ANTRES		.67261	
MEWANT		.52857	
NEWSKIL			.83890
RESKIL			.54156

Proportion of  
total variance  
accounted for 27% 24% 14%

**Total Variance = 65%**

Elements that have a loading > .4 in a factor are assessed to see whether they usefully summarise the data

**Factor 1 - Long-term Lifestyle Improvements**

I wanted to improve my financial security in the long-term  
I wanted a better standard of living for my family  
I wanted to improve my earning power  
I wanted to improve my employment prospects

**Factor 2 - Personal Fulfillment**

I wanted to improve my self-esteem  
I wanted to improve my self-confidence  
I anticipated greater respect from people who are important to me  
I wanted to do something for me

**Factor 3 - Skill Development**

I wanted to learn new skills  
I wanted to refresh my existing skills

PCA of Expected Risks

PCA Summary Table 4

Rotated Factor Matrix

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
TIMLESS	.83807				
RECLESS	.74138				
TIMPRES	.59631				
ORGCOL	.59400				
OPEOP		.67963			
WRONG		.67760			
TUTREAL		.60900			
FEELSEL		.54551			
ADULT		.50647			
STREXAM			.83206		
UNSURE			.56562		
ANXNEW			.53412		
MONLESS				.77789	
FINDIFF				.76989	
TRAVDIFF					.73619
BOOKACC					.68088

Proportion of  
total variance  
accounted for    15%        15%        12%        11%        10%

Total Variance = 63%

Elements that have a loading > .4 in a factor are assessed to see whether they usefully summarise the data

**Factor 1 - Time Constraints**

- I will have less time for my family/friends
- I will have less time for recreation
- I will have considerable time pressure
- Organising my life around college may be difficult

**Factor 2 - Self and Social Disapproval**

- People whose opinions I value may not like the idea
- I may be choosing the wrong course for me
- Tutors may not realise my difficulties in returning to college after a long break
- I may feel selfish doing what I want
- I may not be treated like an adult

**Factor 3 - Course Concerns**

The stress of taking exams worries me  
 I am unsure of my ability to perform well on the course  
 I am anxious about meeting new people

**Factor 4 - Finance**

I will have less time to make money  
 I may have financial difficulties

**Factor 5 - Practical Problems**

I may find travelling to college difficult  
 Access to text-books etc may be a problem

*NB Because of the small number of items in both family related expected risk and family related actual problem scales, FCAs of these scales were not attempted.*

**PCA of Actual Benefits**

**PCA Summary Table 5**

**Rotated Factor Matrix**

	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
CONFID	.77808				
ESTEEM	.77461				
GAINED	.71584				
WORTH	.68871				
POSCHA	.67600				
VALUED	.65899				
LIFEORG	.48522				
SECURE		.88819			
FINANCE		.87278			
SALARY		.81207			
GOOD		.80857			
FUTURE		.75175			
OPTION		.63339			
RIGHT			.76550		
PLEASE			.74641		
POSIT			.66150		
ENJOY			.63372		
TIMCON			.54160		
PERFORM			.53873		
IMPROVE				.72643	
ABILITY				.53154	
LEARNT				.51907	
NEWFR				.46060	
LESSBOR				.45739	
TREAT					.62399
Proportion of total variance accounted for	22%	18%	14%	10%	5%

Total Variance = 69%

Elements that have a loading  $> .4$  in a factor are assessed to see whether they usefully summarise the data

**Factor 1 - Self-Actualisation**

I have more self-confidence

I have more self-esteem

I have gained confidence in meeting new people

I have an increased sense of personal worth

My family/friends recognise a positive change in me

I feel more valued by people who are important to me

My life is better organised

**Factor 2 - Good Lifestyle**

I believe I have improved my chances of finding a secure job

I feel I have improved my chances of financial security

I have improved my chances of earning a good salary

I have improved my chances of getting a job with good working conditions

I am improving my family's financial future

The skills I have learned have improved my career options

**Factor 3 - Life Satisfaction**

I feel I am doing what is right for me

I am pleasing myself not just others

I feel I am doing something positive with my life

I enjoy being on the course

I am using my time constructively

I am happy that I am performing well on the course

**Factor 4 - Competence**

I have improved the skills I had

I am able to use my abilities

I have learnt new skills

I have met new friends

I am less bored now

**Factor 5 - Respect**

I am treated like an adult



PCA of Actual Problems

PCA Summary Table 6  
Rotated Factor Matrix

	Factor 1	Factor 2
NOTIM	.86569	
TIMENJ	.79246	
COPE	.78147	
GUILT	.43543	
TUTOR	.30816	
NOBOOK		.65107
EXPENSE		.64823
TRANS		.64421
OPPO		.56981
NOCASH		.45068
CONCERN		.42657

Proportion of  
total variance  
accounted for    23%            20%

Total Variance = 43%

Elements that have a loading > .4 in a factor are assessed to see whether they usefully summarise the data

**Factor 1 - Overload**

I do not have enough time with my family/friends  
I do not have enough time to do the things I enjoy doing outside college  
It is difficult to cope with the work involved in doing the course and home and family responsibilities  
I feel guilty about going to college  
Some tutors do not take into account the difficulties in returning to education

**Factor 2 - Having a Hard Time**

I find the lack of text books to take home a problem  
Being at college is expensive for me  
Transport to college is difficult  
I meet with opposition from people who are important to me  
I do not have time to earn extra cash  
I am concerned about my ability to do well in exams

**Factor Scores**

Factor Scores were computed by adding the items in each factor together, this was considered the most appropriate method of deriving scores from the PCA, as it had resulted in distinct factors. The scores were then used in the multiple regression to ascertain the relationship between the factors and subjective well-being.

### Multiple Regression of Factor Scores

Multiple linear regression analysis was performed on the factor scores from the expected risk, expected benefit, actual problem and actual benefit scales, in order to discover which factors made the most useful contribution to the successful prediction of subjective well-being. In total four regressions were performed on factor scores, as follows:-

Multiple Regression 1 - Factor scores for individuals not in previous employment against overall college-related well being score (COLWEL).

Multiple Regression 2 - Factor scores for individuals not in previous employment against overall non-college-related well being score (OUTWEL).

Multiple Regression 3 - Factor scores for individuals in previous employment against overall college-related well being score.

Multiple Regression 4 - Factor scores for individuals not in previous employment against overall non-college-related well being score.

**Aim 4 - To examine the relationship between the consideration and the strength of agreement attached to the experience of these same items and subjective well being.**

It was hypothesised that in the light of theories of anticipatory inoculation, Janis and Mann (1977), there would be a relationship between subjective well-being and the relative scale scores.

As discussed in the scale scores section, overall scale scores were computed for all rating scales and reliability tests showed them to be reliable.

### Multiple Regression 1

The subject to predictor ratio (n=145) is 9:1, this is acceptable according to Tabachnik and Fidel (1983). However results are not generalisable beyond the sample population. Full correlation matrix and additional statistics in Appendix 19.

Dependent Variable - Colwel (College-related well being scale score)

Independent Variables

- FACPROB2 - Having a hard time
- FACBEN3 - Life satisfaction
- FACHOM2 - Inactivity
- FACEXB3 - Skill Development
- FACEXR1 - Time Constraints
- FACEXB1 - Long-term Lifestyle Improvements
- FACBEN5 - Respect
- FACEXR3 - Course Concerns
- FACEXR4 - Finance
- FACEXB2 - Personal Fulfilment
- FACEXR5 - Practical Problems
- FACBEN4 - Competence
- FACEXR2 - Self and Social Disapproval
- FACBEN2 - Good Lifestyle
- FACPROB1 - Overload
- FACHOM1 - Personal Disaffection
- FACBEN1 - Self Actualisation

MRA Summary Table 1A

Final Statistics

Multiple R .77727

R Square (proportion of variance accounted for in study sample)  
= .60414

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
= .55116

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population.

60% of the variance is accounted for.

The relatively large difference between R square and R<sup>2</sup> suggests that results are fairly sample specific.

MRA Summary Table 1B

	BETA weights	Part Corr	Part Corr <sup>2</sup> (sr <sup>2</sup> )
FACPROB2	-.18839	-.12582	.01583
FACBEN3	.31342	.23425	.05487
FACHOM2	.14745	.11998	.01439
FACEXB3	.05571	.04742	.00225
FACEXR1	-.04063	-.02894	.00084
FACEXB1	.11812	.08237	.00678

FACBEN5	.01905	.01629	.00005
FACEXR3	-.32000	-.24548	.06026
FACEXR4	.10624	.08339	.00695
FACEXB2	-.18797	-.11354	.01289
FACEXR5	.01984	.01520	.000231
FACBEN4	-.02158	.01493	.000237
FACEXR2	.06054	.04380	.001918
FACBEN2	-.03686	-.02445	.000598
FACPROB1	-.34725	-.24213	.058627
FACHOM1	-.07998	-.05002	.002502
FACBEN1	-.34725	.11294	.012755

The Part Cor <sup>2</sup> = proportion of variance accounted for by each variable

Variables with the greatest predictive power, the beta weights exceeding .3 are: -

- FACBEN3 - Life satisfaction
- FACEXR3 - Course Concerns
- FACPROB1 - Overload
- FACBEN1 - Self Actualisation

### Multiple Regression 2

Dependent Variable - OUTWEL - non-college related well being

The subject to predictor ratio (n=142) is 8:1, this is acceptable according to Tabachnik and Fidel (1983). However results are not generalisable beyond the sample population. Full correlation and additional statistics in Appendix 19.

### Independent Variables

- FACPROB2 - Having a hard time
- FACBEN3 - Life satisfaction
- FACHOM2 - Inactivity
- FACEXB3 - Skill Development
- FACEXR1 - Time Constraints
- FACEXB1 - Long-term Lifestyle Improvements
- FACBEN5 - Respect
- FACEXR3 - Course Concerns
- FACEXR4 - Finance
- FACEXB2 - Personal Fulfilment
- FACEXR5 - Practical Problems
- FACBEN4 - Competence
- FACEXR2 - Self and Social Dissaproval
- FACBEN2 - Good Lifestyle
- FACPROB1 - Overload
- FACHOM1 - Personal Disaffection
- FACBEN1 - Self Actualisation

MRA Summary Table 2A

Final Statistics

Multiple R .61311

R Square (proportion of variance accounted for in study sample)  
= .37591

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
= .29035

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population.

38% of the variance is accounted for.

The large difference between R square and adjusted R<sup>2</sup> suggests that results are sample specific.

MRA Summary Table 2B

	BETA weights	Part Cor	Part Cor <sup>2</sup>	(sr <sup>2</sup> )
FACPROB2	-.20373		-.13606	.01851
FACBEN3	.15653		.11700	.01369
FACHOM2	.04563		.03713	.00138
FACEXB3	.10980		.09346	.00873
FACEXR1	-.11712		-.08341	.00696
FACEXB1	-.01866		-.01301	.00017
FACBEN5	-.16500		-.14110	.01991
FACEXR3	-.10898		-.08360	.00699
FACEXR4	.12307		.09659	.00933
FACEXB2	-.06789		.04101	.00168
FACEXR5	.09511		.07287	.00531
FACBEN4	-.08678		-.06002	.00360
FACEXR2	.06218		.04498	.00202
FACBEN2	-.02929		-.01943	.00038
FACPROB1	-.09792		-.06828	.00466
FACHOM1	-.59296		-.37086	.13754
FACBEN1	-.31090		.18262	.03335

Variables with the greatest predictive power, the beta weights exceeding .3 are:

- FACHOM1 - Personal Disaffection
- FACBEN1 - Self Actualisation

### Multiple Regression 3

Dependent Variable - COLWEL - College related well-being

The subject to predictor ratio (n=115) is 7:1, this is acceptable according to Tabachnik and Fidel (1983). However results are not generalisable beyond the sample population. Full correlation matrix and additional statistics in Appendix 19.

### Independent Variables

FACPROB2	-	Having a hard time
FACBEN3	-	Life satisfaction
FACJOB2	-	Work Dissatisfaction
FACEXB3	-	Skill Development
FACEXR1	-	Time Constraints
FACEXB1	-	Long-term Lifestyle Improvements
FACBEN5	-	Respect
FACEXR3	-	Course Concerns
FACEXR4	-	Finance
FACEXB2	-	Personal Fulfilment
FACEXR5	-	Practical Problems
FACBEN4	-	Competence
FACEXR2	-	Self and Social Disapproval
FACBEN2	-	Good Lifestyle
FACPROB1	-	Overload
FACJOB1	-	Personal Disaffection
FACBEN1	-	Self Actualisation

### MRA Summary Table 3A

#### Final Statistics

Multiple R           .78149

R Square (proportion of variance accounted for in study sample)  
=                   .61072

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
=                   .53773

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population.

61% of the variance is accounted for.

The relatively large difference between R square and adjusted R<sup>2</sup> suggests that results are fairly sample specific.

MRA Summary Table 3B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
FACPROB2	-.18777	-.12514	.01566
FACJOB3	.02180	.01941	.00038
FACBEN3	.27879	.20883	.04361
FACEXB3	.03173	.02644	.00070
FACJOB1	-.13830	-.10843	.01176
FACEXR1	-.08072	-.05736	.00329
FACBEN2	-.03336	-.02252	.00051
FACBEN5	4.4809E-03	.00381	.00001
FACJOB2	.14289	.11141	.01241
FACEXR3	-.31376	-.24245	.05878
FACEXR4	.08682	.06883	.00474
FACEXB2	-.19291	-.12926	.01671
FACEXR5	-2.520E-03	-.00189	.00000
FACBEN4	.05084	.03571	.00128
FACEXR2	.09300	.06447	.00416
FACPROB1	-.32836	-.22586	.05101
FACEXB1	.09554	.06369	.00406
FACBEN1	-.19820	.11383	.01296

Variables with the greatest predictive power, the beta weights exceeding .3 are: -

- FACEXR3 - Course Concerns
- FACPROB1 - Overload

Multiple Regression 4

Dependent Variable - OUTWEL - non college related well being

The subject to predictor ratio (n=117) is 7:1, this is acceptable according to Tabachnik and Fidel (1983). However results are not generalisable beyond the sample population. Full correlation matrix and additional statistics in Appendix 19.

Independent Variables

- FACPROB2 - Having a hard time
- FACBEN3 - Life satisfaction
- FACJOB2 - Work Dissatisfaction
- FACEXB3 - Skill Development
- FACEXR1 - Time Constraints
- FACEXB1 - Long-term Lifestyle Improvements
- FACBEN5 - Respect
- FACEXR3 - Course Concerns
- FACEXR4 - Finance
- FACEXB2 - Personal Fulfilment
- FACEXR5 - Practical Problems
- FACBEN4 - Competence
- FACEXR2 - Self and Social Dissapproval
- FACBEN2 - Good Lifestyle
- FACPROB1 - Overload
- FACJOB1 - Personal Disaffection
- FACBEN1 - Self Actualisation

MRA Summary Table 4A

Final Statistics

Multiple R .56927

R Square (proportion of variance accounted for in study sample)  
= .32407

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
= .19991

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population.

32% of the variance is accounted for.

The large difference between R square and adjusted R<sup>2</sup> suggests that results are sample specific.

MRA Summary Table 4B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
FACPROB2	-.20036	-.13353	.01783
FACJOB3	-9.624E-04	-.00086	.00000
FACBEN3	.12459	.09333	.00871
FACEXB3	.10697	.08915	.00795
FACJOB1	-.37816	-.29649	.08791
FACEXR1	-.11028	-.07838	.00614
FACBEN2	.02294	.01549	.00024
FACBEN5	-.18174	-.15456	.02388
FACJOB2	.09896	.07716	.00595
FACEXR3	-.15541	-.12009	.01442
FACEXR4	.01457	.01155	.00013
FACEXB2	-.17532	-.11747	.01380
FACEXR5	.02506	.01884	.00035
FACBEN4	-.02849	-.02001	.00040
FACEXR2	.13092	.09075	.00823
FACPROB1	-.12761	-.08777	.00770
FACEXB1	.04124	.02749	.00076
FACBEN1	-.25014	.14367	.02064

Variables with the greatest predictive power, the beta weights exceeding .3 are: -

FACJOB1 - Personal Disaffection



## Multiple Linear Regression of Scale Scores

Multiple linear regression analyses were performed on the expected risk, expected benefit, actual problem and actual benefit scores, computed from the respective scales for the different groups of respondents, in order to discover which scale made the most useful contribution to the successful prediction of subjective well-being. In total eight regressions were performed on the scale scores, as follows:

Multiple Regression 5 - The seven scale scores for individuals with dependents, who were not in previous employment against the college related well being score - COLWEL

Multiple Regression 6 - The seven scale scores for individuals with dependents, who were not in previous employment against the non-college related well being score - OUTWEL

Multiple Regression 7 - The seven scale scores for individuals without dependents, who were not in previous employment against the college related well being score - COLWEL

Multiple Regression 8 - The seven scale scores for individuals without dependents, who were not in previous employment against the non-college related well being score - OUTWEL

Multiple Regression 9 - The seven scale scores for individuals with dependents, who were in previous employment against the college related well being score - COLWEL

Multiple Regression 10 - The seven scale scores for individuals with dependents, who were in previous employment against the college related well being score - OUTWEL

Multiple Regression 11 - The seven scale scores for individuals without dependents, who were in previous employment against the college related well being score - COLWEL

Multiple Regression 12 - The seven scale scores for individuals without dependents, who were in previous employment against the college related well being score - OUTWEL

### Multiple Regression 5

A Method=Enter command was used to force all the scales into the equation, in order to most usefully compare the relative utility of each scale in predicting well-being. Full correlation matrices and additional statistics are in appendix 19. n=100 this results in a subject to predictor ratio of 14:1, which is acceptable according to Tabachnik and Fidel (1983).

