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College Shock: Adjusting to the University Experience

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COLLEGE SHOCK: ADJUSTING TO THE UNIVERSITY EXPERIENCE

by

David George Guon

A Thesis Submitted to the Faculty of the Graduate School

of Loyola University of Chicago in Partial Fulfillment

of the Requirements for the Degree of

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VITA

The author, David George Guon, is the son of George Guon, and the late Priscilla "Peggy" Margaret Guon. He was born on Febuary 15, 1962, in Los Angeles, California.

His elementary education was obtained in the public schools of the Palos Verdes peninsula, California, and his secondary education in the same district at Rolling Hills High School. He graduated from there in June, 1980.

In August, 1980, he entered the California State University, at Long Beach. In the Fall of 1983, and again in the Spring of 1984, he was a member of the President's List. He graduated in May, 1984, receiving the degree of Bachelor of Science in psychology.

In August of 1984, he was granted a G*POP Fellowship, enabling him to enroll in the graduate program in applied social psychology at Loyola University. In September of 1986, he began a predoctoral research internship, working on a grant with the Academic Vice-President's office of Loyola University.

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INTRODUCTION

College is, for many individuals, a peak time of trans-
ition. For perhaps the first time in his or her life, the new
student has greater personal responsibility, as well as
greater personal freedom to explore a new environment, and,
thereby, the opportunity broaden personal experiences.

The college experience allows the new student, whether
commuter or resident, the chance to meet others of diverse
backgrounds and interests, participate in a number of univer-
sity sponsored socio-cultural events, as well as the oppor-
tunity to partake of a widely varied selection of courses
(Becker, 1964; Berdie, 1967; Bolton & Kammeyer, 1967; Chick-
ering, 1964, 1967; Miller & Jones, 1981; Riker, 1981). For
those who reside on campus, there is the added advantage of
being able to meet faculty in a more informal, non-academic,
setting, as well as to be more thoroughly immersed in the
campus culture (Becker, 1964; Berdie, 1967; Bolton & Kam-
meyer, 1967; Chickering, 1974; Miller & Jones, 1981; Riker,
1981).

These advantages, however, are not without possible,
concurrent disadvantages. The new student will often have to
leave behind the familiar world of family and friends, and

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develop a new social support network (Cutrona, 1982; Lamont, 1979; Rich, Sullivan & Rich, 1986; Wilbert, 1985). This is especially true of students who attend college far away from home. Such students must build a new set of social relations, as well as deal with possible problems regarding a new environment, monetary matters, and academics (Bolton & Kammeyer, 1967; Cutrona, 1982; Fleming, 1981; Lamont, 1979; Previn, 1966).

Commuter, or local students, although they may not have to deal with the same problems as resident students from out-of-town, have their own problems. Commuters, typically, are not able to partake of the academic and social structure of the university as freely as may the resident student (Chickering, 1974; Miller & Jones, 1981; Stewart, Merrill & Saluri, 1985), and may suffer from other problems that may not affect resident students, such as lower economic status or poorer academic preparation (Chickering, 1974; Fleming, 1981; Gordon, 1985; Holland & Nichols, 1964, Moore & Carpenter, 1985; Stewart, Merrill & Saluri, 1985; Valverde, 1985).

It is therefore not surprising to find that the problem of acclimating incoming students to the university environment is one with which colleges and universities across the nation are currently trying to deal (Garfield & Dunham, 1985, Noel, Levitz & Saluri, 1985; Tinto, 1985; Wilder, 1983). Although many of the new students acclimate to the college experience, many others are not so fortunate. A national

survey by Newman (1971) revealed that more than half of all new students in a given year drop out over the course of the first two years, and only a third finished all four years. This many-faceted problem manifests itself in such areas as the number of student transfers and withdrawals, student apathy and the number of adjustment-related cases faced by the university counseling center.

Although the problem may be seen as basically one of adjustment to a new environment, with some of the effects more easily noticed than others, it is easily more complex. Who it affects the most, why it affects that type of person, and what the university can do to aid in the adjustment process remain uncertain.

It was the intent of this study to examine these issues by attempting to determine which factors in the university environment contribute most towards adjustment to the university experience, as perceived by the students themselves. Suggestions for universities, regarding the adjustment of new students to the college experience, were also addressed.

REVIEW OF RELATED LITERATURE

Adjustment to the new experience of attending college has been viewed in a number of ways. Some researchers prefer to view the problem as one of student retention (Garfield & Dunham, 1985; Haviland, Shaw & Haviland, 1984; Kowalski, 1982; Noel, 1985; Wilder, 1983), while others view it as a manifestation of loneliness (Cutrona, 1982; Rich, Sullivan & Rich, 1986; Wilbert, 1985). Still other researchers focus on one or more of the different kinds of students, such as residents and commuters (Chickering, 1967, 1974; Riker, 1981; Stewart, Merrill & Saluri, 1983), academically underprepared or uncertain students (Gordon, 1985; Moore & Carpenter, 1985), or minority and or low-income students (Bolton & Kammeyer, 1967; Fleming, 1981; Fox, 1986; Valverde; 1985).

Although there seems to be some consensus as to what is meant by adjustment, such definitions are typically established by the interest of the universities to retain their students (Garfield & Dunham, 1985; Haviland, Shaw & Haviland, 1984; Kowalski, 1982; Wilder, 1983), rather than by what it means to those students affected (Cutrona, 1982; Diener, 1984; Lamont, 1979; Rich, Sullivan & Rich, 1986; Tinto, 1985; Wilbert, 1985). In addition, there seems to be little agree-

ment regarding the possible causal factors and the individual variables that could influence or mediate student adjustment.

Thus, a primary goal of this study was to re-define adjustment from the perspective of the student, by determining the important possible causal factors and individual, mediating differences, as they are seen by resident or commuter students. The patterns of responses would then reveal any existing differences between these two types of students.

