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DIFFERENCES BETWEEN OLDER WOMEN UNDERGRADUATES WHEN COMPARED BY MARITAL STATUS

The purpose of this study is to assess the relationship between marital status and other variables in older women undergraduates (over 25) and to apply these findings to advising. Psychological adjustment variables varied by marital status as did some sociodemographic and academic variables. Using t-tests and ANOVAs, married students compared to non-married students were found to be consistently better adjusted (happier, more satisfied, having higher self-efficacy in getting what was wanted in life): and were less likely to be full-time students. Divorced students were generally more heterogeneous than other groups while having more financial problems than non-divorced students and, surprisingly, also having higher self-esteem. Single students were less well adjusted, experienced major financial stress, had poorer grades, yet persisted to graduation at a higher rate than non-singles. The older female students may require added attention from university personnel to make higher education a positive experience. Implications and recommendations for advisors are discussed for all marital status categories.

Older students are coming to college in increasing numbers and are filling seats in classrooms being vacated by younger students (Trends in Higher Education, 1982). Research on this population has changed dramatically over the past three decades. Early studies primarily reported frequencies including items such as sociodemographic variables (Halfter, 1963; Hansen & Lenning, 1963), reasons for return to school (Bross, 1967; Durcholz & O'Conner, 1973; Erickson, 1968; Letchworth, 1970), and academic achievement (Carnegie Commission, 1973; Hull, 1970; Lunneborg, Olch & DeWolf, 1974).

Later studies often focused on barriers, such as institutional, situational, and dispositional, to education for older students (Cross, 1981; Ekstrom, 1972). These barriers make higher education more difficult for this population which already often leads a complex life offering little flexibility. Several studies suggested it is these barriers which contribute to attrition for older students (Bean & Metzner, 1985; DelDin, 1980; Mardoyan, Alleman & Cochran, 1983).

Studies to date have usually either chosen to group all older students together, or have separated them by sex (Carnegie Commission, 1973; Hansen & Lenning, 1963; Reed & Murphy, 1975) or by age (Halfter, 1962; Young, 1977). Comparative marital status has seldom been a selected variable by which to study these students. When marital status has been used, generally only one specific group is studied such as married students (Gilbert, 1982) or welfare mothers (Young, 1977).

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It is interesting that marital status has not been viewed as an important variable for hypothesis testing when the Census Bureau says that of the women 25 and older who begin college, singles are most likely to complete a degree followed by marrieds, with divorced women third, and with widows being the least likely to get a degree (1984). In previous studies single students ranged from 5% (Sands & Richardson, 1984) to 25% (Geisler & Thrush, 1975), married students varied from 58% (Geisler & Thrush, 1975) to a norm of 75-77%, and divorced students ranged from 8% (Erickson, 1968) to 15% (Magill & Cirksena, 1978). Some of the inconsistent findings between studies could be a consequence of summing findings across marital status categories despite having varying proportions of subjects in different categories. Byrne's (1960) finding that married older students get better grades than single older students is in a rare study comparing subjects by marital status. There has also been little emphasis on effects of psychological variables such as life satisfaction (a cognitive measure) and happiness (an emotional measure) on this older student population (Campbell, Converse & Rodgers, 1976).

The purpose of this paper is to identify whether, and if so, in what ways, older women students belonging to different marital status groups differ in sociodemographic, academic, and psychological variables and in retention in school. It is hypothesized that older women students are nonhomogeneous across marital status categories and that these categories of women will differ significantly on some variables. It is also hypothesized that graduates will be better adjusted psychologically than dropouts across all categories of marital status since it is assumed that better adjusted people can better handle the problems (or barriers) of returning to college and will be more likely to persist to a degree. Advising may possibly then need to be tailored according to the woman's marital status.