Respondents with dependents - not previously in employment

Dependent Variable - COLWEL - subjective well-being at college

Independent variables

- HOMEMOT - Motivators for Change for respondents who were not in paid employment immediately prior to starting college.
- EXBEN - Expected Benefits Scale
- EXRISK - Expected Risks Scale
- ACBEN - Actual Benefits Scale
- ACPROB - Actual Problems Scale
- EXCHIL - Child-care Expected Risks Scale
- ACRISK - Child-care Actual Risk Scale

MRA Summary Table 5A

Final Statistics

Multiple R .69264

R Square (proportion of variance accounted for in study sample)  
= .47975

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
=.44017

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population.

48% of the variance is accounted for.

The relatively large difference between R square and R<sup>2</sup> suggests that results are fairly sample specific.

MRA Summary Table 5B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
ACHILR	.10509	.06430	.00413
HOMEMOT	.02605	.02139	.00046
ACBEN	.41418	.33240	.11049
EXRISK	.23555	-.15809	.02499
EXBEN	-.05179	-.03895	.00152
ACPROB	.49652	-.33495	.01122
EXCHIL	.03806	.02352	.00055

sr<sup>2</sup> = the proportion of variance accounted for by each variable.

Variables with the greatest predictive power, the beta weights exceeding .3 are: ACBEN and ACPROB

Multiple Regression 6

A Method=Enter command was used to force all scales into the equation, in order to most usefully compare the relative utility of each scale in predicting well-being. Full correlation matrices and additional statistics are in Appendix 19. n =100 this results in a subject to predictor ratio of 14:1, which is acceptable according to Tabachnik and Fidel (1983).

For respondents with dependents who were not in previous employment.

Dependent Variable - OUTWEL - subjective non-college well being  
Independent variables

- HOMEMOT - Motivators for Change for respondents who were not in paid employment immediately prior to starting college.
- EXBEN - Expected Benefits Scale
- EXRISK - Expected Risks Scale
- ACBEN - Actual Benefits Scale
- ACPROB - Actual Problems Scale
- EXCHIL - Child-care Expected Risks Scale
- ACRISK - Child-Care Actual Risk Scale

MRA Summary Table 6A  
Final Statistics

Multiple R .50809

R Square (proportion of variance accounted for in study sample)  
= .25816

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
=.20171

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population. 26% of the variance is accounted for.

The relatively large difference between R square and R<sup>2</sup> suggests that results are fairly sample specific.

MRA Summary Table 6B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
ACHILR	-3.210E-03	-.00196	.00000
HOMEMOT	-.36702	-.30140	.09084
ACBEN	.26093	.20941	.04385
EXRISK	-.09186	-.06165	.00380
EXBEN	-.01217	.00915	.00000
ACPROB	.22197	-.14974	.02242
EXCHIL	-.06474	.04001	.00160

sr<sup>2</sup> = the proportion of variance accounted for by each variable. Variables with the greatest predictive power, the beta weights exceeding .3 are: HOMEMOT

### Multiple Regression 7

A Method=Enter command was used to force all the scales into the equation, in order to most usefully compare the relative utility of each scale in predicting well-being. Full correlation matrices and additional statistics are in Appendix 19. n=136 this results in a subject to predictor ratio of 27:1, which is acceptable according to Tabachnik and Fidel (1983).

#### Respondents without dependents

Dependent Variable - COLWEL - subjective well-being at college

#### Independent variables

- HOMEMOT - Motivators for Change for respondents who were not in paid employment immediately prior to starting college.
- EXBEN - Expected Benefits Scale
- EXRISK - Expected Risks Scale
- ACBEN - Actual Benefits Scale
- ACPROB - Actual Problems Scale

#### MRA Summary Table 7A Final Statistics

Multiple R .68521

R Square (proportion of variance accounted for in study sample)  
= .46951

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
=.44911

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population. 47% of the variance is accounted for.

The relatively small difference between R square and R<sup>2</sup> suggests that results are generalisable beyond the sample population.

#### MRA Summary Table 7B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
ACPROB	-.43206	-.32646	.10658
ACBEN	.44035	.36239	.13133
HOMEMOT	.01373	.01135	.00013
EXBEN	-.05050	-.03809	.00145
EXRISK	-.20482	-.14610	.02134

sr<sup>2</sup> = the proportion of variance accounted for by each variable. Variables with the greatest predictive power, the beta weights exceeding .3 are: ACBEN and ACPROB

Multiple Regression 8

A Method=Enter command was used to force all the scales into the equation, in order to most usefully compare the relative utility of each scale in predicting well-being. Full correlation matrices and additional statistics are in Appendix 19. n=136 this results in a subject to predictor ratio of 27:1, which is acceptable according to Tabachnik and Fidel (1983).

Respondents without dependents

Dependent Variable - OUTWEL - subjective non-college well-being

Independent variables

HOMEMOT - Motivators for Change for respondents who were not in paid employment immediately prior to starting college.

EXBEN - Expected Benefits Scale

EXRISK - Expected Risks Scale

ACBEN - Actual Benefits Scale

ACPROB - Actual Problems Scale

MRA Summary Table 8A

Final Statistics

Multiple R .50575

R Square (proportion of variance accounted for in study sample)  
= .25578

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
=.22716

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population. 26% of the variance is accounted for.

The relatively large difference between R square and R<sup>2</sup> suggests that results are fairly sample specific.

MRA Summary Table 8B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
ACPROB	-.20531	-.15513	.02408
ACBEN	.27345	.22504	.05064
HOMEMOT	-.36910	.30518	.09313
EXBEN	9.4808E-03	.00715	.00000
EXRISK	-.06774	-.04832	.00233

sr<sup>2</sup> = the proportion of variance accounted for by each variable. Variables with the greatest predictive power, the beta weights exceeding .3 are: HOMEMOT

Multiple Regression 9

A Method=Enter command was used to force all scales into the equation, in order to most usefully compare the relative utility of each scale in predicting well-being. Full correlation matrices and additional statistics are in Appendix 19. n=52 this results in a subject to predictor ratio of 7:1, according to Tabachnik and Fidel (1983) this is acceptable, but results are sample specific.

For respondents with dependents

Dependent Variable - COLWEL - subjective well-being at college

Independent variables

- JOBMOT - Motivators for Change for respondents who were in paid employment immediately prior to starting college.
- EXBEN - Expected Benefits Scale
- EXRISK - Expected Risks Scale
- ACBEN - Actual Benefits Scale
- ACPROB - Actual Problems Scale
- EXCHIL - Child-care Expected Risks Scale
- ACRISK - Child-care Actual Risk Scale

MRA Summary Table 9A

Final Statistics

Multiple R .69302

R Square (proportion of variance accounted for in study sample)  
= .48027

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
=.39759

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population. 48% of the variance is accounted for.

The relatively large difference between R square and R<sup>2</sup> suggests that results are fairly sample specific.

MRA Summary Table 9B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
JOBMOT	.04177	.03132	.00009
EXBEN	-.06521	-.04493	.00201
EXRISK	-.23910	-.16046	.02574
ACBEN	.41730	.33590	.11283
ACPROB	-.49141	-.33094	.10952
EXCHIL	.03414	.02100	.00044
ACHILR	.10412	.06399	.00409

sr<sup>2</sup> = the proportion of variance accounted for by each variable. Variables with the greatest predictive power, the beta weights exceeding .3 are: ACBEN and ACPROB

Multiple Regression 10

For respondents with dependents

A Method=Enter command was used to force all the scales into the equation, in order to most usefully compare the relative utility of each scale in predicting well-being. Full correlation matrices and additional statistics are in Appendix 19. n=52 this results in a subject to predictor ratio of 7:1, which is acceptable according to Tabachnik and Fidel (1983), but results should be regarded as sample specific.

Dependent Variable - OUTWEL - subjective well-being at college

Independent variables

- JOBMOT - Motivators for Change for respondents who were in paid employment immediately prior to starting college.
- EXBEN - Expected Benefits Scale
- EXRISK - Expected Risks Scale
- ACBEN - Actual Benefits Scale
- ACPROB - Actual Problems Scale
- EXCHIL - Child-care Expected Risks Scale
- ACRISK - Child-care Actual Risk Scale

MRA Summary Table 10A

Final Statistics

Multiple R .45891

R Square (proportion of variance accounted for in study sample) = .21060

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population) =.08501

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population. 21% of the variance is accounted for.

The large difference between R square and R<sup>2</sup> suggests that results are sample specific.

MRA Summary Table 10B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
JOBMOT	-.27750	-.20805	.04328
EXBEN	.03057	.02106	.00044
EXRISK	-.12505	-.08392	.00070
ACBEN	.22417	.18044	.03256
ACPROB	-.26754	-.18017	.03246
EXCHIL	.08189	.05038	.00258
ACHILR	.03173	.01950	.00028

sr<sup>2</sup> = the proportion of variance accounted for by each variable. Variables with the greatest predictive power are JOBMOT and ACPROB

### Multiple Regression 11

A Method=Enter command was used to force all the scales into the equation, in order to most usefully compare the relative utility of each scale in predicting well-being. Full correlation matrices and additional statistics are in Appendix 19. n=109 this results in a subject to predictor ratio of 22:1, which is acceptable according to Tabachnik and Fidel (1983).

Respondents without dependents

Dependent Variable - COLWEL - subjective well-being at college

Independent variables

- JOBMOT - Motivators for Change for respondents who were in paid employment immediately prior to starting college.
- EXBEN - Expected Benefits Scale
- EXRISK - Expected Risks Scale
- ACBEN - Actual Benefits Scale
- ACPROB - Actual Problems Scale

#### MRA Summary Table 11A

##### Final Statistics

Multiple R .68597

R Square (proportion of variance accounted for in study sample)  
= .40055

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
=.44485

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population. 40% of the variance is accounted for.

The relatively small difference between R square and R<sup>2</sup> suggests that results are generalisable beyond the sample population.

#### MRA Summary Table 11B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
ACPROB	-.42823	-.32239	.10393
ACBEN	.44173	.36432	.13273
JOBMOT	.04536	.03418	.00117
EXRISK	-.20482	-.15160	.02298
EXBEN	-.07013	-.04858	.00236

sr<sup>2</sup> = the proportion of variance accounted for by each variable. Variables with the greatest predictive power, the beta weights exceeding .3 are:- ACBEN and ACPROB



## Multiple Regression 12

A Method=Enter command was used to force all the scales into the equation, in order to most usefully compare the relative utility of each scale in predicting well-being. Full correlation matrices and additional statistics are in Appendix 19. n=109 this results in a subject to predictor ratio of 22:1, which is acceptable according to Tabachnik and Fidel (1983).

Respondents without dependents

Dependent Variable - Outwel - subjective non-college well-being

Independent variables

JOBMOT - Motivators for Change for respondents who were in paid employment immediately prior to starting college.  
EXBEN - Expected Benefits Scale  
EXRISK - Expected Risks Scale  
ACBEN - Actual Benefits Scale  
ACPROB - Actual Problems Scale

### MRA Summary Table 12A Final Statistics

Multiple R .45180

R Square (proportion of variance accounted for in study sample)  
= .20412

Adjusted R<sup>2</sup> (estimate of the proportion of variance accounted for in the population)  
=.16548

The final adjusted R<sup>2</sup> value is a measure of the total predictive power of the variables in predicting subjective well-being in the population. 20% of the variance is accounted for.

The large difference between R square and R<sup>2</sup> suggests that results are sample specific.

### MRA Summary Table 12B

	BETA weights	Part Cor	Part Cor <sup>2</sup> (sr <sup>2</sup> )
ACPROB	-.22755	-.17132	.02935
ACBEN	.24594	.20284	.04114
JOBMOT	-.27024	-.20364	.04146
EXRISK	-.09305	-.06573	.00043
EXBEN	.02188	.01516	.00000

sr<sup>2</sup> = the proportion of variance accounted for by each variable.

Variables with the greatest predictive power are JOB MOT and ACBEN

**Aim 6 - To assess and highlight any differences between groups in terms of items considered and experienced.**

Discriminant Function Analyses (DFA) were used to assess any differences between:-

1. Respondents with and without partners
2. Respondents with and without dependents.
3. Respondents aged less than 26 years and those aged 26 years and over.

A Stepwise procedure was used on individual items in the relevant scales in all DFAs. Since this was an exploratory study it was considered useful to explore the relevance of individual items to particular groups. However, with so many potential variables it was also considered important to use a stepwise procedure which is parsimonious and excludes extraneous data.

DFAs where the success rate for predicting actual groups in the confusion matrices exceeds 60% are reported below. Tests which did not have a useful discriminant function are in Appendix 21

**Summary Table of Significant DFA Results**  
*Full Results Tables are in Appendix 20*

**Analysis 1 - Respondents With and Without Partners**

**Analysis 1A**

Dependent Variable	Significance	Group Centroids	Variables loading greater than 0.3
Expected Risks	0.0000	Group 0 0.48243 (unpartnered)	FINDIF 0.55340
			ANXNEW 0.30660
		Group 1 -0.53268 (partnered)	BOOKACC 0.46211
			FEELSEL -0.57413
			ORGCOL -0.51194

**Analysis 1B**

Dependent Variable	Significance	Group Centroids	Variables loading greater than 0.3
Actual Risks	0.0000	Group 0 0.41390 (unpartnered)	POSIT 0.51159
			TREAT 0.36425
			FINANCE 0.33775
		Group 1 -0.41684 (partnered)	OPTION -0.44997
			ENJOY -0.52936
			FUTURE -0.49186

**Analysis 1C**

Dependent Variable	Significance	Group Centroids	Variables loading greater than 0.3	
Actual Problems	0.0000	Group -0.38233 (unpartnered)	EXPENSE	-0.65505
			OPPO	-0.38004
		Group 1 0.39281 (partnered)	GUILT	0.69066
			COPE	0.44570

**Analysis 2 - Respondents With and Without Dependents**

**Analysis 2A**

Dependent Variable	Significance	Group Centroids	Variables loading greater than 0.3	
Expected Risks	0.0000	Group 0 0.33686 (with dependents)	TIMLESS	0.35386
			FEELSEL	0.40693
			ORGCOL	0.87877
		Group 1 -0.55149 (without dependents)	OPEOP	-0.35539
			WRONG	-0.35913

**Analysis 2B**

Dependent Variable	Significance	Group Centroids	Variables loading greater than 0.3	
Actual Risks	0.0000	Group 0 0.39412 (with dependents)	ENJOY	0.70700
			GOOD	0.61301
			PLEASE	0.34183
			FUTURE	1.01687
		Group 1 -0.61106 (without dependents)	LIFEORG	-0.32162
			POSIT	-0.48241
			FINANCE	-0.85005

**Analysis 2C**

Dependent Variable	Significance	Group Centroids	Variables loading greater than 0.3	
Actual Risks	0.0006	Group 0 0.24548 (with dependents)	COPE	0.59394
			NOCASH	0.51746
			GUILT	0.43703
		Group 1 -0.38115 (without dependents)	EXPENSE	-0.62564

**Analysis 3A**

<b>Dependent Variable</b>	<b>Significance</b>	<b>Group Centroids</b>	<b>Variables loading greater than 0.3</b>	
Expected Risks	0.0000	Group 0 0.67654 (Young < 26)	MONLESS	0.54016
		Group 1 -0.22255 (Mature = >26)	FEELSEL ORGCOL	-0.59310 -0.44323

**Analysis 3B**

<b>Dependent Variable</b>	<b>Significance</b>	<b>Group Centroids</b>	<b>Variables loading greater than 0.3</b>	
Actual Risks	0.0000	Group 0 0.80123 (Young <26)	VALUED PERFORM FINANCE SECURE	0.36476 0.30641 0.40512 0.80640
		Group 1 -0.24369 (Mature = >26)	TIMCON SALARY FUTURE	-0.51063 -0.38620 -0.79877

## Chapter 16

"There exists what might be called a prescriptive timetable for the ordering of major life events: a time in the life-span when men and women are expected to marry, a time to raise children, a time to retire. This normative pattern is adhered to, more or less consistently by most persons in the society". - Neugarten

## Chapter 16

### Discussion of LENTA Results

#### Response Rate

A response rate of approximately 41% was achieved. The response rate is an approximation based on the number of questionnaires sent out and may be an underestimate of actual response rate. College representatives were not always decided about the precise number of questionnaires they required for the student groups.

There are a number of additional explanations that may have contributed to the non-completion and return of some questionnaires, other than distribution failures:

1. The method of questionnaire distribution was indirect, as discussed in Chapter 14. Studies have shown that a personal approach is effective in increasing response rate, Oppenheim (1986).
2. The questionnaire was long, partly because of study design and partly because the colleges involved in the LENTA study required particular information, and therefore completion was time costly.
3. The interviews, partial completion of some questionnaires and some comments suggested poor comprehension of written English as a possible contributory factor in non completion and return of questionnaires for some individuals. One of the pitfalls of a study aimed at accessing a wide sample of individuals, is the varying levels of literacy throughout the population as a whole. A group returning to education as adults may be considered particularly vulnerable to this effect, since they have self elected as being in need of further education. Evidence of low educational standards is supported in data from the EOC (1992). It is considered that levels of literacy, comprehension, and perceived competence and familiarity

with 'form filling' may well count in part for non-response. Levels of educational attainment are further explored later in relation to the profile of the sample.

4. It was evident both from the interviews and from qualitative data from the questionnaire, that students often felt under extreme pressure in their college and life roles. Questionnaire completion is unlikely to be a priority in such circumstances. The number of questionnaires (36) returned over a period lasting several months after the closing date may be a reflection of pressure of work. The nature of the courses was such that they covered different periods and lengths of time and were structured differently, it was therefore difficult to judge a period in which a majority of students would not be subject to work pressures. In retrospect, a longer return period may have been more appropriate than the attempt to obtain perspectives at a particular point in time. However, there is the danger that in giving extensive deadlines for questionnaire return that all sense of urgency will be lost and they will be forgotten until the individual considers it too late to respond, there are suggestions of similarities between non-respondents and late returners, Oppenheim (1986).