Adjustment

Student adjustment to college may be conceptualized in a number of ways. For the purposes of this study, adjustment has been defined as the process by which an individual identifies the various factors that are most important to one's personal sense of well-being (Diener, 1984). These factors include social support, the environment (both physical and climatological), financial support and costs, and academic goals and successes. These factors in turn are mediated by individual differences, such as the degree of individual maturity or independence, and/or the extent of an individual's preparation for college, for that particular factor. These differences are hypothesized to affect the individual's perceptions of success with dealing with those factors, their future expectations in those areas, and ultimately their adjustment to the college experience, as measured by their intentions of returning or staying for the next term.

Types of Students

Although there are many different types of students on campus, the most obvious division, aside from a racial/ethnic division, division by school or college within the university, or division by student major, is that naturally existing division between resident students and non-resident, or commuter students. These two types of students share many things in common such as the faculty, classes and coursework, academic facilities and student organizations. Yet at the same time differences are noted in the adjustment problems that are likely to arise for each (Becker, 1964; Brennan, 1982; Chickering, 1967, 1974; Cutrona, 1982; Lamont, 1979; Moore & Carpenter, 1985; Noel, 1985; Riker, 1981; Stewart, Merrill & Saluri, 1985; Tinto, 1985; Valverde, 1985; Wilbert, 1985).

The Resident Student

Previous research (Astin, 1984; Cutrona, 1982; Lamont, 1979; Rich, Sullivan & Rich, 1986; Wilbert, 1985) has indicated that one of the major problems faced by the new resident student is the development of a new social support network. The new student, especially one from out-of-town or out-of-state, cannot bring his or her old social support network to the new school. This necessitates the formation of new social contacts to replace the older ones that are no longer easily accessible. Although most new students eventually form new networks, a sizable portion do not, or have

considerable problems doing so (Astin, 1984, Cutrona, 1982; Lamont, 1979; Rich, Sullivan & Rich, 1986; Wilbert, 1985).

A second major problem facing most resident students is learning to deal with a new environment (Chickering, 1967; Becker, 1964; Bolton & Kammeyer, 1967; Gerst & Moos, 1972; Lamont, 1979). Living on campus means learning to live by a different set of rules than one might have known previously. In addition, the new resident student must learn more personal responsibility, as well as a number of practical skills that one will need in later life (Chickering, 1967; Becker, 1964; Bolton & Kammeyer, 1967; Gerst & Moos, 1972; Lamont, 1979).

Although these problem areas are not unique to the resident student, they are more likely to affect the resident student rather than the new local, or commuter student (Chickering, 1967, 1974; Cutrona, 1982; Lamont, 1979; Wilbert, 1985). This does not imply that the new commuter students do not face these problems, but rather that these problems are more likely to be less severe for the new commuter students, as compared to new resident students.

The Commuting Student

Because the new commuting student is more likely to still be in contact with his or her old social support network, and to come from the local area, the major problem of establishing a new social support network is not as important as it is to the new resident student (Chickering, 1974;

Cutrona, 1982; Stewart, Merrill & Saluri, 1985). The new commuter also is not as thoroughly immersed in the university and need not learn to deal with as many different rules (Chickering, 1974; Stewart, Merrill & Saluri, 1985).

However, the new commuting student has problems that are likely to be more important to him or her than to the resident student. Such problems include financial matters, and academic preparation. The new commuting student is more likely to come from a lower economic status than is the resident student (Chickering, 1974; Valverde, 1985). Hence, the new commuter is more likely to be concerned with the problems of paying tuition and books, than with building a new social support network or learning to deal with a new environment. The new commuter student is also less likely to be as well prepared academically as the resident student (Chickering, 1974; Gordon, 1985; Moore & Carpenter, 1985; Stewart, Merrill & Saluri). Thus, the commuting student may be more concerned with monetary matters and achieving academic success than a resident counterpart, although, no doubt, resident students are also concerned with balancing their budgets and their academic careers.

Again, although these problems are by no means unique to the commuting student, they are seen as more prevalent for the commuter than for the resident. It can be seen then, that the commuter and resident face different problems in adjusting to the university.

Possible Causal Factors

Although many factors have been posited to affect student adjustment to the university experience (Astin, 1984; Becker, 1964; Berdie, 1967; Brennan, 1982; Chickering, 1967, 1974; Cutrona, 1982; Douvan, 1981; Fleming, 1981; Gordon, 1985; Haviland, Shaw & Haviland, 1984; Lamont, 1979; Kowalski, 1982; Moore & Carpenter, 1985; Noel, Levitz & Saluri, 1985; Previn, 1966; Rich, Sullivan & Rich, 1986; Stewart, Merrill & Saluri, 1985; Tinto, 1985; Valverde, 1985; Wilbert, 1985), most appear to fall into at least one of four categories. These include factors associated with social support, the environment (both physical surroundings and climate), financial support and cost, and academic goals and successes.

Social Factors

Those factors which are related to the formation of new social networks by new students have often received most of the attention in research on student adjustment (Astin, 1984; Brennan, 1982; Chickering, 1967; Cutrona, 1982; Douvan, 1981; Lamont, 1979; Niedenthal, Cantor & Kihlstrom, 1985; Rich, Sullivan & Rich, 1986; Waldo, 1984; Wilbert, 1985). Again, the problem of forming a new social support network is more likely to be important to those who no longer have easy access in contacting family and friends.

For the most part these students will probably be the new resident students who are more likely to be from out-of-

town or out-of-state, than will the commuter students who most likely come from within the same city. Thus, the problem is often one of physical distance and separation from the old network, rather than the old network ceasing to function. The old network still functions, but it can no longer reach the individual, or has a greater problem doing so. The resident, then, is more likely to be out of touch with his or her previous support network because of distance than is his or her commuting counterpart, who is likely still in touch with his or her established network. For the resident, the greater the distance, the more important social support will be. That is to say, a resident student with his or her family in the city is less likely to need a new social support network than is a resident with his or her family hundreds or thousands of miles away. In some instances a resident from the same city would behave much like a commuting student.

Environmental Factors

Factors related to the actual environment of the university also have an effect on student adjustment (Astin & Holland, 1961; Bolton & Kammeyer, 1967; Brown, 1968; Chickering, 1967, 1974; Cutrona, 1982; Gerst & Moos, 1972; Lamont, 1979; Pace & Stern, 1958; Riker, 1981; Waldo, 1984). The more the student finds the physical surroundings (both on and off campus), as well as the local climate, to his or her liking, the more probable it is he or she will stay.