Advisors who work with older students may be helped in their work by understanding: 1) whether knowing an older female student's marital status will help make educated guesses about directions to take in advising, 2) if there are special problems encountered by members of different marital status groups, and 3) whether members of any marital status group(s) are at more risk for dropping out. If it can be determined that given marital categories are more at risk for particular problems (financial, academic, emotional, etc.), advisors may be more quick to identify potential or developing problems. Advisors can then assist students by referring for counseling, suggesting course load adjustments, steering toward facilitative campus services or networks, or providing pre-entry group or individual orientation to likely problems which students could encounter.

METHOD

Participants

Undergraduate women who were at least 25 years old upon registration for fall term 1984 at a large university in a medium-sized midwestern city were contacted in three mailings at two-week intervals in May/June 1986. Questionnaires were deliverable to 584 of the 628 students randomly selected by computer using 1984 addresses. Of the 363 respondents (62.2% response rate), 194 (53.7%)had graduated, 41 (11.5%)had withdrawn from school, 107 were current students, and 19 had stopped out for a term or transferred. The three dropouts who left because they achieved all they wanted at school were not included in the analyses of dropouts. Two were mistakenly identified by the computer as being in the targeted group and were not used in tabulations.

The subjects' mean age was 34.6. Twenty-eight percent were single, 50.4% married, 17.7% divorced, 2% widowed or separated, and 2% did not give their marital status. Although 28% were not employed, the rest were evenly divided between those who were employed one-fourth-, one-half-, three-fourths- and full-time.

A majority (89.4%) had attended college one or more previous times. The most frequently cited single reason for not completing college earlier was the lack of a purpose or goal (22%). Most returned for a variety of personal reasons (50.6%) although career reasons held a strong second place (44.2%). Half attended full-time in their last year of school, 38% attended part-time, and 13% did both.

Their mean grade point average (GPA) from previous college experience was 3.01, while their mean current cumulative GPA had improved to 3.17.

Instrument

The survey included questions with multiple response options on sociodemographic variables, academic variables, grades, and psychological adjustment, plus one open-ended question requesting other comments about their college experience. Psychological adjustment was measured using Rosenberg's Self-Esteem Scale (1965), Duttweiler's Internal Control Index (1984), and a series of four-point scales on other variables. A post card thanking people for participating was sent two weeks after the initial mailing, and a new cover letter and survey (with self-addressed stamped return envelope) were sent to nonresponders after four weeks.

Analysis

Single, married, and divorced categories were treated separately by summing across all categories of marital status except the one currently of interest. This allowed testing of significance by two-tailed t-tests on separate pairs of groups. These comparisons were 1) single women compared to all of the rest of the respondents who are here called the non-singles, 2) married women compared to all of those not married, and 3) divorced women compared to all who were not divorced.

Following analysis of the full subject pool, only those who dropped out of school or graduated were compared within the single, married, and divorced marital status categories. Again, two-tailed t-tests were used for sociodemographic and academic variables. One-tailed t-tests were used for psychological adjustment variables since graduates were predicted to be better adjusted. Finally, two-way ANOVAs (marital status by graduates/dropouts) were used to tease out the separate and/or interaction effects of marital status and educational status. The level of significance was set a priori at $p < .05$.

RESULTS AND IMPLICATIONS

Comparisons of Sociodemographic, Academic, and Psychological Variables by Marital Status

Comparisons among all subjects are shown in Table 1. More significant relationships were found using two-tailed t-tests when comparing single with non-single and married/not married categories than were found for divorced/not divorced comparisons. Pairwise differences were most striking ($p < .001$) on the variables of income, presence and number of children, age, perceptions of adequacy of/problems with finances and hours of employment, number of reasons for previous withdrawal, efficacy in getting what is wanted in life, and happiness during school. Other strongly significant differences ($p < .01$) show in enrollment status, life satisfaction, and self-esteem.