### **The Sample Population**

Respondents were representative of a broad range of individuals on courses geared primarily toward the educational needs of women returners on business studies courses.

### **Male Respondents**

Initial interviews had shown a small number of males to be represented on courses of this nature. The small percentage of male respondents,

(6%) is evidence of the gender balance. However, no part of the questionnaire was specifically geared toward men.

It is reasonable to suppose that men wishing to acquire the skills available on 'women returner' type courses are at a distinct disadvantage, certainly in terms of peer support and therefore their experience is considered an important contribution to the overall research. It was also felt that inclusion in the study could provide useful information for the college authorities about particular difficulties encountered by a minority group. In the event, statistical tests demonstrated no significant differences between male and female respondents. It is a reasonable interpretation, that results are not gender specific, but applicable to a range of individuals who elect to embark on these type of courses.

### Age

The wide age range of the respondents from 16 to 62 years, confirms that the process of assessing the need for change is an individual one. It supports arguments for life stage being at least as important as chronological age in motivating change. This result argues against early work by Levinson (1978) and Erikson (1968; 1980) who advocate a more fixed age-related pattern of adult development, and lends support to the theorists such as Buhler (1968), Gould (1979), Nicholson (1980) and Lowenthal (1977), who support a life course approach, although their models reflect varying degrees of flexibility. Levinson argued that certain personal issues are characteristic of certain ages but that there is no reason to conclude that specific behaviours are closely age-linked since behaviours can be performed for a number of reasons. However, behaviours cannot necessarily be separated from personal issues, often behaviours are expressions of, and reactions to, life issues. Within this sample there were people expressing issues such as the need for educational development at a whole range of ages.



People are individuals, with individual life patterns which may fit to a greater or lesser extent into any societal norm. Work by Giele (1980) on crossover suggests that the unchangeable and irreversible nature of the influence of age and sex on life patterns is open to question. These results suggest that policies aimed at attracting women back to the workforce and toward career development, which treat women as a homogenous group are unlikely to meet with success. The needs of a mother with young children are likely to be very different from those of a mature woman who has completed her child-rearing tasks and is looking forward with perhaps trepidation or a new sense of freedom at the prospect of the 'empty nest', from someone who has been caring for an elderly relative or from the individual with little formal education who decides she wants to improve her prospects.

*Respondent (age 20) - I was sitting in Glasgow and there was no prospect of getting a job anywhere and I could have stayed in Glasgow and done nothing and I'd have been thinking in 20 years, "I could have done this and I could have done that". My brother said to me "Why don't you come down?" Two years ago, then last year, then this year. I said "Right I'll come down".*

Her attitude does not differ fundamentally from that of another respondent who is more than twice her age:

*Respondent (age 49) - I got fed up sitting indoors and I said to myself "I have to do something". So I rang up and said I'm a certain age and he said "Don't worry about that" ....I was worried about my age, because I was sitting at home you know.*

That over 25% of the sample population returning to education were 25 years or under may be considered clear indication of a school and careers advice system that fails to serve a considerable proportion of the population well. The failure of the system may be interpreted as lending support to the comments by Roberts (1981) concerning the lack of social mobility in the UK.

Roberts (1981) suggests that young people condemned to mundane jobs sometimes spend time drifting from job to job until they decide it is time to settle. He sees this as an adaptive function providing variety in what it is anticipated will be an unexciting work life. However, none of the comments by the younger group suggested that the initial period after leaving school had been an opportunity for exploration, but rather a period in which they felt out of step and unable to get on with their lives.

*Respondent - There's nobody here that's come to this college that's come from a private school education, most of us here come from backgrounds where we're left to our own devices. If your parents are academic you go on to that train of thought, whereas if your parents are just trying to survive, to keep the whole family together, we're left to our own devices.*

The majority of respondents were aged between 25 and 45 years (64%). This age group is broadly associated with returning to work after child birth/rearing, Martin and Roberts (1984). However, the time at which women do return to work depends on the age at which first and last children are born. According to the EOC (1992) women become increasingly economically active as their children grow older.

The diversity in this sample of women in terms of education, chronological age and family responsibilities confirms the need for an approach that focuses on individual differences as much as similarities between cohorts.

Society dictates age-related norms in patterns of life development that influence the individual. It was tentatively hypothesised that there would be differences between young and mature students with regard to decisions about and experiences of college. A DFA showed there to be differences between groups of mature and young students in terms of expected risks and actual benefits. These will be discussed in the sections relating to the relevant scales.

### **Educational Achievement**

The majority of individuals (77%) had some educational qualifications. The vast majority of these (68%) reported their highest qualification to be the basic school leaving qualifications, CSE, GCE and GCSE. This is not a surprising result in the light of the comparative research of educational achievements in different countries. Currently, the proportions of the relevant population in the UK staying on at school after 16 is the lowest of any developed country (48% compared with 55% in France, 84% in South Korea, 94% in Japan and 100% in Germany, Perkins (1990). The participation in higher, ie degree level, education is only 14% for women and 15% for men, the lowest proportion in Europe. The EEC average is 25% for women and 23% for men. While it is difficult to compare figures accurately both a comparison with the current EOC data and the range of formal educational achievements from CSEs (14%), to degrees (7%), suggests the sample is broadly representative of the wider UK population.

It is of note that 23% of the total sample has no formal educational qualifications. In the academic year 1990/1991, of all school leavers, 18.6% of girls and 26% of boys had no graded GCSE results on leaving school, EOC (1992). Again, figures are broadly comparable and support the contention that older individuals are less likely to have formal educational qualifications.

### **Marital status**

The marital status of individuals indicates that the sample was fairly evenly split between those who were currently living with a partner (47%) and those who were not (53%). This confirms that work is as relevant for married as unmarried women. Martin and Roberts (1984) show no difference between the standardised proportions of married and non-married women working. The large differences between the unstandardised proportions are due to their different age distribution, the presence of

children and the age of the youngest child. Once these differences are allowed for, married women are as likely to be working as are unmarried women.

The number of unpartnered individuals is considerably in excess of the figure for the general population of Britain, 81% of families married or cohabiting, EOC (1992).

*Respondent - That RSA woman on Friday was talking like everyone is very much part of a married couple and the fact is that in London the majority of people are not with a partner. In the past women put up with a bad life, you don't have to put up with a bad life you can make a good life.*

Results suggest that respondents are not typical of the population as a whole, it is reasonable to suppose that being either without a partner or being a lone parent may be a considerable prompt for the individual to take steps to develop their personal and financial resources and this may account for the relatively large number of unpartnered women in this population.

*Respondent - I'm on my own now, I spent two years with this man I was working in the house I was doing everything until I actually got fed up.....I wasn't getting any help in the house, that was when he had to go so I thought I'd do a course, a short course, say for a year and then maybe try to get a job.*

However, the decision to make a career development move is equally pertinent for both the partnered and unpartnered groups, as has been well-documented. Throughout the 1980s the female share of total employment rose in every member state of the EEC. Between 1985 and 1990, the rate of overall increase in women's employment was twice the rate for men. (EOC, 1992))

Respondent - *It is still difficult for mature women to return to study. Courses like this one are a very good idea. Women who have been at home need to be motivated. They need to feel valued again, this course for me has achieved that.*

As discussed in the introduction to this study it is reasonable to suppose that the life styles of partnered and unpartnered individuals will differ. A DFA showed there to be differences between partnered and unpartnered respondents, with respect to expected risks, actual benefits and actual problems. These are discussed in the sections relating to the relevant scales.

### **Family Responsibilities**

More than half the sample (60%) had dependents. It is of interest that 5% had adult dependents. Although outside the scope of this study this serves as a useful reminder of the often forgotten position of people who care for the elderly, the mentally ill and those with learning or physical disabilities. With the Community Care legislation, and an ever aging population the needs of 'carers' are an important consideration for the future.

Of those with dependents there were 85%, who had children aged less than 12 years. There is a wealth of literature that supports the suggestion that the majority of women have prime responsibility for the day to day work involved in 'mothering', (Elias and Main, 1982; Fonda and Moss, 1976; Cooper and Davidson, 1984; Martin and Roberts, 1984; Brown, 1976); considerable demands on respondents' time are likely when making the commitment to a college course. Hanson (1983) points out that liberal sex-role attitudes during the middle work years enhance a woman's chances for labour market success.

Respondent - *Just completing homework is a worry with children and a house to run, this is my main difficulty and cause of anxiety.*

Almost a quarter (24%) of those with dependents had children aged under 5 years, this may be seen as evidence of the increasing trend for women, for a variety of reasons, such as the need for money, social desirability and social isolation to embark on a course of action aimed at opening the way to paid employment. The demands and fears engendered in a society in which unemployment exceeded 3 million in 1993, mortgage repossessions reached 75,540 in 1991 and 352,050 people were in serious mortgage arrears of six months or more at the beginning of 1993 (*The Guardian*, 28 January 1993) may act as a powerful prompt for anyone to enter the workforce who is able to do so, even when children are very young. 45% of women with children between birth and 4 years are economically active, EOC (1992).

*Respondent - My biggest worry was that my baby would not settle down in the creche and that I would not have so much time for my older children and homework.*

There seems little doubt that as children get older, women feel able to pursue their careers. According to the EOC (1992) 81 per cent of women with children aged 10 years or over are economically active.

*Respondent - My children (12-16) are old enough not to need constant attention. They have been very helpful.*

However, as suggested in the introduction it is not just the existence of dependents that is important, but the timing of families. Hanson (1983) refers to studies that demonstrate that early first births limit women's options for non-family roles. Late first births are associated with fewer children and so impinge less on work roles.

It has been suggested that the nature of the lives of women with and without dependents is so different that it is a reasonable hypothesis that there will be differences between these groups in the factors contributing to the decisions made about going to college and their experience of the same. The DFAs showed there were differences between

respondents with and without dependents in terms of expected risks, actual benefits and actual problems, these are explored in the sections relating to the relevant scales.

### Employment History

The sample reflects 'changers' as well as returners. More than half the sample (54%) were in paid employment immediately prior to starting the course. This figure is directly comparable with results from the study of older workers, where 54% of B&Q workers were job changers.

### The Courses

Full-time students represented 54% of the sample population, 75% had embarked on courses lasting a year or more. These results demonstrate a considerable cost to the individual in terms of time.

*Respondent - Never having enough time for friends and sports is a big problem, it narrows the vision and makes you boring to everyone else on the course.*

More than half (53%) were receiving financial assistance to pursue their educational aims. This leaves a considerable number of respondents (47%) responsible for their own financial commitment. Lack of universal financial support will mean that a large number of individuals in the wider population are unable to contemplate further education. The population in this study, whatever their financial or other hardships, are representative only of those who can afford to study in order to use the education system as, suggested by Perosa and Perosa (1983) and Gould (1980), the lever for changing their lives. Schlossberg (1981) confirms that lower income families may be rendered more desperate by financial exigencies than those of middle income.

Respondent - ----- had to leave, she couldn't afford £50 a week on child minding fees. She was really distressed and upset, ET said they'd pay and she came and built up her confidence and she was really enjoying it, just coming up to exams and they said they wouldn't pay the child minding fees, she couldn't believe it.

Possibly having given up paid employment, certainly devoting time and effort as well as financial considerations represent considerable costs to the individual.

Respondent - My life has become centred around my course and my home-life has become a bit of a battle to fit everything in.

Pearlin (1980) on mothers, states that conflicts arise when women have made a considerable investment in both their work and maternal roles. Such an investment of time and energy is not undertaken lightly, the materialistic social climate of the 1980s encouraged risk taking behaviour. The repercussions of the recession after the boom of the early 1980s has caused much distress. A less damaging effect of the 1980s was to heighten individual expectation, encouraging people in the belief that they could achieve and persuading them that the reasons they had not done so in the past were societal, not personal. In this college population we may well be seeing the more positive side of what has been referred to as the Thatcher years.

Respondent - Once your station in life is set it's very very difficult to change, to better yourself in this country. It made me understand what I was up against to try and change my own life here. Probably the only way I would ever be accepted in anywhere other than the working class was by having a paper qualification, a profession.



## Review of Scale Items

The variables included in the survey were a combination of items culled from individual and group interviews and the salient attitudes to work that emerged from the B&Q study. It is appropriate to describe these variables in terms of the categories suggested by the Janis and Mann Conflict Model (1977) - utilitarian gains and losses for self and significant others, and non-utilitarian gains and losses for self and significant others. Janis and Mann (1977) state that all these categories are relevant to some extent in the most important decisions a person makes throughout life and the decision outcome is determined by the relative strength of each decisional conflict. By far the majority of items identified in this study relate to 'self' (75), rather than significant others (17). There are a number of possible explanations for this:

1. As previously suggested, the social climate of the 1980s which focused on the aspirations of the individual.
2. A social climate in which women find it much more acceptable and are increasingly encouraged to consider their own wants and needs.
3. The recognition that doing things for oneself may enhance the lives of others.
4. The existence of anti-discrimination legislation, limited though it may be in practice, serves to remind the individual that they have rights within society.

It may be considered that the message is reaching those who have traditionally been disadvantaged in society that they have a right to personal development. Janis and Mann (1977) confirm that all considerations are subject to social influence through informational inputs and persuasive arguments presented in media or personal

discussions. Such a climate gives the individual 'permission' to pursue his or her own rewards.

Although the items conform to the Janis and Mann categories, the boundaries between them are not as clear cut as the Janis and Mann (1977) model suggests. At times it is difficult to make a clear distinction between gains or losses for oneself and significant others in particular. *'I wanted a better standard of living for my family'* encompasses utilitarian gains for self as well as others. In a statement such as *'I may not be treated like an adult'*, whether the individual's self image or social approval is the main concern is similarly unclear.

**Aim 1 - To highlight the items that motivate women in their decision to embark on a course of education aimed at career development**

#### **Motivators to Change**

The sample population encompassed individuals who felt forced to change careers as well as those making a voluntary change. The statement *I was threatened with redundancy* applied to 15% of these respondents, this suggests 85% of this group were voluntary changers, who were seeking career development through their own choice.

The non-utilitarian gain for self *'I felt I was not fulfilling my potential'* (85%) was given most consideration as a motivating factor by both people who had and those who had not been in employment immediately prior to starting their college course. This suggests feelings of under-achievement as a powerful motivator for change. This seems a suitable contrast to the item *I felt depressed* (24%) which was given least consideration by both individuals who had and had not been in paid employment prior to starting the course. An important symptom of depression is an inability to act, American Psychiatric Association, Diagnostic and Statistical Manual III, 1980 cited in Worden (1983). Fryer and Payne (1985), refer to individuals who, by virtue of their own

personal and social resources, were able to lead active lives and indulge in activities that promoted their self-esteem, so the negative effects of unemployment were mitigated.

The respondents in this study represent a group who were able to act to change their lives, even where such decisions were not comfortable.

*Respondent - I was terrified before I started the course. I thought I would be over-reaching myself and was convinced I would fail. At the same time I felt it was the right thing to do and an exciting step to take.*

For the majority of all respondents, financial and family circumstances had not changed and therefore cannot be interpreted as motivating change. However, it is interesting to note that for 29% financial circumstances had got very much worse, as opposed to the 7% for whom they had got better. This suggests that a deterioration in financial circumstances may act as a prompt for change when it occurs.

While the relative consideration given to the various items suggests a search for security and career development, they also indicate that many individuals expect more from life than simply having a job, and will actively seek job satisfaction. Perkins (1990) refers to evidence of dissatisfaction with traditional working environments; high rates of turnover and patterns of job changes not accounted for solely by career advancement issues, and the significant growth in self-employment, as evidence of changing attitudes to work. Boredom was given almost equal consideration as a motivator for job changers, 50% rated it more than four, as by those individuals not in paid employment (48%). Boredom has been pointed to as a major motivator for change by researchers such as Atchley (1975) and the need to address this as an important task of older life. Boredom and the desire to do what is right for oneself may act as powerful prompts for change.

Respondent *-In the end even those compensations weren't enough to prevent me from leaving, so I decided to leave and for a long time before I did leave I debated what I would do next.*

The same motivators tend to apply to young and mature students, those with and without dependents and those with and without partners, which confirms an overall commonality of aim among the women returners.

Principal Components Analyses (PCA) were used to explore the relationship between the individual items relating to motivators for change.

The PCA for individuals who had been at home, immediately prior to their college course, resulted in the identification of two coherent factors:

Factor 1 - Negative Self-Image, indicated that the major motivator for change for this group concerns non-utilitarian gains in self approval and accounts for 33% of the variance. The items included were *I had a poor self-image being at home, I did not feel important being at home, I felt depressed, I felt I was not getting anywhere with my life and I felt I was not fulfilling my potential*

This factor comprises items relating to non-utilitarian gains as outlined in work by Janis and Mann (1977). Respondents do not go to college simply to acquire skills but in order to make qualitative improvements in their lives. Women who have been home with children, the unemployed, people who are dissatisfied with their working lives are seeking to change far more than their career prospects. People do things for a multiplicity of reasons as Kuhl (1985a) and Arnold (1988) have pointed out; this is one reason why the decision making process is such a complex area of study. Both the work by Warr (1987) on the importance of job satisfaction to well being, and the literature on the invidious effects that unemployment often has, Pryor and Davies (1989), Fryer and Payne (1984) and Fryer (1992), demonstrate the negative effects of life dissatisfaction on the whole person, a dissatisfaction that is clearly

recognised by respondents and for which they are seeking a positive and practical solution.

Respondent - *To give myself confidence and to prove to myself I was capable of further education.*

Factor 2 - Inactivity, accounted for 22% of the variance. It comprised utilitarian gains for self, and the non-utilitarian gain of the approval of significant others. It suggests a lack of satisfactory occupation prior to starting a college course, a general feeling of inactivity, *I had time on my hands, I was bored at home, I was lonely at home and My family/friends encouraged me.*

This factor suggests that individuals anticipate that the activity of going to college will provide an answer to other problems associated with not going out to work. This again lends support to work by Warr (1987), Fryer and Payne (1984) and Pryor and Davis (1985), Jahoda (1982) and Jahoda and Rush (1980), reflecting the additional benefits of working. Social attitudes to not working are also included in this factor, Janis and Mann (1977) refer to the importance of social approval. As Messick (1985) points out, in the most important decision situations, one's choice affects others' outcomes and people are not indifferent to these.