Again, this will probably affect the resident student

more than the commuting student. The resident student is less likely to be familiar with the local environment than is the commuter. Climate and crime-rate, are among environmental variables particular to a given institution (Lamont, 1979; Noel, Levitz & Saluri, 1985). These factors have a greater effect upon those students unfamiliar with the local environment (i.e., the residents), than those that come from similar, nearby environments (i.e., the commuters). An example of this can be seen in many major metropolitan universities. The resident students must learn to deal with the immediate environment surrounding the university in order to get by, while the commuter may go home to, perhaps, a more benign neighborhood. The University of Chicago and the University of Southern California provide examples of schools surrounded by less than desirable environments. The residents of these schools must learn to cope with these problems on a full-time basis while the commuter must only do so during school hours (Lamont, 1979; Noel, Levitz & Saluri, 1985).

Financial Factors

As illustrated in previous research (Chickering, 1974; Fleming, 1981; Fox, 1986; Lamont, 1979; Tinto, 1985; Valverde, 1985) finances also have an impact upon who stays and adjusts to the university and who does not. Although available finances do not dictate adjustment, they often have an effect upon who stays and who does not. It is possible that although the student has adjusted well to the university

social life and the local area and the climate, shortage of available finances may ultimately make it impossible to continue. Conversely, available finances may make adjustment more or less difficult for the new student who must already compensate for changes in other areas.

This factor is more likely to be a problem to the commuting student, rather than to the resident student (Chickering, 1974, Stewart, Merrill & Saluri, 1985; Valverde, 1985). This is because the commuter is more likely to be from a lower economic status than the resident (Chickering, 1967, 1974, Stewart, Merrill & Saluri, 1985; Valverde, 1985). Again, this is not to say that the resident student does not face this problem, only that it is more likely to affect the commuting student.

It is also possible that the commuting student is as financially well-off as his resident counterpart, but chooses to attend a nearby school, rather than one from out of town. This would make the choice then primarily one of area and school availability, rather than one of financial matters.

Academic Factors

Although the academic factor most often dealt with is academic success, or the lack thereof (Becker, 1964; Bolton & Kammeyer, 1967; Brennan, 1982; Chickering, 1967, 1974; Cutrona, 1982; Fleming, 1981; Folkman & Lazarus, 1985; Garfield & Dunham, 1985; Gordon, 1985; Lamont, 1979; Moore & Carpenter, 1985; Previn, 1966, Riker, 1981; Tinto, 1985), it can

ter, 1985; Previn, 1966, Riker, 1981; Tinto, 1985), it can also encompass related aspects such as satisfaction with career planning and academic workload (Becker, 1964; Brennan, 1982; Chickering, 1974; Cutrona, 1982; Gordon, 1985; Lamont, 1979). These factors are important to both commuter and resident students, yet according to Chickering (1974), and Stewart, et al. (1985), are more apt to be problematical to the commuting student. This again is because of the general lower economic status from which the commuting student is likely to come. Students from lower economic classes are less likely than their high economic counterparts to have had adequate academic preparation (Chickering, 1974).

Although the interpretation by Chickering (1974) of economic status may be correct, it is also possible that the reason is more practical. If one is subjectively unsure of one's academic preparation, then it is reasonable to assume that one would not want to risk a great deal by going away to college, and would instead choose to go to a local school until one's ability is proven.

Individual Differences

Although all of these factors may be important in perceptions of success, future expectations and, ultimately good or poor adjustment, they are still mainly situational in nature. As yet, there is little previous work which points to any mediating individual or personality variables.

However, there are indications of individual differences in adjustment. Wilbert (1985) identifies as mediating variables the individual's attitudes and the individual's social skills. Cutrona (1982) identifies personality variables such as shyness and self-assurance. In addition, Rich, et al. (1986) identify the effect of individual differences in emotional hardiness and susceptibility to depression.

This paper examines two other individual mediating variables and their possible effects upon perceptions of success, future expectations and individual adjustment. The first variable is the strength of the individual's independence, or how mature or independent they are, with regards to a given factor (i.e., social, environmental, financial and academic). The second variable is how well prepared they were for college, prior to the beginning of the first academic term, again with regards to a particular factor.

Individual Independence

The individual's independence, or lack thereof, should be reflected in perceptions of success, future expectations and, ultimately, how well or how poorly the individual ad-

justs to the experience of attending college. It is hypothesized that the greater the individual's maturity or independence, the less likely he or she is to be affected by factors pertaining to social support, environment, finances, and academics. In a like manner the converse holds as well. The lesser the amount of individual maturity or independence, the more likely the individual is to be affected by factors relating to social support, environment, finances, and academics.

Preparation for College

Another variable which should affect an individual's perceptions of success, future expectations and adjustment to college is the individual's state of readiness or preparation for the transition. It is hypothesised that the more prepared the individual is for the transition from high school to college, the less that individual should feel the effects of factors relating to social support, environment, finances, and academics. The less prepared the individual, the more he or she will feel these problems. Preparation in one area does not subsume preparation in another area, so that an individual who is well prepared to leave family and friends, and is well briefed as to the environment, may still have problems with finances and academics if these factors have not been considered.

An individual possessing both of these characteristics (i.e., independence and preparation) should, in theory,

adjust better than an individual possessing only one of these characteristics. An individual with either one should do equally as well, as degree of independence may make up for amount of preparation or vice-versa. Finally an individual with only one of these two characteristics should adjust better than an individual without either of these characteristics.

In addition to these variables, a number of others have been suggested by prior research as being relevant to the process of adjustment. These include other personal background factors such as contact with family and friends, grade point average, number of withdrawals, the extent of use or participation in various campus services and activities, and general psychological state or level of subjective well-being. These additional variables were included in the present study and may or may not play a significant role in the process of college adjustment, but in either case provide the bases for further comparisons between residents and commuters at some future point in time.