Single/Non-Single • Compared to non-single women in the study (non-single includes divorced, widowed, and separated as well as married women), single women were clearly younger and less likely to have children (both $p \leq .001$). They also reported the lowest household income during school ($p < .001$). While 3.0% of them had incomes at or above $40,000 (the highest category offered), 38.6% had incomes under $5,000 and 61.2% had incomes under $10,000 while in school. Despite usually having no dependents, singles found their annual household income during school to be less adequate and reported more financial problems than non-singles (both $p < .001$). These findings contrast with the fact that they reported more hours per week of employment than did other subjects ($p = .037$).

Educationally, single women were more often full-time students than were non-single women ($p = .002$). Singles accumulated more education prior to this entry to school ($p = .048$) and gave fewer reasons for previous dropping out of college than did non-singles ($p = .003$). Although all were generally good students, singles had a lower cumulative GPA than non-singles ($p = 0.15$).

Several psychological adjustment factors were significantly different for single women. Singles were less satisfied during school ($p = .015$), found less happiness during school ($p = .005$), had more difficulty getting what they wanted from life ($p = .005$), and had poorer self-esteem ($p = .006$) than was true for non-single women.

Responses to open-ended questions suggest that these singles may have incurred debts while returning which they perceived as only payable by staying in school to complete a degree, despite the unpleasantness of being a student. Many also reported how disappointed they were once they left school that no one had better prepared them for the job market in their chosen fields.

These findings suggest that older single women may be in school at some cost to themselves. They may be stressed financially, may juggle more classes with more hours of employment than others, may not feel very good about their lives, and may be underinformed about post-college life.

Advisors may want to pay particular attention to this group, being sure students get accurate information on the job market in their areas of interest and in other fields they may wish to pursue. An advisor, being the person most likely to see them on a one-to-one basis, may help by recognizing their feelings of oddness and isolation in the midst of a younger population are compounded by not having family with whom to discuss things at the end of the day. Helpful outreach may include suggestions for social and professional networking options and/or offering oneself as a support/sounding board to be used as needed. These students may be the part of the older female clientele most needing to be channeled to older student support services on campus.

Married/Non-Married • Married women were more likely to have children, and to have more of them, than non-married women (both $p \leq .001$). They were older ($p \leq .001$) and had higher family incomes than other subjects ($p < .001$). Incomes at or above $40,000 were reported by 33.5% of the marrieds. Their second most frequent income was in the $30,000 to $34,999 range, with the bracket of $35,000 to $39,999 being in third place. Marrieds considered their income to be more adequate than did non-marrieds ($p < .001$). They experienced fewer financial problems than their counterparts ($p \leq .001$) while working fewer hours per week ($p = 0.25$).

Table 1

All Subjects by Marital Status

Dependent Variable	Single (N = 101) vs. Not Single (N = 260)	Marrietl (N = 182) vs. Not Married (N = 179)	Divorced (N = 65) vs. Not Divorced (N = 296)
two-tailed t:			
Income	10.78 *** b	13.98 *** c	5.14 *** f
Having Children	14.40 *** b	8.91 *** c	1.89
Number of Children	13.71 *** b	6.92 *** c	1.00
Age	9.48 *** b	3.99 *** c	1.82
Income Adequacy	3.96 *** b	7.00 *** c	4.11 *** f
Financial Problem	4.44 *** a	6.57 *** d	2.45 * e
Hours Employed	2.10 * a	3.86 *** d	1.98 * e
# Reasons for Previous Withdrawal	3.18 ** b	.51	4.28 *** e
Getting What Is Wanted In Life	2.82 ** b	4.06 *** c	1.33
Happiness During School	2.87 ** b	3.24 *** c	.34
Enrollment Status	3.19 ** a	3.11 ** d	.29
Life Satisfaction During School	2.46 * b	3.11 ** c	.67
Self-Esteem	2.80 ** b	1.76	2.20 * e
Life Satisfaction Since School	1.12	3.07 ** c	1.96
Cumulative GPA	2.45 * b	.30	.06
Present GPA Minus Previous GPA	.37	1.34	2.27 * e
Years of Pre-entry Education	1.98 * a	1.30	.22
Number of Reasons for Return	.40	1.97 * d	.99
Locus of Control	1.25	.02	1.22
Expect Degree Without Break?	.91	.47	.07

* $p<.05$; ** $p<.01$; *** $p<.001$

Higher score for a = single; b = not single; c = married; d = not married; e = divorced; f = not divorced.