Respondent - *You want to get up now - you want to get up in the mornings. Before, every day you were just sitting down watching the telly. You didn't know what was going on - you doing something.*

The PCA of motivators for change for respondents who had been in paid employment immediately prior to starting their college course resulted in the identification of three coherent factors, although factor three comprised only one item:

Factor 1 - Personal Disaffection for this group accounted for 26% of the variance. It consisted of the items, *I was bored in my previous job, I felt I was not getting anywhere with my life and I felt depressed* - this factor comprises non-utilitarian potential gains concerning feelings of overall dissatisfaction with life. Again there is the suggestion that in changing there will be additional benefits beyond simply a job change, as research on the psychology of work, eg Warr (1987), has indicated. The inclusion of these items in a single factor, suggests a desire for an improvement in lifestyle and standard of living, and is similar to Factor 1 for the group who were not previously employed.

Respondent - *I thought "I'm going to get stuck in a machine factory for the rest of my life, like all these other ladies that are worrying about mortgages and everything" and "What do you do if the factory closed down".*

Factor 2 - Work Dissatisfaction - comprised utilitarian and non-utilitarian gains for self *The working conditions were unsatisfactory, I was threatened with redundancy/job loss My job lacked career prospects and I felt I was not fulfilling my potential*. These items are strongly work-related, indicating the more evident frustrations with the previous job. The items suggest insecurity and dissatisfaction with working conditions and demonstrate a strong prompt to activity in a direction aimed at improving employment prospects and conditions. There is a general feeling of discontent with the job that is similar to Factor 3 for the group who were not previously employed. Martin and Roberts (1984) report that the labour model, whilst highly segmented, can be seen as comprising two main sectors: a primary sector of well-recorded, skilled and secure jobs in which men predominate, and a secondary sector of lower paid, less skilled and less secure jobs in which, in the UK, women are disproportionately found.

Respondent - *Finally I got very frustrated because....when you're in an environment with the same people all the time you get very entrenched*

and it becomes very difficult to alter your stance, to change the way you're perceived. So that became more and more frustrating and when I look back I wonder how I stood it out for so long.

Factor 3 - Family Encouragement consisted of one item *My family/friends encouraged me*, referring to the social group. The importance of the social group is confirmed by Weiner (1972) who reported that one of the important reasons for student withdrawal from courses was lack of social support in a new environment.

Aim 2 - To highlight the items that women consider in their decision to embark on a course of education aimed at career development

#### Expected Benefits

The utilitarian gains for self merited most consideration for the majority of respondents: *I wanted to learn new skills (92%) and I wanted to improve my employment prospects (89%)* are not surprising in a population of individuals who, by their behaviour, had demonstrated a commitment to the acquisition of career development skills. Kirjonen and Hanninen (1986) state that climbing up the occupational ladder increases job satisfaction and decreases mental distress:

Respondent - *I haven't ever dropped into society or worked in a proper job or worked for someone else. I was so insecure I thought, right it's time I got my act together. I thought at 40 you're supposed to be secure but having worked out I'm totally insecure, so I thought I'd re-train, try to do something so I could actually do a job. I'm fed up trying to run my own business on my own without any help and wanted to start getting a regular wage.*

The non-utilitarian gain for self, *I wanted to do something for me* was given a great deal of consideration by 84% of the sample population.

Respondent - *I would say if I hadn't had this course my morale would have been so low due to lack of job prospects and mental outlet my mood would have been unbearable.*

This supports Perkins' (1990) contention that the 1980s demonstrated an hereto unrecognized degree of interest in self-development at all levels in the workforce. Individuals anticipate that their proactive behaviour will reap more than utilitarian rewards. Pearlin (1980) suggests that, as the adult life span unfolds, people are exposed to a continuous and shifting flow of circumstances that challenge their adjustive capacities.

There were no differences between young and mature respondents, those with and without dependents and those with and without partners in terms of expected benefits, which again suggests the different groups share common expectations.

The PCA for the expected benefits scale, identified three coherent factors:

Factor 1 - Long-term Lifestyle Improvements comprised mainly utilitarian gains for self, in terms of life style improvement and accounted for 21% of the variance - *I wanted to improve my financial security in the long term, I wanted to improve my earning power and I wanted to improve my employment prospects.* This factor also included the utilitarian gain for others *I wanted a better standard of living for my family in the long term.* Janis and Mann (1977) refer to the importance for the individual of utilitarian gains and losses for significant others, material rewards and punishments for one's spouse, friends and fellow countrymen.

Respondent - *Hopefully at the end of it I can get a full-time job enabling me to support myself and children.*



Factor 2 - Personal Fulfillment accounted for 24% of the variance and related to non-utilitarian gains for both self and others I wanted to improve my self-confidence, I wanted to improve my self esteem, I anticipated greater respect from people who are important to me and I wanted to do something for me, this again implies a need to satisfy individual aspirations. Self approval and social approval of significant others are important for individuals embarking on career change.

Respondent - I look at it this way, as far as I remember, I was pleasing my mother, my children, my husband, but I wasn't pleasing me, and I thought "I'm not going to sit at home, I'm going to do what I want to do, and find out how good I am, what I'm capable of".

The inclusion of *I anticipated greater respect from people who are important to me* in this factor reflects the work of Cramer (1990) on the effects of unemployment on self-esteem and social approval.

Respondent - I was getting nowhere fast and then I was thinking "I'm getting on now I'm 28", I thought "I want a qualification" and I felt if I don't do it now, I never will do it and when you've been saying that for 11 years I've just got to keep doing it and that's why I'm here I find it really good, I'm satisfied I wasn't before....I started from basic

Factor 3 - Skill Development accounted for 14% of the variance, it comprised utilitarian gains for self, concerned with acquiring skills I wanted to refresh my existing skills and I wanted to learn new skills.

This factor comprises what may considered the more obvious utilitarian gains of attending college.

**Aim 2 - To highlight the items that women consider in their decision to embark on a course of education aimed at career development**

### **Expected Risks**

An interesting result which Janis and Mann (1977, p.84) refer to as a common phenomenon, even where decision making procedures have been vigilant, was that the attention given to expected risks was considerably less than that given to expected benefits. The utilitarian loss given most consideration by the whole group, *I will have considerable time pressure*, was given more than the scale mid-point of consideration by only 45 per cent of all respondents. Time was also the most important consideration on the family related risk scale, *The possibility that course work would leave me with less time with my children*. However, this item was only given greater than the mid-point (4) on the scale, by just half of the group with dependents. In the light of the literature on time pressures and consequent experience by working mothers of of overload and stress (Comer, 1974; Davidoff, 1976; Martin and Roberts, 1984; Marshall, 1984; Le Coulter, 1976; Greenstein, 1993) this would suggest a serious lack of awareness of a key factor for a considerable proportion of the sample population.

*Respondent - College, children and husband away for weeks on end is not a true recipe for giving college a fair go*

The non utilitarian losses for self and others *I will have less time for my family and friends* and for self *I am unsure of my ability to perform well on the course* were given more than average consideration by 38 per cent of respondents. Again an awareness of the impact on time available to do other things is an important consideration when compared with other items. Beeson and Lowenthal (1975) refer to the different 'person focus' of the sexes. Men are said to undergo stress as a result of events in their own lives, women undergo stress as a result of events in the lives of their husbands, children or other family members.

Respondent - *I was anxious about being able to cope with all the pressures. I was also worried about if I was good enough to cope at college and kids understanding the need to study at home.*

Lack of confidence is well documented for women who have spent time out of the workforce (Comer, 1974; Elias and Main, 1982; Gould, 1980).

Respondent - *It is still difficult for mature women to return to study. Courses like the one I have been on are a very good idea. Women who have been at home need to be motivated. They need to feel valued again.*

The opinion of significant others *People whose opinions I value may not like the idea* was an important consideration for only a small percentage (13%) of respondents. It may be that individuals did not anticipate opposition from significant others in this particular venture. It is reasonable to suppose that respondents could anticipate support in an activity aimed at furthering career prospects. Individuals are subject to changing social mores and hopefully are less likely to be held back from self development that would separate them from their 'roots' than folklore would suggest happened in the past. The 46% who were influenced by others *My family/friends encouraged me* may be testimony to the support individuals anticipated. However, the importance to the individual of receiving necessary support should not be underestimated.

Respondent - *I would not have gone on the course had it not been arranged to fit in with school hours - I did not have the confidence before the course to re-arrange my child-care arrangements nor did I have the support of my husband initially.*

The PCA of this scale resulted in the identification of five coherent factors.

Factor 1 - Time Constraints , accounted for 15% of the variance and referred to utilitarian losses for self and significant others *I will*

*have less time for my family/friends, I will have less time for recreation, and Organising my life around college may be difficult.* These items suggest a concern about the effect of the time constraints involved in taking a college course on the individual's life as a whole. For any individual embarking on a college course the impact on free time is clearly an important consideration. The literature reports that this is particularly so for women, especially those with partners and dependents, because of the time constraints placed on them by their multiple life roles, Brown (1976), Cooper and Davidson (1984), Martin and Roberts (1984) and Sumner (1989).

*Respondent - I would not have started the course if it had not been made to fit with school hours.*

*Factor 2 - Self and Social Disapproval accounted for 15% of the variance. It comprised non-utilitarian items reflecting fears of self and social disapproval - I may be choosing the wrong course for me, Tutors may not realise my difficulties in returning to education after a long break, I may not be treated like an adult, I may feel selfish doing what I want and People whose opinions I value may not like the idea.*

In any major life changing decision, concerns as to whether the individual is making the right choice are an essential component of vigilant decision making, the individual needs to be aware of the importance of making a commitment. Such fears have an adaptive function in encouraging the individual to indulge in careful processing of information. As Janis and Mann (1977) have demonstrated, consideration of the impact of individual behaviour on the social group is an important part of the behaviour of the vigilant decision maker. The work by Groombridge (1983) and Mezirow (1983) concerning adult education and the possible long term effects of a negative experience at school is also reflected in this factor.

*Respondent - It's the first time I've been able to sit and learn anything. At school I was too scared to answer anything in case it was*

*the wrong answer, so I was stuck at the back of the classroom and didn't say anything in case I was being stupid*

Factor 3 - Course Concerns accounted for 12% of the variance, and comprised *The stress of taking exams worries me, I am anxious about meeting new people and I am unsure of my ability to perform well in the course.* These items relate to utilitarian losses, they demonstrate a concern with the anticipated stresses of college life and an informed awareness of what such a decision is likely to entail. Schlossberg (1981) says that people may feel that they have the skills and abilities to handle relationships, but are more uncertain about the criterion that will be used to rate their task skills and personal qualities.

Respondent - *I don't see myself getting all the exams but one way or another I would like to get a job.*

An important component of working life is the social group. Concerns about meeting new people demonstrate an awareness of the importance of relationships with colleagues in the working or educational environment (Warr, 1987). A number of studies have referred to this as a particularly important aspect of women's working lives. Fiske (1980) reports that for many interviewees in his study, inter-personal relationships at work were at least as important as they they were in the non-work contexts of their lives. Among those holding routine jobs, personal relationships were often more highly valued than the job itself.

Respondent - *I was at home, and everyone is the same as you, parents. You may be a bit nervous at first, but when you actually come along and find everyone is the same as you, they all have the same plans, it builds up your confidence.*

Factor 4 - Finance comprised utilitarian losses for self *I may have financial difficulties and I will have less time to make money* An

important consideration in making a commitment to a college course must be the impact on financial resources. Even for the 53% receiving some financial assistance, there are expenses associated simply with stepping outside the front door such as fares, meals, text books, child care costs for some individuals, and examination fees. Clearly a study commitment must encroach on time that might possibly have been devoted to earning.

Respondent - *It is financial considerations, when you first come here you just go along to the canteen at lunch time with everybody else, when we first came here the canteen was filled now its not. It is expensive eating here every day for the past two months.*

Factor 5 - Practical Problems again comprised utilitarian losses for self, these items suggest an awareness of the practical aspects of college life. *I may find travelling to college difficult and Access to text books etc may be a problem.*

Respondent - *That's the problem having to find money for all your text books and all the other materials.*

Aim 6- To assess and highlight any differences between groups in terms of items considered and experienced

DFA of Age Differences on the Expected Risk Scale

For students aged less than 26 years, *I will have less time to make money* was the important discriminating variable. For the mature student, *I may feel selfish doing what I want and Organising my life around college may be difficult* were important. A concern with the practicality of finance as opposed to emotional and organisational concerns is not surprising for the young student, who is less likely to have family responsibilities and for whom it is much more the accepted social norm to be a student. It has already been suggested that women find it

difficult to do things for themselves. Despite a changing social climate this is more likely to be the case for the older woman who may be influenced by social conditioning that emphasises woman's role in sacrificing their needs for others. This lends support to the proposition by Gould (1980) that women are well versed in putting others first. Miller (1986) states that for women, affiliation is valued as highly as, or more highly than self-enhancement. Older women are also more likely to have taken on responsibilities and interests which will make organising their lives for college more difficult.

#### DFA of differences between respondents with and without partners on the Expected Risk Scale

The DFA performed to ascertain whether there were differences between people with a partner and those without a partner regarding the consideration given to expected risks correctly classified 71% in Group 0, the group without partners, and 74% in Group 1, the group with partners. For people with a partner the items that made most contribution to being included in that group were: *I may feel selfish doing what I want* and *Organising my life around college may be difficult for me*. The non-utilitarian loss of feeling selfish, in doing what one wants, is not uncommon among women. Miller (1986) refers to women's tendency for affiliation as a strength, but claims that when women act on this strength they are usually led into subservience. While there has been growing social acceptance of women having choices about their own lives, it can still cause emotional problems. There is also concern with utilitarian losses related to the practicalities of life organisation.

Respondent - *The hardest part about going to college is travelling to college and child-care.*

For individuals living without a partner, *I may have financial difficulties, I am anxious about meeting new people* and *Access to text books may be a problem* are important. Both practical and financial items

may be especially important to an individual embarking on a new venture who lacks the security of living with a partner. Brown (1976) points out that because women's wages are seen by many women and by employers as secondary or complementary they are generally inadequate to support a single adult let alone someone with dependents. It may be perceived that meeting new people is of greater importance for the unpartnered individual in a society where being part of a couple is the social norm.

#### **DFA of differences between respondents with and without dependents on Expected Risks**

A DFA showed that for the group with dependents the important items were *I will have less time for my family/friends, I may feel selfish doing what I want and Organising my life around college may be difficult*. For those without dependents, the important items were *People whose opinions I value may not like the idea and I may be choosing the wrong course for me*.

For both groups there is a mixture of concerns with utilitarian and non utilitarian items. For the group with dependents there is a greater concern with the impact of individual behaviour on others and how this will affect others' lives. It is reasonable to suppose that for women with dependents affiliation increases, and will increase these effects. For the group without dependents there is greater concern with impact on the self and the attitude of significant others to their behaviour.

**Aim 3 - To highlight the experience of those same items whilst undertaking courses of educational development**

#### **Actual Benefits**

The non-utilitarian gains *I enjoy being on the course and I have learnt new skills* resulted in agreement by the vast majority (92%) of the



sample population. These results are directly comparable with the anticipated benefits of embarking on the course.

Respondent - *This course is great. it has fulfilled my ambitions in life. Staff and students are excellent.*

The non-utilitarian gain *I feel I am doing something positive with my life* (88%) also matches well with consideration given to the expected benefit *I felt I was not getting anywhere with my life* (91%). As does the rating given to the statement *I may be choosing the wrong course for me* (23%) compared to the actual benefit *I feel I am doing what is right for me* (87%) and *I am able to use my abilities* (84%) compares well with consideration given to the statement *I felt I was not fulfilling my potential*, suggesting appropriate decision making behaviour.

The actual benefit *I have met new friends* (83%), is an important bonus, particularly for the 31% of respondents who gave this item more than average consideration as a motivator for change, and lends support to the importance of non utilitarian aspects of work as outlined by Warr (1987) and the importance of social relations at work, Messick (1985).

Respondent - *I feel depressed when I am away from college, because I miss the intellectual stimulation and also the company.*

The high ratings given to the non-utilitarian effects are interesting. It is clear that the proactive behaviour of embarking on a college course results in a number of positive spin-offs, and confirms the seminal work on life course development of Levinson (1978) and work by Gould (1980) which refer to the wider impact of embarking on action aimed at personal development.

Respondent - *It's made me realise if I want to do things I can. It's made me see I'm not the stupid one. So that is good and it's made me think I'm going to do this or I'm going to do that. Because I thought I'm just going to work in an office, but now I know I can go higher than that.*

The lowest rated benefit was a non-utilitarian gain, relating to social approval *I feel more valued by people who are important to me* (45%), although it is evident from the expected benefits that this item was not an especially important consideration for this particular group. Nevertheless, the activity of attending college is something these respondents are doing for themselves and the possible negative effects on relations with significant others should not be underestimated.

Respondent - *The most fundamental change most students experience is the growth of their confidence and self-esteem. It is a common cause of marital breakdowns - something most people don't think about when they start. Not that it would necessarily make any difference.*

It may well be that women seek satisfaction outside the home because of disaffection with marriage and or life at home.

Respondent - *It was problems at home that caused me to go on the college course, they did not entirely disappear but some did.*

Hanson (1983) reports that access to highly valued occupational rewards such as status and earnings is contingent on family experiences. Women should be aware of which family patterns constrain and which facilitate attainment. Family life experiences not only have strong direct effects on attainment and mobility but also mediate the effects of family background and early educational experiences. They have a strong impact on the human capital investments women make and this affects the rewards they receive in the labour market.