Summary and Hypotheses

This study explores the problem of student adjustment to the university experience. Unlike other studies with primary goals of improving retention from an administrative viewpoint, this study examines the factors that influence student adjustment from the viewpoint of the student, with improved retention occurring as a natural by-product of successful adjustment.

For purposes of this study, students are divided into two major groups, resident students and commuter students. Four different types factors have been proposed to influence student adjustment. The proposed factors include social, environmental, financial and academic factors. The influence of these factors on intention to return, or adjustment, are mediated by such variables as individual differences in independence or maturity, preparation for college, perceptions of success and future expectations.

1. Based upon previous research and synthesis of ideas already presented, a path model of student adjustment should emerge from the analyses. As shown in Figure 1, importance of a given factor is mediated by individual differences in independence and preparation for college, which, in turn, affect individual perceptions of success, future expectations and, ultimately, adjustment, as measured by intentions to return or stay for the next academic term.

FIGURE 1

Hypothesized Path Model
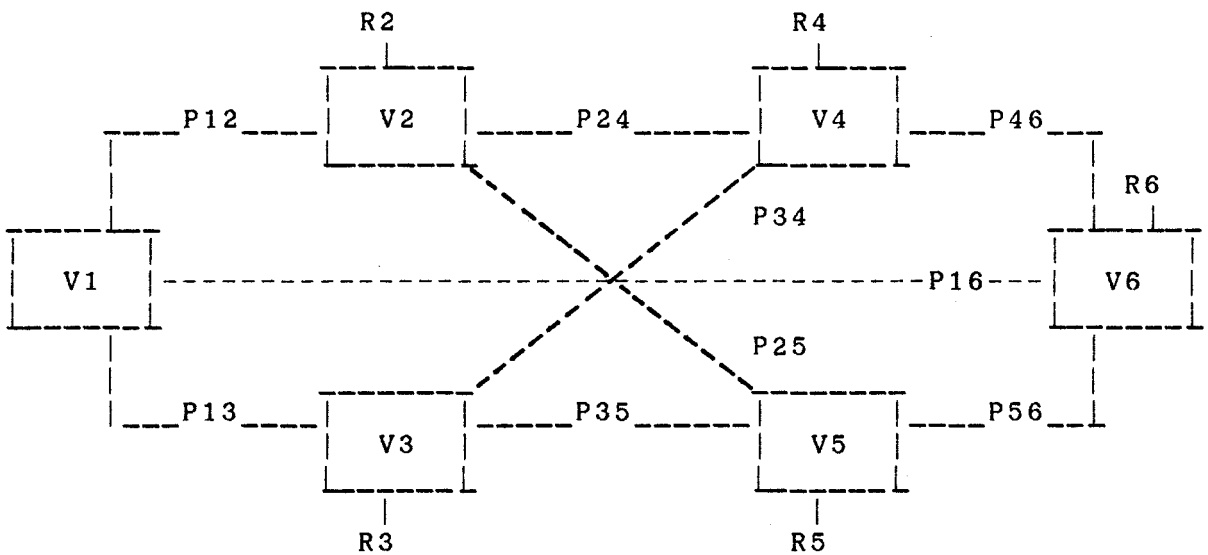
V1= Importance of Factor
V2= Individual Independence
V3= Individual Preparation
V4= Perceived Success
V5= Future Expectations
V6= Intention to Return/Stay

PXY= The path coefficient from the first variable (X) in the
     sequence to the second variable (Y) in the sequence.
     Equal to the Beta weight between the two variables.

RX= The residual coefficients not explained by the path
     coefficients. Equal to the square root of one minus the
     proportion of variance explained.

This model should remain consistent across factors (social, environmental, financial and academic), if all factors are equally important to student adjustment.

2. Based on previous research, resident students should be affected more by factors dealing with social support and environment than commuting students. This effect should be shown in the higher scale and subscale scores on social and environmental factors, across all variables, for residents as opposed to commuters. Conversely, commuter students should be affected more by factors related to financial and academic matters than resident students, with the effect shown in the higher scale and subscale scores on financial and academic factors, across all variables, for commuters as opposed to residents.

3. Based on previous research and the implications of individual differences, independent students should adjust better than non-independent students and prepared students better than unprepared students. Students who are both independent and prepared should adjust better than students with only independence or preparation, who, in turn, should adjust better than those student with neither independence nor preparation. This should appear in the values of the path coefficients of the causal model from independence and preparation to perceived success and future expectations.

4. The two individual differences, independence and preparation should be functionally equivalent. Student

adjustment, as modeled, should be equal, with independence making up for lack of preparation and vice-versa. This should appear in the relative values of the path coefficients of the causal model.

Finally, although no specific predictions are made, the relationships between the variables of interest, as shown in Figure 1, and others such as feelings towards college experiences and participation in campus activities or use of services were explored.

METHOD

Participants

The participants in this study were drawn from the psychology subject pool of Loyola University according to the prevailing standards set by the Subject Pool Committee and the American Psychological Association. Because this general pool of participants contains a variety of class levels, it was further screened to select first year freshmen. This screening was accomplished by setting limitations on who may sign up. Those who signed-up were checked against a master list of new freshmen, to ensure that they in fact were new freshmen. Other class levels were not permitted to participate. The total number of participants was 120, divided into four groups (30 each), male-resident, male-commuter, female-resident and female-commuter.

Procedure

Participants were informed that the study explored the factors involved in new student adjustment to the university experience. They were requested to complete a questionnaire and were informed that all of their responses to that questionnaire and its associated information forms would be kept strictly confidential. They were also informed that they

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need not make any identifying marks. Those who wished to leave were permitted to withdraw and were not penalized for having done so.

Once they had been informed of such matters and any preliminary questions had been answered, the participants were given the questionnaire and asked to complete it. Average time to completion was approximately 30 minutes.

Adjustment Measures

Biographical Information Sheet (BIS). Although the BIS (see Appendix C) is not a true measure of adjustment, it is a source of the descriptive, biographical information about the student participants, required to divide participants into separate groups for analysis. In addition to yielding descriptive information about the sample of students, the BIS also assessed degree of contact with family and friends (see Appendix B). The BIS also permits further refinement of student group (resident-commuter) definitions if so required.