Married women were less often full-time students than were non-married women ($p=.008$). They also listed fewer reasons for the last return to school than did non-married women ($p=.050$). All were generally good students with cumulative GPAs similar to those of non-marrieds.

Marrieds claimed more satisfaction both during and since leaving school than did all non-marrieds (both $p=.002$). Additionally, they experienced more happiness during school ($p<.001$) and saw themselves as more able to get what they wanted out of life ($p=.005$) than did non-married women.

In their open-ended responses, several married women expressed that they felt their marital status bound them geographically. Others reported their biggest stresses were in balancing too many roles, in the problems of commuting (and parking), and in finding child care (for those with younger children).

Advisors may concentrate on keeping this group abreast of the current local job market and job market forecast and on helping them find the best courses for their purposes which fit their limited time slots or alerting them to alternative course formats such as correspondence and/or television courses. Continued encouragement of their long-term efforts toward reaching their degree goal is a must for these women. Advisors may also need to become advocates encouraging their campus to provide adequate child care for their older students' children.

Divorced/Non-Divorced • Divorced students were the most heterogeneous group on several measures, which led to fewer differences between them and the rest of the population. Although divorced women did not differ from non-divorced women in age or in the presence or number of children, income variables were highly significant differentiators. Their household incomes were lower than those of non-divorced women ($p < .001$). Divorcees' most frequent income was $5,000 to $9,999, followed by income under $5,000. Incomes at or above $40,000 were reported by 6.2% of the divorced. They found their annual household income during school to be less adequate than did non-divorcees ($p = .016$) and experienced financial problems more often than non-divorcees ($p = .037$). Divorced women were employed more hours per week than those who were non-divorced ($p = .047$).

Although divorced women differed little from others on academic variables, they gave more reasons for previous withdrawal(s) than did those who had never experienced divorce ($p < .001$). Cumulative GPAs were almost exactly equal for divorcees and non-divorcees.

Divorced women had higher self-esteem ($p = .050$) than did non-divorced women. This finding could be due to pride in their accomplishment of going back to school despite a failed marriage, or it could be due to some self-examination process which many people experience as a result of divorce. Another explanation may be that among those women whose marriages had failed, only those with stronger self-esteem took the risks of returning to school. This finding is of great interest, but since it was unexpected, no follow-up questions were built into the design. No other psychological adjustment differences were found.

Due to the diversity found among the women in the divorced group, marital status provides fewer clues for advising strategies than for any other group. Financially, divorced women students express difficulties similar to those of single students. However, they appear to be better adjusted as a whole. The presence of children in the home seems to differentiate those divorcees who experience multiple role strain. These parents may need referrals for networking with others to offer respite from constant responsibility and to trade support and tips on handling single parenting and combining it with college.

Comparisons of Dropouts and Persisters by Marital Status

Examination of findings on single women who graduated versus single women who withdrew, married graduates versus married withdrawers, and divorced graduates versus divorced dropouts suggests that the marital status of women in this study was an important variable in their persistence/attrition status (See Table 2).

When comparing the 194 graduates in the study to the 38 dropouts, graduates differed from dropouts proportionately only among the singles. Singles included 28% of the graduates but only 16% of the dropouts ($p = .044$). Married women included 47% of the graduates and 63% of the dropouts; 19% of the graduates and 21% of the dropouts were divorced.

Although several findings in the above section were at the $p \leq .001$ level of significance, the most highly significant findings in this section are at the $p \leq .01$ level. Interestingly, no differences were found in age or in GPA variables between graduates and dropouts in any group.