Respondent - *After separating from my husband with a young child and marriage deteriorating, since then I have used college as an escape or grab to prevent me thinking about the problem.*

There were a number of notable increases from the expected to the actual benefits score, notably where people were dissatisfied with their life style/working conditions. Items which demonstrated the greatest

rise, over 30%, related to utilising time, being lonely, poor self image, feeling unimportant, feeling depressed, unsatisfactory working conditions, and lack of job security.

For the majority of items there was remarkable similarity between the benefits that merited consideration and what actually happened, for example the expected benefit *I wanted to learn new skills* (92%) resulted in a score for *I have learnt new skills* of 92% and *I felt I was not fulfilling my potential* (85%) resulted in a score for *I am able to use my abilities* of 85%.

Such direct comparisons were not confined to utilitarian gains but also to the non-utilitarian *I wanted to improve my self esteem* (68%) resulted in *I have more self esteem* (71%). *I wanted to improve my self confidence* (73%) to *I have more self confidence* (74%).

However, because of changes in precise wording, differences in timescale between the expected and actual benefits and risks/problems and the aggregate nature of the data it is inappropriate to suggest that the data represent firm confirmation that either the benefits or the risks of attending college are greater, smaller, or exactly the same, as had been anticipated.

These results confirm that positive outcomes emanate from making a major life decision in a positive direction, as outlined by Levinson (1980). For the majority of respondents the decision to attend college is the right one for them. However notions of cognitive dissonance reduction, bolstering and adaptation to social environment, the pitfalls of asking questions after the event and after social commitment has been made, are important considerations when interpreting these results. Brehm and Cohen (1965) state that the magnitude of dissonance is a direct function of the degree of volition involved in the occurrence of the dissonant relationship. The decisions of these women, especially those with partners and dependents, affect other people's lives. The sense of responsibility may add to post decisional distortion. Nevertheless it is

encouraging that there is little evidence to suggest that people feel they made a bad decision or that they are experiencing many adverse effects of going to college.

The PCA of actual benefits resulted in the identification of five coherent factors, although factor five consisted of only one item:

**Factor 1 - Self Actualisation** accounted for 22% of the variance. This factor suggests a general feeling of well-being, feeling good about oneself. The items included in this factor concern non-utilitarian gains for self and social approval, *I have more self confidence, I have more self-esteem, I have gained confidence in meeting new people, I have an increased sense of personal worth, My family/friends recognise a positive change in me, My life is better organised and I feel more valued by people who are important to me.*

This factor encompasses items relating to the non-job related aspects of working and confirms research which outlines the significance of such items in individual working lives, Warr (1987). This factor is comparable with the Factor 2 of the expected benefits.

*Respondent - The course allowed me to recognise my abilities and build confidence, it is unique in its ability to allow women to return to study and succeed.*

Self-approval is an essential requirement for being satisfied with a decision. Gaining utilitarian and social rewards is not enough, the person has to be able to live with themselves.

**Factor 2 - Good Lifestyle** - accounted for 18% of the variance and comprises items concerning anticipated utilitarian gains for self and significant others in the future *I believe I have improved my chances of finding a secure job, I feel I have improved my chances of financial security, I have improved my chances of getting a job with good working conditions, I have improved my chances of earning a good salary, I am*

*improving my family's financial future and The skills I have learned have improved my career options.*

Items in this factor imply a growth in confidence in the future especially in a financial sense, which may well result from responding positively to the change imperative.

Respondent - *We did an interview in tutorials and it was really good just to see how you sat and what you said and I know from what I said all the things I'd say next time. I think that's the best thing we've done since we came here, it's really confidence building.*

Change of employment according to Kirjonen and Hanninen (1986) is an effective coping strategy that alleviates the discord between the individual's aspirations and achievements related to his or her job.

Factor 3 - Life Satisfaction accounted for 14% of the variance, it comprised items that underlie the concept of self-actualisation consisting of non-utilitarian gains for self and expresses considerable personal satisfaction with life and the choice made. *I feel I am doing what is right for me, I feel I am doing something positive with my life, I am pleasing myself not just others, I enjoying being on the course, I am happy that I am performing well on the course and I am using my time constructively.*

While notions of post-decisional bolstering and dissonance reduction should be borne in mind, there is a strong feeling of personal well-being attached to this factor, suggesting an awareness of personal development and satisfaction at having made the right choice. Roborgh and Stacey (1987) report that the subjective well-being of individuals who had voluntarily made a radical career change, was greater than that of the population in general.

Respondent - *When I was doing my work experience I always looked forward to getting up in the morning, it wasn't a nice place to work but I still feel better than at home. I began to feel I was very confident.*

Factor 4 - Competence - accounted for 10% of the variance, it comprised utilitarian gains relating to skill use and development and having a more interesting life style. *I have improved the skills I had, I am able to use my abilities, I have learnt new skills, I have met new friends and I am less bored now.* Again there is a feeling of confidence and satisfaction, the practical benefits of educational development are unquestionable for some individuals. Kirjonen and Hanninen (1986) refer to the under-utilisation of skills and monotony as being the more common causes of job dissatisfaction and distress. The spin offs of proactive behaviour, being less bored and meeting new people are also important. Kohn (1980) reports that work affects people's values, self-concepts, orientation to social reality and intellectual functioning.

Respondent - *The fact I've got qualifications, I've been on other courses and passed those, I've been on business skills. As far as doing the job because I've always had the confidence, but academically I haven't, but I have now, I've achieved in the workplace, it's just a question of going out now and convincing them in the interview.*

Factor 5 - Respect accounted for 5% of the variance and consisted of the single item *I am treated like an adult.* Work on adult education confirms this as an important benefit for the adult student, which encourages individuals to complete further education courses. As Janis and Mann (1977) point out the respect and approval of significant others, teachers in this case, is important in encouraging people to stick with a decision.

### DFA of Age Differences on Actual Benefits

The age groups differed with respect to actual benefits. For respondents aged less than 26 years, the important items were *I feel more valued by people who are important to me, I am happy that I am performing well on the course, I feel I have improved my chances of financial security and I believe I have improved my chances of finding a secure job.* For mature students the important discriminating items were *I am using my time constructively, I have improved my chances of earning a good salary and I am improving my family's financial future.*

For the younger students there is a sense of satisfaction with the course of life chosen, in the here and now there is a recognition of gaining respect from significant others by setting out on a project aimed at improving their life chances. For mature students the discriminating items suggest similar satisfaction, but there is greater emphasis on future gains resulting from current constructive use of time. This may suggest an age-related difference, where older people are less concerned with immediate gains and through life experience more attuned to deferred gratification.

### DFA of differences between those with and without partners on Actual Benefits

A DFA showed the experience of being at college to be different for respondents with and without a partner. 65% in Group 0 - respondents without partners, and 66% in Group 1, respondents with partners, were correctly classified.

For individuals with a partner *I enjoy being on the course, I am improving my family's financial future and I have improved my career options* are the important discriminating items.

For this group, utilitarian gains for self and significant others is the positive outcome of meaningful, directed activity outside the home.

Respondent - *This is my first time at college, it has been a most pleasurable experience, one I shall not forget.*

For respondents without a partner I feel I am doing something positive with my life, I am treated like an adult, I feel I have improved my chances of financial security and I believe I have improved my chances of finding a secure job.

Discriminating items include those connected with self and social approval, the positive experience of college is important for well-being. Being treated with respect as an adult, being engaged in meaningful activity that gains the affirmation of important adults, may be considered more important for the individual not in the close personal relationship society dictates as the norm. The importance of both job and financial security for the individual not on a joint income is not surprising. According to Brown (1976) the economic consequences of not being married can be severe for a woman, as can the economic effects of marital breakdown. Increasingly formerly married women are expected to return to employment and support themselves on a secondary wage, which is further deprecatated by their earlier absence from the labour market.

Respondent - *I'm probably happier at college than in my own home. College forces me to carry on and rise to the challenges in my life. It helps me keep in touch with colleagues and friends.*

#### **DFA on differences between those with and without dependents on Actual Benefits**

The DFA correctly classified 76% as being in the group with dependents and 67% in the group without. For the group with dependents, important benefits were *I enjoy being on the course, I have improved my chances of finding a job with good prospects, I am pleasing myself not just others and I am improving my family's future.* Again for those with dependents there is an emphasis on the opportunity to do something for themselves as opposed to for others, Gould (1980).



Respondents without dependents were distinguished by the importance of the following benefits, *I feel I am doing something positive with my life and I have improved my chances of financial security.*

The emphasis for this group is on doing something for oneself. As Gould (1980) states the domestic role is no longer the only model for a growing girl. Women must work to resolve the mixed choice of roles for themselves. The wealth of literature emphasising the greater affiliation of women may well reflect the position of those women who have family responsibilities. The attitude of the woman who chooses to concentrate on a career rather than have a family is likely to differ in terms of her priorities. People need to make their mark on the world in some arena of their lives.

#### Actual Problems

Of the actual problems the statement *I am concerned about my ability to perform well in exams* (63%) met with most agreement followed by *It is difficult to cope with the work involved in doing the course and home and family responsibilities* (42%), *I do not have time to earn extra cash* (35%), *I do not have enough time with family/friends* (33%) and *I do not have enough time to do the things I enjoy doing outside college* (31%). The relatively high levels of agreement with these items compares with the high levels of consideration given to expected risks relating to time pressures. Of the items in the expected risk scale, the item relating to time pressure was rated highest in terms of being given more than average consideration by 45% of respondents.

Respondent - *I don't have time for any life apart from home and college.*

As suggested earlier in this chapter (p. 264) firm conclusions cannot be drawn by comparing percentages for the expected and actual measures. It may be that respondents are prepared for the problem on a practical level which may minimise the effects, or psychologically in

terms of anticipatory inoculation. Explanations may equally be made in terms of bolstering and dissonance reduction, having embarked on the chosen course of action the individual may be seeking to minimise the negative implications of that action.

The item to which respondents attached least importance was *I meet with opposition from people who are important to me* (9%). For the vast majority of respondents, social disapproval proves not to be the case.

Results for the family related risk and problem scales suggest that the group with family responsibilities may be well aware of the risks attached to managing children and a college course; they appear to give relevant items due consideration.

Fogerty's (1971) study of women employees at the BBC reflects a position in which women with children are attuned to many of the possible difficulties of combining work and home and are angered by simplistic questions as to how they think they will manage - this reflects a situation where women explore arrangements for managing their family life before applying for a job. Unless appropriate arrangements can be made, taking on a job is not considered an option for many women with dependents.

Respondent - *I was confident that I could overcome any problems and I would be able to give priority to the things that matter, ie my children could come first if a serious choice had to be made.*

The media, surveys, questionnaires and articles in women's magazines, radio and television plays, films and popular literature have portrayed the problems of combining work and family roles for some considerable time. It seems likely that the majority of women will be aware of these culturally carried messages and will be influenced by them in their decision making. It also seems likely that women who will need to find a slot for private study within the family life style will be especially

aware of the problems of juggling many roles. People do not necessarily need to be actively forewarned of possible pitfalls. In many circumstances they can work them out for themselves, simply by being aware of what is going on around them. Janis and Mann (1977) refer to such behaviour as vigilant information processing.

Respondent - *It took a great deal of juggling to keep a happy balance.*

*I am concerned about my ability to perform well in exams* was given an agreement rating greater than the scale midpoint by 63 per cent of students. While examinations are stressful for the majority of individuals, for mature students, who do not have recent examination experience, or perhaps have a negative experience of taking exams, they are recognised to be of particular concern. Following research by the Open University into the differential between course work grades and exam marks they have started a program of tutorials in examination techniques for students who consistently demonstrate this pattern in their work. They also offer resits to individuals who persistently do well on course work but fail examinations, and home examinations for people suffering anxiety symptoms related to pressures invoked in actually sitting in a formal examination setting.

Respondent - *Let me use ----- as an example. She don't mind me saying 'cos she's not scared of saying, she knows this stuff I should use better language but you know what I mean by stuff. When people put her in a room and say exam, immediately they say exam, she's going to go to pieces not that I mean she don't know it, she know it.*

The attitude of tutors in terms of the students' support needs would appear crucial to individual well-being and was referred to in the introduction. The statement *I am treated like an adult* was rated an important experience by 84% of respondents, this leaves a proportion of students who do not appear to conform to this view of the college experience. Work by Mezirow (1983) and Groombridge (1983) refers to the failure of some tutors to respond appropriately to the

teaching of adults and the negative impact this may have on the individual. As indicated in the introduction, adults are the sum of their life experience and lack of consideration and respect for this experience can have far-reaching effects on their self-esteem. Some members of this group of adults may be particularly vulnerable because of earlier negative experiences of education and because they are in the process of accomodating major life changes.

Respondent - *I feel life would be easier and more enthusiastic if teachers would treat us as though we had some intelligence.*

Financial concerns prove to be important, the statement *I am improving my family's financial future'* won agreement from just over half (55%) of respondents. In addition 35% of respondents agreed with the statement *I do not have time to earn extra cash.*

Respondent - *I would like to further my education but it is difficult due to lack of funds.*

This result may be influenced by the highly publicised rapidly deteriorating economic climate, contributing to individual fears. While the vigilant decision maker may explore the pros and cons of a course of action in order to minimise the impact of unexpected negative effects, it is unlikely that in the real world the individual can ever account for every eventuality. Living through an experience is a learning process, the imagining of living on limited resources and planning accordingly is a different experience from the day to day necessity of careful budgeting and studying when others are at play, as is reflected in this comment about paying for examinations:

Respondent - *You've got to work out your bills, your rent and everything else, £30 is a lot it's not that great an amount of money but it is a lot to find and we weren't warned about that so it is a surprise.*

The statement *I do not have time to do the things I enjoy doing outside college* wins support from 31% of respondents

Respondent - *There are so many things to do in the home that there is never any time to sit down and relax. The last time I sat and watched TV or read a book was five months ago.*

For the most part, however expected risks did not appear to manifest themselves as actual problems. Potential risks for some respondents appear to result in a positive experience for a greater number. Those with dependents focus more on the risks than do those without. This may be indicative of a more complex life style and greater social responsibilities.

The PCA of the Actual Problems experienced on the college course, resulted in the identification of two coherent factors.

Factor 1 - Overload accounted for 23% of the variance, this factor suggests a general feeling of discomfort with the effect of going to college on the rest of the life space. It comprised items concerning utilitarian losses for self and significant others, time constraints are clearly important: *I do not have enough time with my family friends, I do not have enough time to do the things I enjoy doing outside college, It is difficult to cope with the work involved in doing the course and home and family responsibilities, I feel guilty going to college and Some tutors do not take into account difficulties in returning to education.* This is comparable with Factor 1 of the expected risks, it may well be that women as a group are well aware of the problems of too much to do in too little time as the literature demonstrates, Martin and Roberts (1984).

Respondent - *I don't have time for any life apart from home and college.*

Feelings of guilt suggest a group that are not comfortable with doing something for themselves. As Bardwick (1971) points out the traditional carers in society are not programmed to put their own needs before the needs of others. Despite changes in society which may give women 'permission' to do something positive with their own lives, the nurturing role is a powerful one and the expectations of the self, of significant others and society itself with its conflicting messages in relation to that role, may make opting to do something for oneself not without its inner conflicts.

*Respondent - As a female then a mature student and now a mature working full-time student I would not say that education has been an easy experience - like most women I find it a battle - overcoming norms, values and guilt.*

This may well be exacerbated by the attitudes of unsympathetic tutors, who fail to take into account that mature students frequently have responsibilities beyond college.

*Respondent - Colleges should be more aware of problems with child/care finances etc for mature students. Times of lectures etc could be taken more into account.*

**Factor 2 - Having a Hard Time** comprised items relating to utilitarian losses for self and the non-utilitarian loss of social approval: *I find the lack of text books to take home a problem, Being at college is expensive for me, Transport to college is difficult, I meet with opposition from people who are important to me, I do not have time to earn extra cash and I am concerned about my ability to do well in exams.* This factor suggests a feeling of a lack of support, certainly on a practical, but perhaps also on an emotional level. This is reflected in the literature which paints a world in which women remain the primary carers providing both emotional and practical support for the family.

Respondent - *College has made an enormous strain on my relationship with my husband. Our interests have become separate it's created a lot of tension outside college.*

#### DFA of differences between respondents with and without partners on Actual Problems

There were differences between unpartnered and partnered individuals with regard to the actual problems encountered when on the course, 68% were correctly classified in Group 0, the unpartnered group, and 64% in Group 1, the group with partners. The variable that made most contribution to inclusion in Group 0 was *Being at college is expensive for me*. This result lends confirmation to the earlier fears of this group in terms of expected risks. Whatever the family financial situation, it seems intuitively correct that finance is an especially important concern for the unpartnered individual. For people with partners, the variables that made most contribution were *I feel guilty about going to college* and *It is difficult to cope with the work involved in doing the course and home and family responsibilities*. Feelings of guilt are again considered to be rooted in womens affiliative, nurturing role, Bardwick (1971), Gould (1980) and Miller (1986). It might seem that women in a partnership would find support from their partners in terms of family and home responsibilities, such that life would be easier for them than the individual without support. However this is not the case as the literature testifies. Brown (1976) reports an overriding impression that husbands of working wives, in varying degrees, tolerated their wives working, although in many cases they did not want it to interfere or conflict with their own work and domestic life. Women in partnerships tend to take on more than their fair share of home responsibilities, and more often than not the partner becomes someone else to be looked after rather than someone who will share household and family tasks. A number of studies (Elias and Main, 1982; Martin and Roberts, 1984; Sumner, 1989; Brown, 1976) confirm that almost all wives and therefore almost all women are expected to be primary housekeepers and secondary wage earners, the opposite being the case for husbands.