Bi-Polar Adjective Scale (BAS). The BAS (see Appendix C) was added to the adjustment measures after pilot testing, as a direct assessment of student feelings towards college experiences. The BAS utilizes a seven point scale anchored at each end by opposing adjectives, descriptive of various student experiences. Originally comprised of 13 adjective pairs, the scale was checked for reliability, resulting in a 12 adjective pair scale.

Activities Scale (AS). The AS (see Appendix C) was added to the adjustment measures after pilot testing, as a direct assessment of student involvement in the college experience. The AS measures the frequency of 16 common student activities. Reliability testing resulted in a final scale with 10 items assessing student involvement.

College Life Adjustment Scale (CLAS). The CLAS (see Appendix C) was based upon the College Student Satisfaction Questionnaire Form C (Betz, Menne & Klingensmith, 1971). This questionnaire was then modified in format to match the factors and variables of interest. In areas where this measure did not adequately address the factor or variables of interest, new questions were devised to do so. Different sections of the revised questionnaire focused on the separate factors (social, environment, financial and academic), as well as the variables of importance, independence, preparation, perceived success, future expectations and adjustment, as measured by intentions to return or stay. The resulting questionnaire, renamed as the College Life Adjustment Scale, (Appendix C) or CLAS, contained 120 items, representing six sub-scales with five items for each of four factors (6 x 5 x 4 = 120). Pilot testing reduced this number to 95 items on six subscales with three to five items for each of four factors. Final reliability checks prior to analyses further reduced the number of items to 84, on six subscales with two to five items for each of four factors.

RESULTS

Causal Factors

In order to confirm the hypothesized causal factors of student adjustment, as presented in the newly devised CLAS measure (as well as to examine resident-commuter differences on variables of the path model), the CLAS was analyzed utilizing a multivariate between-groups repeated measures MANOVA. As shown in Table 1, there are significant, differences between the factors that may influence student adjustment to the college experience (social, environmental, financial and academic). This confirmation is consistent with the a priori factor structure designed for this study (see Appendix A).

Path Models

Overall Model. In conjuction with the four proposed factors influencing student adjustment, a path model of adjustment was also proposed. According to the model, the importance of a given factor should be mediated by individual differences in independence and preparation for college, which, in turn, affect individual perceptions of success, future expectations and, ultimately, adjustment, as measured by intentions to return for the next academic term. This model, as shown in Figure 2, was confirmed when combined

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TABLE 1

Multivariate* Between-Groups
Repeated Measures MANOVA Summary Table

Source	F**	df**	P**
Student Type***	2.39	6,113	.033
Factor	45.72	18,101	<.0001
Factor x Student	1.11	18,101	n.s.

* Comparision made across the six variables of the CLAS.
** Values are collapsed across the six variables.
*** Student Type equals resident student or commuter student.

FIGURE 2

Overall Path Model

(.80)   (.74)

____.59____| V2 |____.48____| V4 |____.11___

.26

| V1 |- - - - - - - - - - - - - - - - - - - .16 - - -| V6 |

(.94)

.26

____.52____| V3 |____.15____| V5 |____.18___

(.86)   (.93)
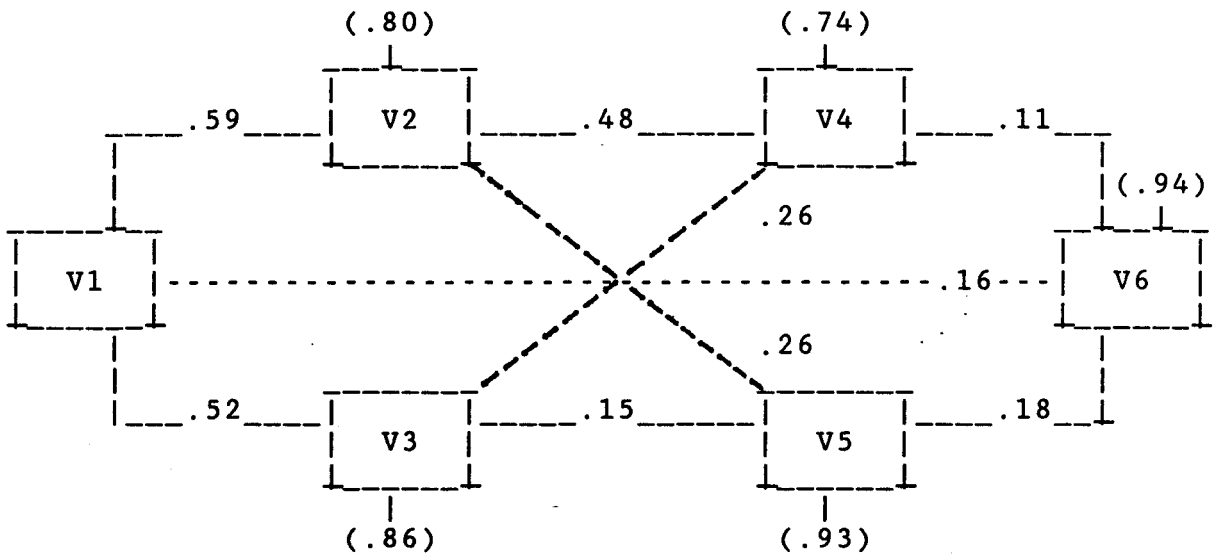
V1— Importance of Factor (Composite)
V2— Individual Independence (Composite)
V3— Individual Preparation (Composite)
V4— Perceived Success (Composite)
V5— Future Expectations (Composite)
V6— Intention to Return/Stay (Composite)

Paths and path coefficients are given only for relationships
that are statistically different from zero at or beyond
the .10 level of significance. Residual values appear outside
the model in parentheses. Total N — 120.

across the four factors.

As predicted, importance is strongly related to independence and preparation, as well as moderately related to intention to stay. Independence and preparation in turn are moderately to strongly related to both perceived success and future expectations. Finally, perceived success and future expectations are moderately related to intention to stay. These findings are consistent with the a priori design of the study. The model does not, however, remain consistent when each of the four factors of student adjustment are analyzed individually.