Single graduates were more likely to attend full-time than were single dropouts ($p = .003$), and more expected to get a degree while in school this time ($p = .004$). They also reported more life satisfaction during school than single withdrawers ($p = .036$), but the categories were reversed when the single withdrawers claimed more life satisfaction since leaving school than did single graduates ($p = .050$).

Married graduates were employed fewer hours weekly during school than were married dropouts ($p = .028$), were more likely to attend school full-time ($p = .039$), and more often expected to get a degree this time ($p = .007$).

Married graduates enjoyed more satisfaction with their lives after leaving school ($p = .036$) and had higher self-esteem ($p = .026$) than did withdrawers. They also saw themselves as being more able to get what they wanted out of life than did the married dropouts ($p = .017$).

Table 2

Dropouts Compared to Persisters Within Marital Status Categories

Dependent Variable	Single Graduates (N = 55) vs. Dropouts (N = 6)	Married Graduates (N = 91) vs. Dropouts (N = 24)	Divorced Graduates (N = 37) vs. Dropouts (N = 8)
two-tailed t:			
Enrollment Status	2.82 * g	2.00 * g	3.09 ** g
Expect Degree Without Breaks	3.52 * g	2.87 ** g	1.85
Financial Problem	.77	.78	2.89 * g
Income	.55	.25	2.50 * d
Hours Employed	1.73	1.89 ** d	1.09
Income Adequacy	.64	.91	1.88
Number of Children		1.24	1.26
Cumulative GPA	.59	.57	1.62
one-tailed t:			
Getting What Is Wanted In Life	2.98	4.29 * g	3.96 * g
Self-Esteem	2.30	3.94 * g	4.06 * g
Life Satisfaction Since School	3.36 * d	3.62 * g	2.16
Life Satisfaction During School	3.68 * g	.02	1.32
Cope with Crises	2.12	1.82	3.66 * g
Happiness During School	1.18	2.70	2.16

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

g = graduates score higher; d = dropouts score higher

Divorced withdrawers apparently did not need a college degree for economic security since they claimed significantly more income ($p = .037$) and more adequacy of income ($p = .040$) than did divorced graduates. Although no differences were found in employment between graduated and withdrawn divorcees, those who graduated were more likely to have attended school full-time than were those who withdrew ($p = .003$).

Divorced graduates were more confident of their ability to get what they wanted out of life than were divorced women who dropped out ($p = .029$), claimed to be more able to cope with crises ($p = .030$), and expressed higher self-esteem ($p = .024$).

These comparisons show that graduates were distinguished by carrying more credit hours in all categories of marital status. Income differences only differentiated divorcees, and hours of employment was not a significant variable within any marital status group. Except among divorced women, the expectation of getting a degree while in school this time was important in identifying graduates. When adjustment variables differed significantly, they were generally in the direction of better adjustment for graduates. Although single students as a whole had evidenced poorer psychological adjustment than others, single graduates did report more life satisfaction during school than single dropouts.

These findings suggest that grades, employment, and income may all be difficult problems for older students while in school but that they are less likely to be the causes for dropping out. Although single students were more likely than others to graduate, as a whole the women in this study who were better adjusted and determined to get a degree this time were more likely to remain in school. Perhaps, then, advisors should worry less about the students' financial problems. Advisors may focus instead on helping women build self-confidence in their coping ability and discover parts of their lives where they can gain satisfaction or a sense of mastery.

Most of the married students who dropped out indicated that they intended to complete their education later. This return was most often dependent on family demands lessening. Their checklists on issues about leaving as well as their open-ended responses primarily indicated that their multiple roles required a reprioritization of goals for now, but that they would tend to their educational aims later. Advisors may wish to encourage married students to be realistic about juggling multiple roles. An alternative approach may be to discuss the possibility of discontinuing some of their roles while remaining in school. Older women students who do make multiple re-entrances to and exits from higher education should be encouraged to do so without feeling guilty or incompetent.