### DFA of differences between respondents with and without dependents on actual problems

The DFA correctly classified 62% of respondents with dependents and 65% of those without in terms of actual problems. For those with dependents the important items contributing to inclusion in that group, were *It is difficult to cope with the work involved in doing the course and home and family responsibilities, I do not have enough time to earn extra cash, I feel guilty about going to college, and Transport to college is difficult.* This lends support to the work of Pearlin (1980) who sees role strain as resulting not because women prefer employment outside the home, but because of the extent to which they are also employed inside the home. Economic demands often mean that women must satisfy the worker, mother and homemaker roles. For those without dependents, the important item was *Being at college is expensive for me.* Having children is undoubtedly expensive; as Brown (1976) has pointed out it may be that women with families anticipate and are prepared for a higher living cost than are those without dependents. Where women without dependents are dependent on state benefits for income, they will be worse off financially than those in a similar position with dependents, who will normally qualify for more benefits.

### Comparison between Expected Risk and Benefit weightings and Actual Problem and Benefit weightings

It is notable that actual benefits are consistently rated more highly than are actual problems, the percentage of individuals rating expected risk scores more than the midpoint ranged from 11% to 50%, and expected benefits scores ranged from 15% to 92%. While actual problem scores ranged from 9% to 42%, and actual benefit scores ranged from 45% to 92%. These results reflect Janis and Mann's (1977 p.84) case study reports concerning the greater attention individuals give to benefits than to risks.



While the relatively little attention given to expected risks may suggest that individuals are giving insufficient attention to, or are underestimating potential problems, on the whole the relative ratings given to actual benefits and actual problems indicate that this is not the case. The college experience is an even more positive one than people anticipated. These women are good at predicting what will happen, in so far as this can be measured by their consideration of particular factors, and give appropriate levels of consideration to relevant items. While acknowledging any study based on retrospection must be treated with caution and that this result may also be seen as evidence of consistency theories, Janis and Mann (1977) and Festinger (1964), which state that when people make a major life changing decision, their future behaviours are directed at confirming that decision as the right one. Nevertheless results more importantly confirm that the college experience is a life enhancing one, people have made the 'right' choice.

*Respondent - The negative feelings predominated at the beginning of the course but faded towards the end. By the end I was very happy with all aspects of the course.*

### Well-being

**Aim 4 - To examine the relationship between the consideration and the strength of agreement attached to the experience of these same items and subjective well being.**

The scale scores for subjective well-being demonstrate similar patterns of reliability to those reported by Warr (1990). The alpha coefficients indicate the scale scores to be reliable for the college population and therefore suitable for use in analyses. In addition to affect, aspiration and competence, the Warr (1990) scales include items concerned with negative job carry over. While the impact of work on personal life has been documented, the impact of personal life on working life has not been similarly explored.

As previously suggested, there is a great deal of indirect evidence that confirms home life has an impact on working lives, for example Hanson (1983) points out that women's access to employment is governed by family life-cycle effects. Brown (1976) reports that women with children under 16 years expressed greater financial dependence on work than either childless women or those with grown up children. The domestic demands on women's employment cannot be studied separately from the unpaid work that most women do at home in their roles as wives and mothers. Cooper and Marshall (1976) report that most of the research concerned with associations between work and mental health has been correlational and cross sectional, they do not rule out the impact of some third factor like education or living conditions or out of work lives and habits. Campbell et al (1976) point out that the domains that are closest and most immediate to personal lives are those that most influence subjective well-being. The work of Elias and Main (1982) demonstrates that it is women's home lives that contribute to their being employed at a level below their skills and experience. Pearlin (1980) reports that whether or not a job has negative consequences for depression depends on how integrated it is with family roles. The qualitative data from this study also confirmed that personal life can have a considerable impact on the experience of being at college, feelings of happiness, trauma or distress invade the whole life space. While Warr's (1990) work is primarily concerned with the impact of work on well being, this study is concerned with the whole life space of the person and carry-over from home to work would provide a useful addition to the scales. The subsequent information could provide useful information for a counselling/advisory situation.

### **Predicting subjective well-being**

#### **College-related well-being (Mean score 4.96)**

The multiple regression used to explore the relationship between subjective well-being and the various scale scores, ie motivators to

change, expected and actual benefits and expected risks and actual problems, showed that the actual benefit and actual problem scores were most useful in predicting college related subjective well-being for all groups: respondents who were previously in employment, those who were not previously in employment and those with dependents.

**Non-college related well-being (Mean Score 4.33)**

The motivator score was most useful in predicting non-college well-being for respondents who were previously in employment, those who were not previously in employment and those with dependents. Although the relatively large values for the difference between  $r^2$  and adjusted  $r^2$  indicated that results are not generalisable beyond the sample population.

It had been tentatively hypothesised that in the light of theories of anticipatory inoculation the expected risk score would be useful in predicting SWB. However, actual problem and actual benefits scores consistently contribute more to the prediction of college related subjective well-being, than do expected risks. Previous research reports the tendency of decision makers in particular circumstances to focus on the perceived benefits of a decision and resist giving attention to the disbenefits. Theories of conflict reduction, Festinger (1964), bolstering, Janis and Mann (1977) and Zajonc's (1980) suggestion that dissonance takes place precisely because the decision maker does not carefully weigh up the pros and cons of a decision task because he/she knows what he/she wants may also contribute to this tendency and explain the relative lack of importance of expected risks in enabling prediction of SWB.

It is not unexpected that the regression results for non-college related well being are less robust and consistent than those for college related well-being, since it was the college experience that was the focus of this study. While whole life theories emphasise the futility of studying individual parts of the life space in isolation, the variation between

college and non-college related SWB scores would suggest that the carry over effect from one circumstance to another is not total. Warr (1990) does not give an explanation for using the two scores, beyond referring to domain specific and context free SWB. It seems likely that his non-job score serves as a base measure that would highlight any pathological effects that might carry over and result in abnormally high or low job scores. The utility of the inclusion of items relating to negative home carry over has previously been discussed. It may be that the addition of negative carry over items from home to work might result in a more robust, generalisable instrument. It is of interest that the motivator scores consistently contribute most to the prediction of non-college related well being, this may be because the motivator scale items are primarily reflective of the non-college life of the individual.

#### Multiple Regression of Factor Scores

Multiple Regression Analyses were also performed on the factors highlighted in the PCA, in order to explore their relationship with the various aspects of well-being.

College-related well-being for the group previously at home was best predicted by two actual benefit factors, life satisfaction and self actualisation, the expected risk factor, course concerns, and the actual problem factor, overload.

Non-college related well-being for this group was influenced most by the motivating factor, personal disaffection and the actual benefit factor, self actualisation.

For those previously in employment the same expected risk and actual problem factors were as important in predicting college-related well being as for those not in employment, course concerns and overload.

Non-college related well-being for this group was best predicted by the motivator for change, personal disaffection.

The differences between the employed and the not previously employed groups in terms of expected risk and actual problem factors should be noted. They indicate an emphasis on different items for different groups would be appropriate in a counselling situation. In contrast to the regression using the overall scores, particular expected risks were useful predictors of subjective well-being for both groups. Course concerns is applicable to both groups as being a useful predictor of college-related well-being. Motivating factors are again shown to be most useful in predicting non-college well-being.

While the results for the overall regression indicate that the actual problems experienced by the individual consistently have an important impact on the experience of well-being, the results particularly for the regression on the factor scores indicate the importance of expected risk factors relating to the college experience. This would suggest both the need for vigilant decision making and practical assistance from the college authorities in addressing risks that are within their province and/or educating both tutors and students to deal with concerns such as overload.

*Respondent - Unfortunately two months into the course I was told I was too old to go into nursing although I will complete the course and take the UKCC test.*

#### Summary

The wide age range of respondents lends support to theories which emphasise life course models of adult development, with transitions marked by life events rather than by chronological age. The results also lend support to theories of crossover, which portray a society in which the activities of individuals are less inhibited by the norms traditionally attached to age.

The sample population included both job changers and returners and may be seen as confirming a picture of society in which further education is

an important means whereby women have the opportunity to transcend barriers of class, educational achievement and early expectations.

The similar distribution of partnered and non-partnered individuals is confirmation that women in partnerships are as likely to be in work and to recognise the importance of skilled work outside the home as are unpartnered individuals.

The prompts for change are primarily non-utilitarian. *I felt I was not fulfilling my potential* was most important and applied to job changers as well as returners. The results confirm that when looking for work people seek far more than simple monetary rewards; results affirm the importance of the 'latent' consequences of employment.

## Differences between groups

### *Age Differences*

There were differences between mature and young students in terms of expected risks; younger students focused on making money, whereas for older students there were feelings of being selfish and concerns over life organisation. Important actual benefits for the young related to satisfaction with the life course chosen. For older students there was similar satisfaction with the here and now, but also an emphasis on future gains.

### *Lifestyle Differences*

The expected risks concerning feeling selfish and life organisation were important for individuals with partners. For the unpartnered, financial, social and practical differences were important. This group also differed in terms of actual benefits. Partnered individuals focused on the utilitarian gains for self and others, enjoyment, finance for family and career options, and unpartnered on the non-utilitarian, doing

something positive with life, being treated like an adult and the utilitarian financial and job security. Actual problems for unpartnered individuals were the expense of college. For partnered respondents, feeling guilty and problems related to caring for family and going to college were important.

### *Dependents*

The sample population comprised some lone mothers, since 60% had dependents whereas 46% had partners.

For those with dependents the emphasis in the expected risk scale was on the impact of their behaviour on friends and family. For those without dependents, the emphasis concerns the impact of their behaviour on themselves and people not liking the idea. There were also differences in expected benefits. For those with dependents the emphasis was on the here and now, feelings of pleasure in doing something for self and for others. For those without dependents there is greater concern with doing something positive with life and finance. The groups also showed differences in terms of actual problems. For those with dependents there were a number of utilitarian and non-utilitarian problems including coping with home and work, guilt, getting to college and earning cash, for those without, the feeling that college was expensive.

### **Benefits and Risks**

By far the majority of consideration was given to benefits, both utilitarian in terms of new skills and improving employment prospects and the non-utilitarian *I wanted to do something for me*. Whereas expected risks were given far less consideration than expected benefits, the group with dependents did give the family related risks greater consideration than the group as a whole gave more the more general risks. Time pressure was a particular consideration for the group with dependents.

An exploration of the relative attention given to expected and actual benefits and risks/problems indicates that on the whole people are good at predicting what will happen, although cognitive restructuring to avoid dissonance is always an important consideration in interpreting results. On the whole the actual benefits weights exceed the expected benefits. However, there are some instances in which weights given for actual problems appear to exceed the weights given to the comparable expected risks, for example in items concerning finance, time for recreation, tutors' attitudes and especially exams. Such comparisons should, however be treated with caution because of changes in wording, timescale and the aggregate nature of the data.

### Well-Being

The relatively high well-being scores confirm the value of desired change. The results of the reliability tests of the Warr (1990) scales indicate this to be a useful measure of subjective well-being for this particular population. However, the lack of robustness of the non-college scores in the regression, the literature review and individual comments by respondents suggests a useful addendum to the scale could be items relating to negative carry over from home to work. The literature suggests that crises act as prompts for change, crises that prompt women to further their career prospects may well be ones that emanate from problems in the home. There is little doubt that because of wage differentials in the UK the woman without a partner is generally financially disadvantaged.

While it had been tentatively hypothesised that expected risk scores, as evidence of anticipatory inoculation, would be a useful predictor of college well-being, the actual benefit and actual problem scores were more so. However, the multiple regression using the factor scores indicated the utility of particular risk factors concerning course problems and overload in predicting subjective well being at college.



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### Overall discussion

The discussion reviews some of the key points of this research.

This research is a whole person approach to career decision making, it has gone some way toward integrating life change theories and decision making with reference to two groups, older workers and women returners with respect to their career change behaviour. The study of the psychology of adulthood is increasing and according to Smelser (1980) it shows the signs of groping incoherence and experimentation that characterises a new field of enquiry. Much of the work in this field is interdisciplinary. Although firm conclusions may be difficult to draw in an integrative study in part because of its nature and the lack of comparable earlier research, adult development is an important area. This study is an attempt to explore and contribute to the knowledge surrounding a very real and practical problem.

The results for the two study groups have been discussed previously. While the two studies are not directly comparable, since the LENTA study is a development from the earlier work with B&Q, there are similarities and commonalities in some of the items and impressions that emerged and these will be compared.

### The importance of change

Many theorists have pointed to the importance of change as a demonstration of engaging in the life process. To choose not to respond to the imperative for personal change, whether externally or internally driven is to choose boredom at the expense of self-actualisation (Atchley, 1985). Much of the research on decision making and motivation reflects the idea that decision making is a response to a problem. Both the B&Q and the LENTA studies confirm a sense of disaffection with

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'The danger is that older workers will just become cannon fodder in the demographic crisis... pulled in as a short term stop gap, not treated as the valuable and scarce resources, which they actually will be.' - Marc Thompson, IMS.

present life style on an affective and/or situational level as a prompt for change. For the vast majority of respondents their job change activity is a proactive response to answering a psychological need for fulfilment. The LENTA study indicated that both a deterioration and an improvement in family circumstances acted almost equally as prompts for change. Change is an important challenge to the individual in the life course, and proactive response to either the practical or psychological need for change is a developmental issue and exceeds the boundaries of a problem solving activity.

### The prompts for change

The important item that influenced change for the B&Q older workers who were job changers was *I felt like a change*. For the group not in employment a number of factors had similar importance, these were *I wanted to contribute to the family income, I felt I was not fulfilling my potential, I felt out of things not working, I did not like being unemployed, I had time on my hands* and, rather less important *I needed the money*. For the LENTA women students the motivator for change was *I felt I was not fulfilling my potential*; this far outweighed any other considerations for both the previously employed and the not previously employed groups.

These results indicate that for both groups the emphasis is on non-utilitarian gains. Primary motivators for change are concerned with what Jahoda and Rush (1980), in work on the negative consequences of unemployment, refer to as the latent consequences of working.

The need for self-actualisation is clearly important, a dissonance between the person one is and the person one could potentially become. There emerges a general level of dispiritedness with the lack of constructive activity in daily life, as well as a concern with more material gain. These prompts for change tie in with the major life theories.

Making a financial contribution to the family is important for the unemployed older worker, but this differs from the concept that money is a main motivator for working per se. Money in this society is the necessary prerequisite for staying alive, however this does not diminish the importance of other factors in people's work lives. As suggested earlier, research has shown that working conditions have a marked effect on various aspects of well-being, not only on feelings related to work, but also on affective and psychosomatic symptoms and how the overall life situation is appraised, Kirjonen and Hanninen (1986). This is not surprising when as Cooper and Payne (1985) have pointed out, employment conditions are frequently over-demanding or insufficiently challenging, stressful, tedious, lacking in direction or organisational support, low paid and in addition, in some jobs physical conditions may be unpleasant, unhealthy or even dangerous. The urge for income for both the older workers and women returners, is not the only intended consequence of employment. Despite all the evidence emphasising the importance of other factors, and confirmed by the data in this study, money is seen by many employers as the main motivator for people working, while this remains the perception there will be a misfit between what employees want and expect from their working lives and what employers provide. Martin and Roberts (1984) point to the low expectations that women have from their jobs which compounds the problem. Implicit in this is an acceptance that men are first and foremost workers and primary breadwinners and have to secure the best pay and employment conditions possible, while the situation for women is rather different.

As children grow mothers are less involved in the phenomenological day to day responsibilities for care, they have more time to think, more time to be discontented and to talk and discuss. The nature of their lives whether they are in paid employment or not leads them to make new relationships with those with a different life experience. A similar opportunity may occur for older people as family responsibilities are shed. Unemployment has also been shown to have positive consequences

for some, Fryer and Payne (1984). There is room in these situations for growth and development as well as stagnation and degeneration.

#### **The expected benefits of change**

For women the main perceived benefits of change were *I wanted to learn new skills, I wanted to improve my employment prospects and I wanted to do something for me*. For the older workers the perceived advantages of paid work were *It enables me to use my abilities and Paid work gives me a sense of personal worth*. These results suggest a period of self-examination, where individuals review their personal values and seek to lessen the disparity between their hopes and present realities. For both groups the valued aspects of employment are concerned with self-development.

#### **The actual benefits**

The actual benefits for women returners were *I enjoy being on the course, I have learnt new skills, I feel I am doing something positive with my life and I feel I am doing what is right for me*. For B&Q job changers the important items concerning attitudes to working now were *I enjoy working, I have the opportunity to use my abilities and Life is more interesting*.

The similarity between the expected and actual benefits of change suggest that individuals are generally well informed and vigilant in their decision making. Many of the employment demands of this group have been answered in terms of both utilitarian and non-utilitarian gains. In their study, Kirjonnien and Hanninen (1986) found that distress decreased as a result of job change. They conclude that changing to a more challenging job was beneficial for those that actually did so. Taken as a whole, the level of agreement with the actual benefits statements; the relatively high subjective well-being scores for the women students;

the positive attitudes to working now; the satisfaction score and the significant increase in self perception for the older workers, are all indicative of the value of desired job change. This result is confirmed in work by Perosa and Perosa (1983) who outlined effects of job change, such as "Feeling whole or integrated for the first time in my life happy", "Free growing in self confidence" and "Liking selves better". Statements such as *I feel I am doing something positive with my life* and *Life is more interesting* reflect the impact of work on the whole life space. Results lend themselves to a number of interpretations. As Kirjonnen and Hanninen (1986) state of their study, regarding the association between job change and mental health, it may be the reduction in the stressfulness of the work situation that results from change; the desired change that in itself is beneficial; or the attainment of a significant aim that promotes mental health. Diener (1984) points out that an important question is whether happiness comes from already having one's desires fulfilled, from having recently achieved a desire or from the process of moving toward desired objects.