Social Factors   The path model for social factors, as shown in Figure 3, is similar in some regards to the overall model. Importance is moderately related to independence and preparation, and independence and preparation are moderately to strongly related to both perceived success and future expectations. However, the model for social factors lacks the path coefficients from perceived success and future expectations to intentions to return. In addition, there is no direct linkage between the importance of the factor and intentions to return. These "missing linkages" may be due to an instability in the measure of social factors, an instability due to low sample size, homogeneity of variance within the student population (residents and commuters), or a true difference in path modeling for social factors, as compared to all factors combined.

FIGURE 3

Path Model for Social Factors
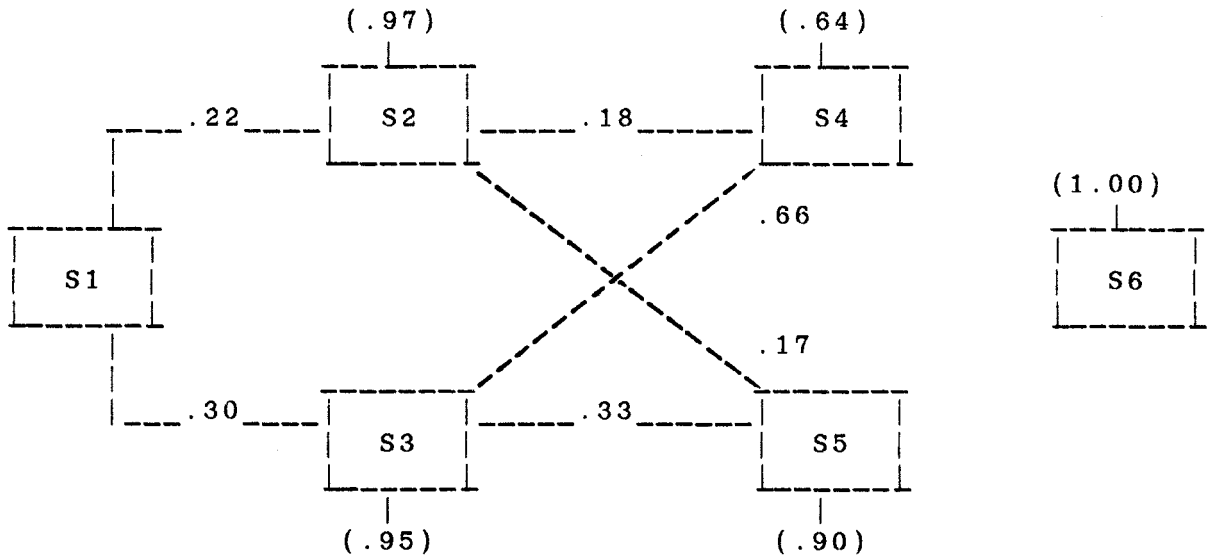
S1= Importance of Factor (Social)
S2= Individual Independence (Social)
S3= Individual Preparation (Social)
S4= Perceived Success (Social)
S5= Future Expectations (Social)
S6= Intention to Return/Stay (Social)

Paths and path coefficients are given only for relationships
that are statistically different from zero at or beyond
the .10 level of significance. Residual values appear outside
the model in parentheses. Total N = 120.

Environmental Factors   The model changes again for environmental factors, as shown in Figure 4. Importance is strongly related to independence, and independence is moderately to strongly related to both perceived success and future expectations. However, the linkage between importance and preparation is unexpectedly negative, while preparation is unrelated to either perceived success or future expectations. This negative path coefficient is suggestive of an inverse relationship between importance and preparation, while the lack of outgoing linkages from preparation effectively eliminates the impact of preparation for environmental factors on perceived success, future expectations and intentions to return, regarding environmental factors. Finally, path coefficients are missing between perceived success and intentions, between future expectations and intentions, and between importance and intentions to return. This is again suggestive of either an instability in the measure of environmental factors, an instability due to sample size, a possible homogeneity of variance within the student population (residents and commuters), or a true difference in the path model for environmental factors, as compared to all factors combined.

FIGURE 4

Path Model for Environmental Factors


```
      (.85)                    (.91)
    __|___                   __|___
   |      |                 |      |
.53|  E2  |____.41_____|  E4  |
___|_____|                |_____|
  |      __|___                              (1.00)
__|__   |      |                           __|___
|     | |  E2  |                          |      |
| E1  | |_____|                          |  E6  |
|_____|     \                             |_____|
  |          \.32
  |           \
  |__-.37___ __|___              __|___
           |      |             |      |
           |  E3  |             |  E5  |
           |_____|             |_____|
            __|                  __|
          (.93)                (.95)
```
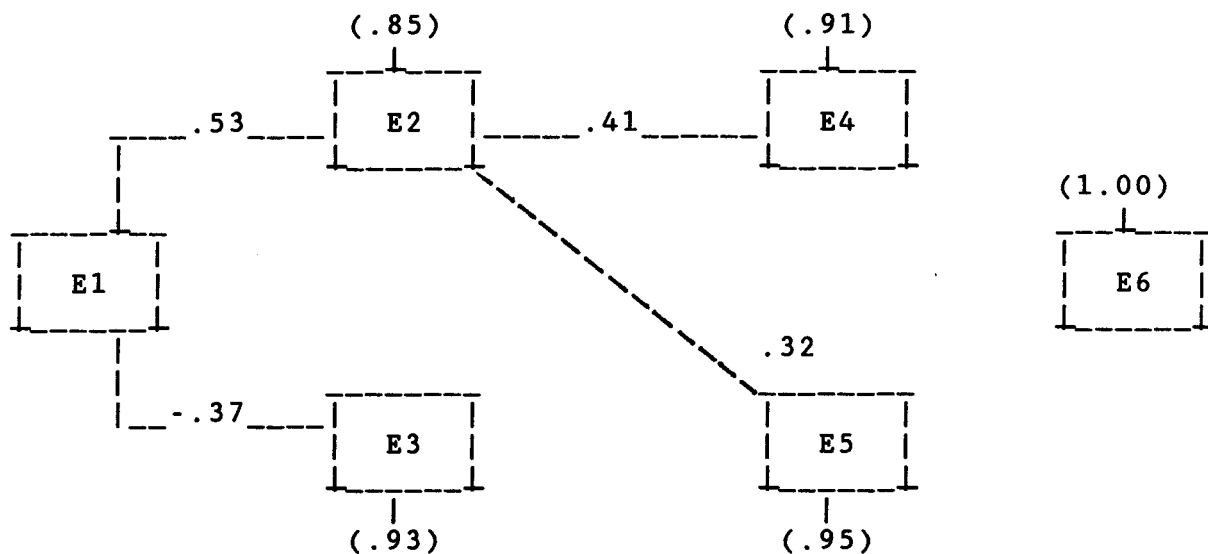
E1- Importance of Factor (Environmental)
E2- Individual Independence (Environmental)
E3- Individual Preparation (Environmental)
E4- Perceived Success (Environmental)
E5- Future Expectations (Environmental)
E6- Intention to Return/Stay (Environmental)