Two-way Analyses of Variance by Marital Status and Criterion Groups

In an attempt to differentiate whether the above findings were the effects of dropout/persister status, marital status, or both, a set of comparisons using analysis of variance was made between dropouts and graduates using marital status as a second independent variable. Alpha was set to $p < .01$ in the ANOVAs and in Tukey's post hoc pairwise comparisons (120 df) to compensate for problems of finding significance by chance with multiple ANOVAs.

While no interaction effects were significant, seven main effects for marital status and four main effects for criterion groups (graduates versus dropouts) were found (Table 3). Since the results shown in Table 1 used all 361 subjects and the ANOVAs used only the 225 women who graduated or withdrew and gave their marital status, some results here vary from earlier findings.

The strongest effect for marital status was on the income variable. Married students' mean incomes of $30,000-34,999 were much higher than the means of $5,000-9,999 for single students (HSD = 1.121) and $10,000-14,999 for divorced students (HSD = 1.246). Both the marrieds (mean age = 35.93, HSD = 2.295) and the divorcees (mean age = 35.78, HSD = 2.950) were older than the singles (mean age 30.64). Perhaps the older of the subjects have accumulated life experience and maturity which better enable them to handle the return to school.

Married students appear to have a better quality of life than others. Compared to singles, they believed they were getting more of what they wanted out of life (HSD = .308), were more satisfied with their lives during school (HSD = .333), were happier during school (HSD = .266), and claimed an overall advantage of being better adjusted according to a composite adjustment scale (HSD = .409). Compared to divorcees, married students were more satisfied with their lives once they were out of school (HSD = .398) and showed a better composite adjustment (HSD = .506). Divorced and single students did not differ on psychological variables.

Table 3

F-Ratio from Two-Way ANOVAs (Marital Status X Graduates/Dropouts) for 13 Dependent Variables

Dependent Variable	Main Effects		Interaction Effects	
	Marital Status	Criterion Groups		df
f =				
Income (1)	58.952 **	2.090	4.070	222
Age (1) (2)	19.502 **	.590	.357	223
Getting What Is Wanted in Life (1)	6.098 *	3.737	3.942	223
Happiness During School (1)	5.833 *	1.737	.870	222
Adjustment Scale (1) (3)	5.750 *	3.052	.263	151
Life Satisfaction During School (1)	5.502 *	.172	1.895	183
Life Satisfaction Since School (3)	4.905 *	1.002	3.270	190
Expectation of Degree (4)	.601	35.943 **	.205	183
Enrollment Status (4)	1.631	17.807 **	1.411	222
Hours Employed (5)	3.921	10.105 *	.087	223
Cumulative GPA (4)	3.601	9.669 *	.158	221
Ability to Cope/Handle Crises	.023	4.070	.672	223
Self-Esteem Scale	1.493	3.052	2.692	220

* p<.01; ** p<.001

(1) = married higher than single in Tukey's post hoc analysis
(2) = married higher than divorced in Tukey's post hoc analysis
(3) = divorced higher than single in Tukey's post hoc analysis
(4) = graduates higher than dropouts
(5) = dropouts higher than graduates

Main effects for criterion groups account for several academic and one other difference. Compared to dropouts, graduates were more often full-time students, had higher GPAs, were more sure during their college careers that they would graduate this time without further breaks from school, and were employed fewer hours per week during school.

Although marital status groups were thus differentiated by several psychological adjustment factors, they did not differ on any educational variables. Conversely, the attrition versus graduation groups were differentiated primarily by educational variables as well as by hours of employment. The lack of interaction effects is particularly noticeable.

These results suggest that the differential interventions by marital status groups recommended earlier may more affect older students' experience while in school than their attrition status. Apparently marital status is not a highly important variable in attrition for this group. Advisors' roles may therefore be to assist older students in having a positive experience in school (and becoming satisfied rather than critical alumni). With employed students, advisors may point out their increased possibilities of attrition and discuss relative advantages and disadvantages of working versus carrying more classes.