The problems people expect and actually encounter as a consequence of job change

The LENTA women students generally gave relatively little consideration to the possible risks attached to attending college. Attention to expected benefits far outweighed expected risks, a perhaps not surprising result. Presumably those women for whom the expected risks were greater than the expected benefits would not elect to be at college. The risks that are given most consideration are the utilitarian, *I will have considerable time pressure* and *The stress of taking exams worries me.*

For the group with dependents, the family related risks are weighted far higher than general risks, but still relatively low (less than 50%): *The possibility that course work would leave me with less time with my children*, for the group to whom it was relevant *Possible difficulties in*

*attending functions at my children's school and for the 85 women for whom it was applicable Possible difficulties in covering child-care costs.*

Of the actual problems for the women students, *I am concerned about my ability to perform well in exams*, weighted highly by 63% of students, far outweighed any other consideration and exceeded the expected risk. This suggests that this item merits particular attention in any counselling situation; students need to be prepared.

Actual problems for the B&Q older workers were rated very low with *Lack of confidence in my ability to do the job* and *Lack of self confidence with regard to meeting new people* both rated highest at 11%. Older workers as a group frequently come across stereotyped assumptions relating to age, such as they are too slow, their productivity is low or that they are unwilling or unable to learn (see Chapter 7). These results suggest that this is not the case, but that the older workers are anxious to do their work well.

While the rational actor, the expectancy x value and the optimising models of decision making, suggest that within the limitations of information processing capacity the individual will weigh up all the pros and cons of a particular problem, there is a considerable disparity for both students and older workers in terms of the amount of consideration and importance attached to benefits and risks/problems. Attention given to benefits far outweighs attention given to problems. This lends further support to work by Janis and Mann (1977, p.83-84). The need to reduce uncertainty as outlined by Kruglanski and Klar (1985), which results in the bringing to a close the consideration of pros and cons, may go some way to explain an apparent pre-occupation with particular aspects of the decision, in this case the expected benefits as opposed to the expected risks. As Zajonc (1980) points out, people know what they want to do, and will seek and pay attention to information that confirms their decision. People do not get married or divorced, commit murder or suicide or lay down their lives for freedom,

or for that matter change their jobs or decide they want access to further education on detailed cognitive analysis of the pros and cons of their actions but because it is what they want to do.

#### **Problems with measuring successful decision making**

The information contained in the questionnaires is retrospective and as such there are problems inherent in interpreting the results. There is also concern with the validity of self-report measures; conscious distortion and response artifact are important considerations in studies of this nature. The design of the second study, which was in effect a before and after matching task, may have led to attempts at consistency, although this did not appear to be the case.

The concept of the rational actor, the optimising model and conflict theory suggest that more successful decisions are made when an optimum amount of information is taken into account, and that if people are aware of the possible negative outcomes they will be more contented with their decisions. The purpose of worrying about a problem is to make the individual more vigilant and to act as a form of emotional inoculation, enabling the individual to increase tolerance for post-decisional distress. However, the tendency for individuals to focus on particular aspects of a decision problem, in this case the expected and actual benefits of job change, at the expense of more negative items, suggests that less than vigilant decision making may be taking place. Nevertheless, the various measures of mental well-being indicate that appropriate decisions have been made, even where less than ideal procedures may have been used.

It may be that individuals are not happy with the decisions made, but for some reason claim that they are. Possible explanations for this lie in the psychological re-structuring of perspectives aimed at reducing dissonance that takes place once a decision has been made. Cognitive dissonance theory, bolstering and simply mixing with a group of like minded individuals may account in part for the number of good matches



between expected and actual benefits in the LENTA study, the relative lack of consideration and importance attached to negative consequences in both studies and the overall satisfaction with the decision made. Tinsley, Kass, Moreland and Harren (1983) suggest a post-decisional stage in which people attempt to accommodate themselves to the occupational environment they have selected by changing attitudes and behaviours.

Zajonc (1980) emphasises the primacy of affect over cognition which may also explain why asking the individual about past decisions is fraught with problems. As Zajonc (1980) points out, not all affective experiences are accompanied by verbal or other cognitive representations and when they are such representations are often ambiguous. He reports that individuals have no access to the cognitions that occasion, mediate or cause actions that are part of their attitudes or determine their preferences, consequently respondents will not report either the decision making process or its outcomes accurately. People do not need to convince themselves by careful review: they know what they want and like. Zajonc (1980) cites Nisbett and Wilson 1977 who take an extreme stance in their study, concluding that introspective reports about influences on respondents' evaluations, decisions and actions were so unreliable as not to be trusted.

Individuals tend to adapt to all events no matter how fortunate or unfortunate. Over time events lose their power to evoke effect. This adaptive tendency may influence the accuracy of decision making research and measures of satisfaction.

There is no dependable way of objectively assessing the success of a decision, because to evaluate the ultimate success of a decision it is necessary to take into account the negative values of the bad consequences as well as the positive values of the good consequences, and there is no way of obtaining qualitative scores for these. Weiner (1972) suggests the only way of measuring good decision making is by examining the quality of the procedures.

No matter how good the decision making procedure, it is the end result that counts, despite the inherent difficulties, such as lack of conscious awareness and the psychological machinations that may reduce pre or post decisional anxiety. An important measure of decision making success is to ask decision makers for data on post decisional satisfaction or regret. Relying on process measures is not enough. As Cooke and Slack (1989) point out, certainty in decision making is rarely a possibility. Few decisions, however well structured and few decision makers, however confident, can be sure that predicted outcomes will actually occur. Happily, conditions of total uncertainty are equally unlikely. An imperfect correlation is to be expected between quality of procedures and outcome, there are so many intervening variables. Arnold (1985) outlines the need to observe relationship between process measures and outcome ratings in various contexts.

In any retrospective study of the decision making process based on the protocols of individuals, it is difficult to tease out what people actually thought about in a constructive way, weighing up the pros and cons, and what took most precedence in their minds. Janis and Mann (1977) summarised a variety of studies showing that people usually made decisions in a very haphazard fashion, often resulting in increased vulnerability to setbacks. Zajonc (1980) points out that it is extremely difficult to demonstrate that there has actually been any prior cognitive process whatsoever in decision making. To ask retrospectively: "How much consideration did you give a particular item?" may seem reasonable when attempting to identify how much attention it was given. However, what actually happens in the decision making process may well be quite different from what is reported. People may be focusing on what looms largest for them at any one time, suggesting both the primacy of affect over cognition and confirming the satisficing model. This difficulty is not to deny the usefulness of retrospective studies. In real life decision situations this method may be the only available one. However, this study serves as a useful reminder that cognitive processes are complex and not easy to tap. Tversky and Kahneman (1979) have demonstrated that the

numerous axioms of decision theory that give decisions their rational flavour are blatantly contradicted by experimental results. Such statements provide confirmation for the validity of models that are flexible and person-centred.

### Measuring outcomes

Despite the problems inherent in measuring outcomes it is reasonable to conclude from the measures of subjective well-being, for the women students; the satisfaction score and increase in self perception by the older workers, all of which suggested positive mental health, that the decision to change was a successful one.

While it is important to recognise the existence and influence on results of machinations aimed at reducing dissonance, whether of a psychological or practical nature, it is unlikely that in normal as opposed to pathological circumstances people will continue to convince themselves that a situation they find unsatisfactory is acceptable. People have to live with themselves. If feelings of disaffection prevail as a consequence of making a poor choice, these feelings will herald the need for a further change. From their life experience, individuals recognise that events frequently have both positive and negative aspects. People learn from past and current experience. The primary concern is with the well-being of the individual, if the individual achieves this by psychological game playing it is not an issue in this context.

The direction of causality of subjective well-being is impossible to determine in a cross sectional study. It is possible to argue that people were able to change their life styles precisely because they are feeling good and were high in SWB before they started, however the data concerning prompts for change suggests individuals were in fact experiencing a certain disaffection with their previous life style. Nevertheless, it is recognised that the groups in this study represent a population who had sufficient personal resources and self-esteem to

act to change their lives. Arnold (1989) points out that if career decision making is an important developmental task, then accomplishing and sustaining it should indeed lead to increased life satisfaction. It is not surprising that if a person has an important goal and has worked hard to attain it, failure will produce substantial unhappiness and success will lead to much happiness.

### **Employment of women and older workers**

The difficulties that blue-collar workers, especially women, experience in climbing the occupational ladder has been well-documented. Elias and Main (1982) report that more highly qualified women are locked out of the labour force because of a shortage of part-time jobs in occupations that utilise the skills and experience gained in full-time jobs held prior to family formation.

Organisations need to recognise the problem of a long-term labour shortfall. Few companies have responded in a tangible way, few have developed specific policies for women and older workers or re-training for employees.

In 1991, in Great Britain, female manual workers earned on average 62.9% of the hourly earnings of male manual workers. Female non-manual workers earned on average 63% of the hourly equivalent of their male counterparts, EOC (1992). It is important that women, who are increasing in number in employment and are in considerable numbers in the employment areas covered by this study (in the retail trades 62% of employees are female and in clerical and secretarial jobs, 75.2% are female), should be treated in the same way as their male counterparts. The present disparity can only lead to discontent in the workplace:

Respondent - *'For the pay I receive one could not expect me to have an ambitious outlook and it could not be achieved - unfortunately'*

There has been evidence in the media that in the current recession some employers are taking advantage of these wage differentials and employing more women, on a part-time basis to cover previously full-time jobs, because women expect to get paid less.

As women gain confidence through their experience at work or through education, promotion may become increasingly important. Kirjonen and Hanninen (1986) lend support to this view. They suggest that job satisfaction and the mental health of industrial workers could be enhanced by improving the possibilities for career development in 'dead-end' jobs, by creating more challenging and autonomous work roles and by reducing physical, chemical and ergonomic hazards in the work environment. As Giele (1980) points out it is not surprising that if a job is fairly simple and limited by meagre education and narrow contact, growing old is unlikely to result in the elaboration of mental powers.

Ron Leighton, chairman of the 1989 all-party Parliamentary committee on employment, expressed the fear that: "Older workers bore an unfair share of redundancy during the recession. If another recession occurred there would be pressure for them to go first and this would be equally unfair." There is no doubt we are now in that new recession, unemployment figures exceed 3 million. It is to be hoped that the positive experience of employers of older workers is such that older workers do not fall victim to the recession. It is particularly important for companies to remain competitive, employing workers on merit, not on arbitrary criteria such as age or sex.

The present anti-discrimination legislation allows for reverse discrimination and refresher training designed specifically for those who have been out of the workforce but does not oblige employers to provide equality of opportunity (Fonda and Moss, 1976).

There are limits to the power of legislation. The barriers to equality of opportunity for women are rooted in individual psychology and

socialisation. The 1974 Home Office White Paper on equality for women pointed out that 'the causes of continued inequality are complex and rooted deeply in traditional custom and prejudice', Martin and Roberts (1984). A fundamental change in attitude is necessary; attitudes endemic in society do not change quickly.

Equal opportunities in practice should mean that potential and existing employees are judged on criteria free from any arbitrary characteristic or value judgement that can be made about them on the grounds of sex, race, age or disability. Judgements should be made on a person's ability to do a job. Age limits discriminate against older women and men and act as a barrier to equal opportunities.

The workforce of the future will be older, and compared with their parents the elderly of today are mentally much younger and live longer. They represent a valuable human resource that should not be squandered. As with attitudes to race and sex, employers' attitudes to age may be seen as having a long way to go. B&Q, along with a number of other employers, for largely pragmatic reasons are moving towards this goal. The results to date are encouraging, showing benefits for both the worker and the organisation. It is important in economic, industrial and psychosocial terms and on an individual and societal level that such policies continue to develop and do not fall prey to recession.

Respondent - *'I love my work and feel more outgoing. I am able to meet the public, it makes me feel in touch with the outside world'*

### **Well-Being**

Access to appropriate employment has long been recognised as an important factor in psychological well-being (Warr, 1982; Pryor and Davis, 1989). As unemployment rises there will be an increasing number of people unable to make the major positive life changes that are

appropriate for them, and there are those who will have unwished for change thrust upon them. Incidences of psychological problems are increasing. Adaptation to change is an essential part of engaging in the life process and growing through the life cycle. Occupation is a primary factor in determining income, prestige and place in society, it is not surprising that social circumstances that prevent change in this direction have such a negative impact on the person.

Despite changes in attitude on the part of Government and the positive experiences on the part of employers the current recession may have a profound effect on the employment of both women and older workers.

### **Individuality**

The wide age range of both the older workers and the returners is support for crossover theories, a life course rather than an age related life stage model. The age-irrelevant society remains a myth in the labour market as long as employers uses age as a discriminatory tool, but women are marrying later, child rearing is often later, older people are living longer and more actively and there is a shift in the age of the population. People with adequate pension prospects look forward to an active retirement. More is expected from life and people are able to respond to change as a life-enhancing experience. Both the B&Q and the LENTA studies showed the need to focus on individual differences in any model designed for counselling adults on career change decisions. The demographic and qualitative data is testimony to the very different lives people lead. The over 50s are not a homogenous group nor are the women students. In the older workers group there are people with young children. In the women students for example, there is a 20 year old who at age 15, while studying for her O levels, had responsibility for a home and a dying mother. Life course models give an overall view, but flexibility is important and what is appropriate advice for each individual will vary according to their unique life pattern.

The emphasis on individual differences in this study confirms the need for a model based on the person. The decisional balance sheet of incentives as outlined by Janis and Mann (1977) fits this criteria. Its starting point is identifying what is important to the individual. This information can then be used as a framework for optimal action.

Cooke and Slack (1990) show that models need not be sophisticated, mathematical and high-powered, but can be used to aid decisions in many ways and at all stages of the decision process. The simplest way a model can enhance understanding is by acting as a vehicle for communication. Debate can aid the generation of new ideas.

While a concentration on individual differences is essential for a useful counselling checklist that will support the person in their decisions, the counsellor also needs to encourage creativity in generating new options. In addition to highlighting the importance of individual life patterns, this research has identified both individual items and factors that are important for job change decisions and are useful in predicting satisfactory decision making, as defined by measures of positive well-being. It is suggested that identified items and factors are used as a base, as outlined in Chapter 19 of this study, from which counsellors can assist their clients in identifying items that are salient to them in developing their personal decisional balance sheet.

Socio-psychological studies have demonstrated that people vary widely in the values they hold, the ends they pursue and what they require and expect of life, as well as in their personality characteristics. The differential impact of life cycle changes for different groups, for example, men and women, are influenced by opportunity. The factors that may influence individuals at different life cycle stages in career choice include family considerations, marriage, attitudes, traumatic life events, education, cohort, personality type, aspirations, expectations, position towards parents, geography and social climate. Individuals do not select at random from contingencies. Personal



resources such as intelligence, appearance, strength, health, temperament and initiative have an important bearing on what may be defined as realistic alternatives. The guidance, support and help available from others are also important variables that influence choices even within the constraints of the age-grading system. Self (1981) points out that parenting is not the only important event that occurs in the years from age 20 to 50. Occupations are chosen, leisure acts are planned, property is acquired, stature is gained, people move in and out of immediate family situations. A multitude of interactions and inter-relationships occur that may have crucial importance for development.

The combined influence of such items are infinite and carve out the individual life space of the person. In addition the individual is capable of some self direction and choice. Atchley (1985) confirms that it is because of its complexity that the life course must be a heuristic concept. There is no one life course there are many.

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The object of whole-hearted commitment is not the world but oneself, as the moral task of self-actualisation. This must be stressed because of the frequency with which persons in the situation of choice objectify the choice and neglect themselves. In effect such persons look to the world to make the choice for them. They forget that what is to be decided is not what is, but what is to be done by themselves. The possibilities of choice are not first in the world but initially in persons. What one chooses wholeheartedly is the self one shall strive to become, a becoming that contributes to the world. - Fiske

## Overall Conclusion

This study has explored decision making outside the normal range of the middle classes and career decision making beyond the usual group of graduate students. It shows that older workers are flexible and open to training opportunities, and that individuals who leave school with little formal education can respond well to opportunities to change and develop work related skills. It confirms that consequential decision making is a complex process not least because individual lives are so diverse.

1. The literature emphasises the stressful nature of change. The majority of respondents in the B&Q study were not made anxious by change but were on the contrary, excited by it. This excitement is reflected in the strength of agreement with statements such as *I enjoy working, Life is more interesting and I have opportunities to use my abilities.*

There are a number of possible explanations for such excitement at the expense of anxiety. Firstly the B&Q workers, who represent a group who are generally disadvantaged in terms of getting work or being able to change occupation because of their age, are actively seeking important changes in their lives. They are members of a large group of changers and therefore there is strong likelihood of peer group support and empathy. Respondents are entering an organisation that has a positive attitude toward their peer group as evinced in the recruitment policy.

The data lends support to life change theories that confirm the importance of self re-evaluation in the regulation of self esteem and confirms a study by Watts (1981) in which the majority of reasons individuals gave for job change were proactive positive moves toward desired futures.

The results indicate the importance of exploring particular changes that contribute to individual stress and individual well-being.

There has been much in the literature about the negative effects of the full-time mothering role, unemployment and even ageing which can have a negative impact on self confidence and self esteem. However, periods out of the labour force when used as opportunity to take stock of one's life may do much to boost confidence. Childbirth and the growing family may be seen as providing a unique opportunity for some women to reassess their lives and the number of educational courses aimed primarily at women is evidence of this.

Both the changers in the study of older workers and the women returners were self-electing and proactive. As such, despite discrimination towards them as members of disadvantaged groups, they have a clear advantage over those individuals so restricted by history and circumstance that they cannot even contemplate change.

The results of the questionnaire surveys and the interviews show that there is little doubt that overall these people expected to succeed in their chosen life changes.

2. The study provides support for the Janis and Mann (1977) contention that non-utilitarian considerations are as important or more so than utilitarian considerations in career change decisions for older workers and women returners (see Chapter 4 p.40). This confirms the importance of identifying all types of considerations when facilitating decision making.

3. The items of importance to career change decisions in this study population conform to Janis and Mann's (1977) categories, utilitarian and non-utilitarian gains and losses for self and significant others in the balance sheet of incentives. It is therefore proposed that items highlighted in this research should be included in a decisional balance sheet aimed at enabling both older workers and women returners in their career development decisions, as outlined in Chapter 19 of this study.