Paths and path coefficients are given only for relationships that are statistically different from zero at or beyond the .10 level of significance. Residual values appear outside the model in parentheses. Total N - 120.

<u>Financial Factors</u>   The model for financial factors is
similar to the overall model in most regards. As shown in
Figure 5, importance is moderately related to both indepen-
dence and preparation, preparation is moderately related to
future expectations, and independence is moderately related
to perceived success, which, in turn, is moderately related
to intentions. However, the linkage between independence and
future expectations is unexpectedly negative, and path
coefficients are missing that should link preparation with
perceived success, future expectations with intentions, and
importance with intentions to return. Again, this negative
path coefficient indicates an inverse relationship between
independence and future expectations. In addition, the lack
of a path coefficient from preparation to perceived success
effectively eliminates the impact of preparation on perceived
success, and ultimately intentions to return. Although the
greater correspondence of the financial model to the overall
model argues against instability of the overall measure, it
is still possible that the existing differences are due to
instability of sample size, homogeneity of variance within
the student population, or a true difference in the path
model for financial factors.

FIGURE 5

Path Model for Financial Factors
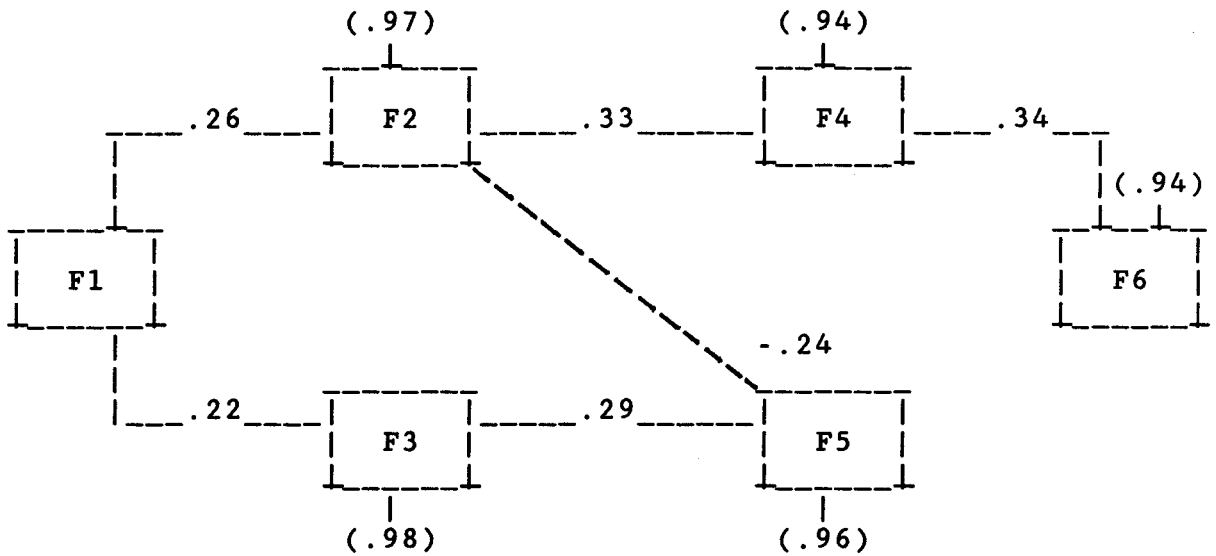
F1- Importance of Factor (Financial)
F2- Individual Independence (Financial)
F3- Individual Preparation (Financial)
F4- Perceived Success (Financial)
F5- Future Expectations (Financial)
F6- Intention to Return/Stay (Financial)

Paths and path coefficients are given only for relationships
that are statistically different from zero at or beyond
the .10 level of signifigance. Residual values appear outside
the model in parentheses. Total N - 120.

Academic Factors   The model for academic factors is,
again, relatively similar to the overall model. As shown in
Figure 6, importance is strongly related to both independence
and preparation and moderately related to intentions. Inde-
pendence is moderately related to perceived success, and
preparation is moderately related to both perceived success
and future expectations, and future expectations are moder-
ately related to intentions to return. The model for academic
factors, as compared with the model combined across factors,
is missing only two linkages, that between perceived success
and intentions to return, and independence with future expec-
tations. Again, the greater correspondence of the academic
model with the overall model argues against an instability of
overall measure, but would not necessarily rule out instabil-
ity due to sample size, homogeneity of variance within the
student population (resident and commuter), or a true dif-
ference in path modeling for academic factors.

The variation between these path models may be viewed
in one of two ways. They may either be naturally occurring
variations of the overall model within each of the four
factors (social, environmental, financial and academic), or
they may be artifacts created by the measure itself, the size
of the sample, or homogeneity of variance among student
groups.