SUMMARY

This study supports the hypothesis that older undergraduate women do differ on some, but not all, sociodemographic, academic, and psychological variables when studied by differing marital status categories. Furthermore, other differences appear when controlling for dropoutlpersister status and when using both dropoutlpersister status and marital status as independent variables. Although not all psychological adjustment variables differ as predicted in favor of better adjustment among graduates, several effects were found in that direction. Only one finding (single graduates being less satisfied than single dropouts since leaving school) was in the opposite direction from that predicted. This may be a reflection of the severe stress which many single students seem to experience during school combined with the disillusionment many of them reported with the work world upon graduation.

The better psychological adjustment among the married women is striking. They seemed comfortable with their somewhat slower pace through (or in and out of) school. They seemed to have more problems with their multiple roles than with finances, which tended to be a stronger deterrent to other students.

Divorced students were more diverse than either married or single students, especially on the psychological adjustment variables. While single parenting among divorcees could have made their lives more difficult, some divorced parents as well as divorced non-parents were managing well while others were stressed. Marital status alone does not give us much information about this group. Perhaps more useful data could be obtained if future analyses were performed separately for divorced parents and divorced non-parents. It might be discovered that the divorced non-parents resemble the always single group and the divorced parents could be a unique sub-group.

Of all groups studied here, single students may give the most cause for concern to the higher education community. They reported inadequate income as well as poorer psychological adjustment and poorer grades (although none were in the probationary status range) than other students. Although they graduated at a higher than expected rate, they frequently reported disgruntlement with school. They often cited their own determination to succeed in what they perceived as a hostile educational setting. Many felt trapped, believing that they had to finish

the undergraduate degree as the only possible route to relieving the indebtedness they had incurred by returning to school. They spoke of inadequate support systems and of having to give up independent living, returning to live with families or in dormitories. Several were very critical of the inflexibility of the university bureaucracy, of faculty who seemed to them to be threatened by older or worldly-wise students, and of what they perceived as punitive financial aid arrangements ("I can't eat what I spent last year").

Some complained bitterly after graduation that they had been inadequately advised about the possibilities for employment in their chosen field and wished that they had been better advised when choosing a major or a career field. A few deeply regretted having made the sacrifices to get the degree and wished they had simply quit before their investment became greater than their likely payoff.

The results of this study suggest that academic advisors may want to further extend their efforts to students who may feel alone or isolated in the university (which could include some divorced students without families), steering them to services available in the university. These students are likely to appreciate and benefit from: 1) assistance in increasing their awareness of possible sources of financial assistance within and outside the university for older students and of the potential job market for older women in their chosen fields, 2) suggestions for employment in the school while a student, 3) extra attention to converting previous transcripts to comply with current graduation requirements, and 4) a supportive presence for whatever they need to discuss while in school. Some of those whose psychological adjustment seems to be detrimental to their academic progress may need more active encouragement from their advisors to seek counseling.

For some students who are in school for career reasons, the most useful role an advisor could play may be to assist them in assessing the cost-effectiveness of school: whether being in school is really worth the costs they may be paying versus their likelihood of getting ahead in the job market as a result of their particular educational plan.

This study is limited, particularly in the analyses of graduates versus dropouts within the marital status categories, by the relatively small numbers of dropouts. Since these are subjects who are more difficult to reach, a larger scale study would give more definitive results.

Results of this study could also be different in other settings such as in a smaller school, a large-city school, or a community college. More information should be gathered, too, on what these older students specifically want from the school, on the support systems which are useful in and outside the school, on the relative stressfulness of various problems the students face, and on differences between single parents and other single (and/or divorced) students. Most importantly for advisors, future research which compares older students by marital status categories should specifically inquire as to what the students received from their advisors, an evaluation of what they received, and what they wish they had received. Furthermore, other variables than marital status need to be studied to find causes for attrition in this population.

This study has only begun to touch on the effects of marital status on older female students and has raised particular concern for the older single woman student. Perhaps others in advising can suggest further differential ways to reach out to these students.

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