4. Individuals in the study of women returners gave more consideration to the expected benefits of making a decision than to the risks. This is a phenomenon that Janis and Mann (1977 p.83) report. However the data does not, nor was it intended to provide formal support for the Janis and Mann contention that individuals immediately prior to the decision point tend to bolster the benefits of a decision.

Nevertheless, these results do have implications for the counselling situation, in terms of giving careful consideration to the timing of the decision counselling session, ensuring that it takes place relatively early in the decision making procedure.

The tendency for people to concentrate on benefits rather than risks indicates that a particular point should be made of exploring potential problems associated with a job change. The data suggest the need to concentrate on the less obvious non-utilitarian gains and losses, the 'extras' related to working as well as the utilitarian ones.

Providing a forum for discussion through counselling or individual interviews would highlight problems and benefits and start the person thinking about items they had not previously considered.

5. The data suggest that the well being of the women returners is affected by certain experiences during the course. Results demonstrate the relationship between certain decision making items and subjective well being. The actual benefits and actual problems experienced at college have an important impact on subjective well-being.

The multiple regression of the factor scores indicates that the expected risk - *course concerns*, the actual problem *overload*, the actual benefits - self actualisation, and *life satisfaction* and the motivating factor *personal disaffection* are all important predictors of subjective well being.

The data in both studies lend support to Maslow's (1968) notions of the importance of higher order needs to the well-being of the individual. The factor *self actualisation* is an important predictor of both college and non-college well being and *life satisfaction* an important predictor of college well being for the group not previously in employment, this may reflect a situation in which there is a particular appreciation of feeling satisfied with current lifestyle at college by those individuals who were not previously in employment. The negative effects of unemployment on individual well-being have been well documented .

For the B&Q workers self perception and high satisfaction scores reflect the perceived benefits of working including *It enables me to use my abilities* and *Paid work gives me a sense of personal worth*.

6. These data lend support to notions both of differences between men and women in salient attitudes to work and to notions of crossover. For the men in the B&Q study issues such as *I have a better social life* and *I do not have sufficient time for my family*, for the women issues such as *I have more self confidence*, *My whole life is better organised* and *I have the opportunity to use my abilities* lend support Neugarten and Guttman's (1958) proposition that with age men become more conscious of their own nurturant and affiliative impulses while women are more tolerant of their own aggressive egocentric impulses.

Promotion is an important issue for B&Q workers, particularly for men and those who were not previously in paid employment. For women in both studies, the opportunity to use their talents in the work situation is important.

7. While it is generally accepted that in this society, money is the main reason for working. Fryer's (1992) research suggests that the non-pecuniary aspect of employment can become more important as people mature. This is certainly the case with the B&Q group. This may be because their financial commitments are less as children have left home or there is an age or experience related re-evaluation which results in

different aspects of work becoming more salient. The data demonstrate that for the women returners group, financial reward is only one factor in their decision to attend a course aimed at career development.

8. The data give useful information about similarities and differences between groups. This has useful implications for a decision counselling checklist, which was a key aim in the Lenta study. For the college students there are no significant differences between men and women in their motivation to attend college or their experience of same. Nor are there differences in motivators to attend college between partnered and unpartnered respondents, those with or without dependents and young and mature students. This confirms the commonality of intention when attending college for quite disparate groups.

There are, however, differences between different groups in terms of expected risks, actual benefits and actual problems.

Although there are similarities in behaviours in terms of attending college or job change between individuals of various ages there are also broad age related differences between the respondents in the two studies. For example only 29% of B&Q employees state *I have too much to do in too little time* compared to 42% of the returners group that confirm *It is difficult to cope with the work involved in doing the course and home and family responsibilities*. While 6% of B&Q workers confirm the statement *Difficulties in arranging family care*. 26% of women returners state *I find it difficult to arrange family care*.

It should be noted that while B&Q respondents may be relatively free of child-care dependents, they may well have greater responsibilities for elderly dependents.

The data support Levinson's contention that certain issues are salient at particular life stages for the individual. The wide age range of the women returners suggests the need for a system that caters for a wide variety of individuals.

9. Over a quarter (27%) of students have cause to complain of the attitudes of some tutors. Reference has already been made to the important skills involved in teaching adults. The unsatisfactory attitudes and interpersonal skills of a number of professionals in their dealings with the public may be considered endemic in society as evinced in the necessity for documents such as the Parents' Charter, the Patients' Charter and the recent highly critical government report on lawyers. Education programmes aimed at changing attitudes and improving inter-personal skills are appropriate for those responsible for educating adults.

The stress of examinations was an important problem for 63% of respondents. Examinations are a particular source of stress for adults. Colleges need to be aware of this and introduce practices to minimise these concerns and assist and familiarise individuals with examination techniques.

The interview data confirm the importance of providing a forum in which students can get together. Similarly the majority of students felt that advice before starting their courses would be helpful. Use of the checklist and encouragement to consider the cons as well as the pros of attending college might be helpful for these people.

10. The majority (60%) of the women returners had dependents. Women with responsibilities at home expressed particular difficulty with studying and fitting in everything they felt responsible for. Some assistance with time management and counselling as to sharing and delegating home responsibilities could be helpful to those who feel overwhelmed. Open forums, involving other family members and raising their awareness of the importance and workload involved in pursuing education could be an effective strategy for some people.

Child-care costs were a problem for some students. It is a reasonable supposition that this is why some women stay away from the workforce/student body. The 41% who express concern in the LENTA



sample are the tip of the iceberg. Access to affordable, local childcare is a prerequisite of a society which increasingly needs to employ women. College-based creches are helpful for young children but to answer all childcare needs, for children up to 14 years, a national programme is needed.

The data in both studies argues against the type of policy makers outlined in Green's (1976) study who start from the premise that women are not career conscious. Although questions about work commitment were not asked, the qualitative data demonstrated the level of commitment and work interest of all the B&Q workers. The results of the study of returners argues against the fact that women are prepared to accept low grade employment (Martin and Roberts, 1984; Ginsberg, 1976). This is a group of individuals, many of whom have young children (85% with children under 12 years) and many of whom have relatively low educational qualifications who have high aspirations and are attempting to improve their future employment prospects.

11. Financial concerns were important for the students. Being quite clear about potential costs before course commencement, so that people are at least prepared for the more obvious costs, such as transport, is important. One group of students had not been told about examination costs in advance and this was causing great concern. Students also found using the subsidised canteen expensive. Facilities for making drinks and eating packed lunches would be useful.

12. While Levinson reports relatively low variability in the age at which transition periods begin and end, suggesting that this finding violates the long held and cherished idea that individual adults develop at different paces, the data in this study argue against Levinson's proposition. The results of this study support another contention of his that individuals progress at different speeds in what he calls their multiple careers. While life stage theories suggest that development is uni-directional, hierarchical and sequenced in time, cumulative and irreversible, these data indicate otherwise. Examples

include the 7% of of B&Q respondents with children under 16 years of age, the woman in the same group who at 50 years plus had her first job interview, the 20 year old in the Lenta study with years of heavy responsibility behind her, and the whole group of women 'returners' attending college whose ages ranged from 16 to 62 years.

### Summary

The main preoccupation of students of adulthood has been whether the life processes are patterned, and if so how. This research confirms previous work that suggests they are only broadly so, family and occupational contours vary considerably. The broad range of life patterns confirms the need for flexible modelling. Vaillant (1977), referring to a student study aimed at developing a model for career counselling, states that the purpose in doing it was the belief that the research would allow prediction, and college counsellors could interview sophomores and tell them what they should do with their lives. This proved not to be the case. He found the life cycle to be more than an invariant sequence of stages with single predictable outcomes and comments "People's lives are full of surprises". As Lowenthal Thurner and Chiribioga (1975) point out it is not so much being 40 years old that is important, as being 40 years old and having adolescent children, or being 40 years old and recently divorced.

The traditional shape of the human life-cycle is under pressure. While social institutions have supported rigidities in the life-cycle, the desirability of these rigidities is being called into question by current social trends. The need for a less abrupt transition from education to employment, for more flexibility in mid-career, for more gradual deceleration in the latter part of the career and for more attention to the changing nature of sex-roles in the home and in employment is clear.

There is a capacity for change across the entire life span. It is what is happening in one's life that is important and the happenings in people's lives are infinitely variable. As Giele (1980) points out, the essential similarity of developmental tasks regardless of chronological age or stage of life are concern for living life to the full and achieving integrity of the self. These are recognised as central tasks for all age groups whether young or old or middle aged.

## Chapter 19

### Recommendations

1. All the items in the Lenta survey were identified as salient in interviews with individuals representative of the sample population. It is therefore suggested that all the items included in the scales for the Actual Problems and Actual Benefits [Appendix 16] be included in a checklist for counsellors to explore with students who are considering embarking on returner type courses. Identified items could be entered under the following headings as outlined in the Janis and Mann (1977, p.407) balance sheet:-

Tangible gains + and losses - for SELF

Tangible gains + and losses - for OTHERS

Self-approval + or self-disapproval -

Social approval + or disapproval -

### 2. Procedure

It is suggested that counsellors open the counselling session by referring to the checklist and stating that these are some of the problems as well as the benefits that students have identified as relevant considerations on past courses. The counsellor should then go through the list of items identified by the students in this study. The checklist can be used as a guideline by means of which the counsellor can assist prospective students in defining the four main categories in the balance sheet schema, using items in the checklist as examples. By doing this the student will be encouraged to give all categories of consideration due attention.

Having talked about the checklist in a general way the counsellor should then refer to the items that previous students identified as being especially important asking if the prospective student had thought about a particular item and whether they felt certain items were relevant to their own situation. Where particular concerns are identified relevant

advice of a practical nature should be forthcoming. For example in relation to concerns over childcare the counsellor should have access to information about local provision and information on grants and funding and discuss these with the student.

If problems arise that are intractable then at least bringing them to the student's conscious awareness may be helpful. Certainly in terms of being able to assure the student that others have experienced a particular problem in the past but the problem has rarely proved overwhelming and other people on the course are likely to share a similar experience.

3. Counsellors should pay particular attention to items that were weighted highly by respondents in this study, for example:

**Tangible gains + and losses - for SELF**

*Learning new skills +*

*Improving existing skills +*

*Making new friends +*

*Using time constructively +*

*Good performance on the course +*

**Self-approval + or self-disapproval -**

*Enjoyment on the course +*

*Doing something positive with my life +*

*Pleasing myself not just others +*

**Social approval + or disapproval -**

*Being treated like an adult +*

4 Counsellors should be careful to draw particular attention to potential risks because of the tendency of individuals, as identified in this study and in the literature, to focus attention on benefits rather

than risks when making decisions. Some problems are particular concerns for those with children. Problems that are relatively important include:

**Tangible gains + and losses - for SELF**

*Performing well in exams -*

*Coping with work and family responsibilities -*

*Lack of opportunity to earn money -*

*Lack of time with family and friends -*

*Expense of being at college -*

*Childcare costs -*

*Difficulty in attending functions at school -*

*Spending quality time with children -*

**Tangible gains + and losses - for OTHERS**

*Lack of time with family and friends -*

*Difficulty in attending functions at school -*

*Spending quality time with children -*

**Social approval + or disapproval -**

*Unsupportive attitude of some tutors toward those with family responsibilities -*

5. Although all the actual benefit and problem items are considered relevant because they were collected from the sample population, there are certain items that were identified in the DFAs as being of special significance to certain groups and it is therefore suggested that the counsellor makes a particular point of exploring these with the the relevant individual. For example, the counsellor could say to a student with children, "Students with dependents often find it difficult to cope with all the things they haveto do, have you thought about how you will manage, do you think this is going to be a problem for you?"

For students aged under 26 years salient items identified in DFAs are:

**Tangible gains + and losses - for SELF**  
*Improving chances of financial security +*

**Self-approval + or self-disapproval -**  
*Performing well on the course +*

**Social approval + or disapproval -**  
*Feeling valued by people important to me +*

For students aged 26 years and over salient items identified in the DFAs are:

**Tangible gains + and losses - for SELF**  
*Using time constructively +*  
*Improving family's financial future +*  
*Improving chances of earning a good salary +*

**Tangible gains + and losses - for OTHERS**  
*Improving family's financial future +*

For students without partners salient items as identified in DFAs are:

**Tangible gains + and losses - for SELF**  
*Improved chances of financial security +*  
*Improved chances of finding a secure job +*  
*Being at college is expensive -*

**Tangible gains + and losses - for OTHERS**  
*Opposition from people important to me -*

Self-approval + or self-disapproval -  
*Being treated like an adult +*  
*Doing something positive with my life +*

For students with partners salient items identified in the DFAs are:

Tangible gains + and losses - for SELF  
*Difficulty in coping with home and family responsibilities -*  
*Improved career options +*

Tangible gains + and losses - for OTHERS  
*Improved financial future for family +*

Self-approval + or self-disapproval -  
*Enjoyment being on the course +*  
*Guilty feelings about going to college -*

For students without dependents salient items as identified in DFAs are:

Tangible gains + and losses - for SELF  
*Life is better organised +*  
*Improved chances of finding a new job +*  
*Being at college is expensive -*

Self-approval + or self-disapproval -  
*Doing something positive with my life +*

For students with dependents salient items identified in the DFAs are:

Tangible gains + and losses - for SELF  
*Difficulty coping with the work involved in doing the course and home  
and family responsibilities -*  
*Not enough time to earn extra cash -*



*Transport to college is difficult -*

*Self-approval + or self-disapproval -*

*Feelings of guilt about attending college -*

*Enjoyment on the course +*

*Pleasing myself not just others +*

6. The multiple regression analyses demonstrated that certain factors were useful in predicting subjective well-being, it is suggested that counsellors draw prospective students' attention to the items in these factors. The motivator item Personal Disaffection can be used to encourage the student to examine how he or she is feeling about life at that point in time and therefore whether attending college is a sensible option.

*Tangible gains + and losses - for SELF*

*Course concerns -*

*The stress of taking exams -*

*Ability to perform well on the course -*

*Anxiety about meeting new people -*

*Overload -*

*Not enough time with family and friends -*

*Difficulty coping with college work and home and family responsibilities*

*Feelings of guilt about going to college -*

*Tutors not understanding the difficulties in returning to education -*

*Self-approval + or self-disapproval -*

*Self actualisation +*

*More self confidence +*

*More self-esteem +*

*More confidence in meeting new people +*

*Increased sense of personal worth +*

*Family and friends seeing a positive change +*

*Feeling more valued +*  
*Being better organised +*

*Life Satisfaction +*

*Doing what is right for me +*  
*Pleasing myself not just others +*  
*Doing something positive with my life +*  
*Enjoying being on the course +*  
*Using my time constructively +*  
*Performing well on the course +*

*Personal Disaffection*

*Bored in previous job -*  
*Not getting anywhere with my life -*  
*Feeling depressed -*

7. The checklist is a base line from which the counsellor then encourages the student to generate his or her own salient items in the relevant categories, which it is acknowledged may be overlapping, to complete a personal balance sheet grid. The student can then be asked to rate items on the completed grid for importance using standard scales similar to those outlined in the questionnaire for the Lenta study [Appendix 16]. It is anticipated that thorough completion of the balance sheet in this way and exploration of the items with the counsellor will prepare students for attendance at college.

8. A similar checklist could be developed from the items that were salient for respondents in the B&Q study, to assist older workers in their job change decisions. The DFAs that demonstrated differences in salient attitudes and experiences of work between men and women could be used to identify items that counsellors should make a particular point of discussing with relevant individuals.

### **General Recommendations**

1. The sample profile suggests that older individuals have fewer educational qualifications than younger people. The availability of education and training initiatives beyond formal schooling are particularly important as the need for a skilled workforce increases; such initiatives need to be affordable and accessible to the appropriate population.
2. The B&Q programme of targetting older workers has been useful for both employer and employee. Other organisations, particularly government agencies, could usefully follow this lead. Similar strategies for targetting of other disadvantaged groups could provide valuable talents to answer the long-term demographic crisis.

### **Further Research**

#### ***Older Workers***

1. A follow up study with the B&Q workers would be useful to ascertain whether their levels of satisfaction continued beyond the initial 'honeymoon' period of work.
2. A follow up study could identify whether opportunities for career development and training were sufficient and the degree to which this was an important consideration as individuals gained experience at work.

#### ***Women Returners***

3. While subjective well-being at college was a useful immediate measure of decision making success, the intention underlying returner type courses is to facilitate the return to work, a useful follow up study would be to find out whether:

- a) women got the jobs they wanted
- b) the extent to which courses had helped women in their career development
- c) a current measure of subjective well being.

This information would provide a longer term measure of decision making success.

4. The problems inherent in any retrospective study have been explored previously; these may be especially problematic in an exploration of decision making because of pre and post decisional behaviours. A useful procedure would be to repeat the study, exploring the expected risks and benefits at the point of course registration and following this with an exploration of actual benefits and problems at a later stage, several months into the course.
5. As previously stated the respondents in the LENTA study represent a biased sample in terms of the risks and benefits of attending college. A useful strategy for accessing those potential students who decide against the college option because the risks outweigh the benefits, would be to interview them on pre-registration open days, at job centres, schools, playgroups, mother and toddler groups etc. Accessing individuals in this way is not straightforward and consequently sample size might be small, nevertheless a knowledge of the risks for those who do not opt for college would make an important addition to the model. With empirical evidence it might be possible for colleges to develop strategies for minimising these risks and encouraging students.

#### *Both Groups*

6. A small study to explore the utility of the decisional balance sheet of incentives with older workers and women returners, using the items identified in both studies as prompts to generate consideration and discussion.

7. Then and now, comparative studies to ascertain the extent to which employment prospects for both women returners and older workers have been affected by the current recession. A useful method would be using information such as the EOC data.
8. As previously intimated in the text, a study to identify carry over items from home to work and the inclusion and testing of these in the appropriate scales.

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