FIGURE 6

Path Model for Academic Factors
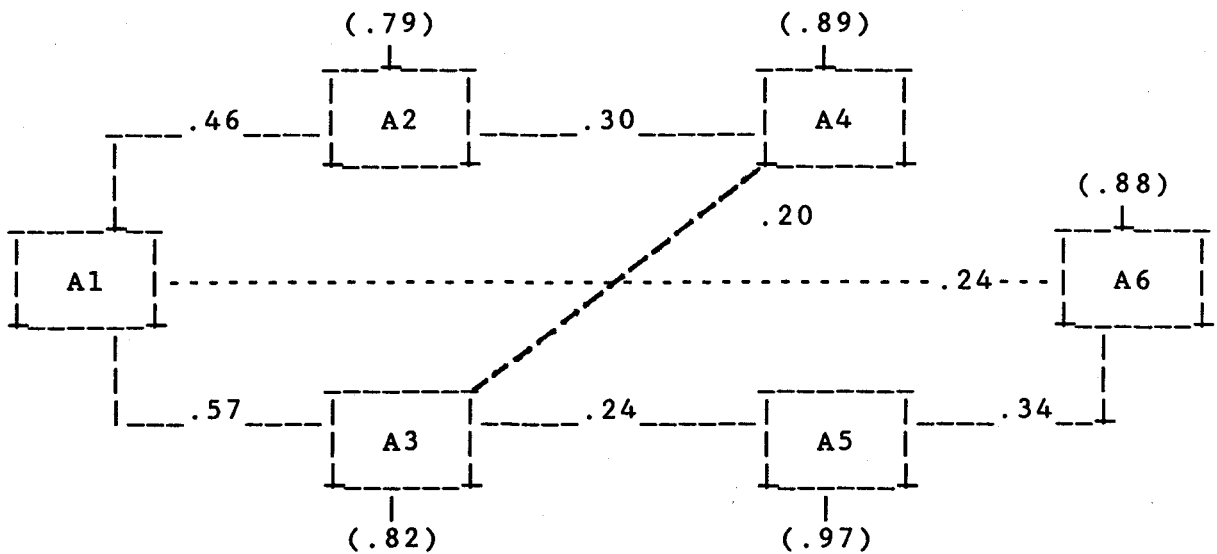
A1— Importance of Factor (Academic)
A2— Individual Independence (Academic)
A3— Individual Preparation (Academic)
A4— Perceived Success (Academic)
A5— Future Expectations (Academic)
A6— Intention to Return/Stay (Academic)

Paths and path coefficients are given only for relationships
that are statistically different from zero at or beyond   the
.10 level of signifigance. Residual values appear outside the
model in parentheses. Total N ‑ 120.

Residents vs. Commuters

Resident and commuters were hypothesised to differ according to the particular factor examined. Residents' intentions to stay were thought to be most affected by social and environmental factors, while commuters' intentions would be most affected by financial and academic factors. As shown in Table 1 (see p. 25), students do significantly differ in their responses, according to whether or not they are residents or commuters, F (6,113) = 2.39, p = .033; but there is little evidence for the proposed pattern of relative impact between student groups, F (18,101) = 1.11, n.s. Further examination of the univariate analyses indicate that differences between student groups exist primarily for importance of the factor (F (1,118) = 5.39, p = .022), individual preparation (F (1,118) = 4.99, p = .027), and intentions to return (F (1,118) = 2.44, p = .12). However, the predicted patterns of relative impact of a given factor by student groups were shown only to exist for preparation (F (3,354) = 2.64, p = .05), where residents were marginally more concerned with social and financial matters (see Appendix A for univariate summaries and means). Possible explanations for these findings are similar to those for the path models. It is possible that some instability exists within the measure or size of the sample, or that homogeneity of variance exists between the two groups.

Individual Differences

Independence and preparation were hypothesised to mediate the effect of a given factor's importance upon perceived success and future expectations, and ultimately, adjustment, as measured by intention to return. Because the path coefficients, which are beta weights from multiple regressions, are measures of correlation, it may be argued that in those instances where the path coefficients exist, high independence or high preparation is related to higher perceptions of success and higher expectations of the future, and ultimately, better adjustment (with regards to that factor). This relationship does, however, vary in accordance with the separate model for each factor.

Examination of Figure 2 (p. 26), reveals that combined across factors, both independence and preparation are related to both perceived success as well as future expectations. As such, it should be expected that students who have both qualities (i.e., independence and preparation) would adjust better than students with only one, and that those students would in turn adjust better than those students without either quality. Although it is clear that having one quality (i.e., either independence or preparation) is better than having none, two are not necessarily better than one, as far as combined effect. Examination of this possible interaction, as shown in Tables 2 and 3, reveals only the main effects of each variable, with no evidence for a multiplicative inter-

TABLE 2

Interaction Effect ANOVA Summary Table
(Independence by Preparation on Success)

Source	SS	df	MS	F	P
Independence	379.88	1	379.88	10.88	.002
Preparation	731.82	1	731.82	20.00	<.0001
Independence x Preparation	20.13	1	20.13	.55	.460
Error	4244.78	116	36.59	- - - - -	- - - -

TABLE 3

Interaction Effect ANOVA Summary Table
(Independence by Preparation on Expectations)

Source	SS	df	MS	F	P
Independence	1.58	1	1.58	.05	.827
Preparation	167.67	1	167.67	5.10	.026
Independence x Preparation	28.53	1	28.53	.87	.354
Error	3814.88	116	32.89	-----	----

action. Thus, it would seem that although possessing one or the other quality is important, that possessing the second does not directly aid adjustment.

Further examination of the models for individual factors, however, shows the usefulness of possessing more than one quality, when different factors are considered. As shown in Figure 4 (p. 30), a student with only preparation with regard to environmental factors, as opposed to a student with independence, or both, is at a decided disadvantage, when it comes to adjustment. Although the environmental model does not relate intention to either perceived success or future expectations, a student with only preparation can not even get that far, coming to a dead end at preparation. The same may also be said for individuals who possess only preparation with regards to financial factors, as shown in Figure 5 (p. 32), or individuals who possess only independence with regards to academic factors, as shown in Figure 6 (p. 34).

These findings are, in general, consistent with the hypothesized effects of individual differences, save for the presumed multiplicative effect of the two qualities, and the functional equivalence between the two. Again, variations between hypotheses and findings, may be due to instability of measures or small sample size, or uncontrolled variance, or lack thereof, between the student groups sampled.

Scale Interrelationships

Because the Bi-Polar Adjective Scale (BAS) and the Activities Scale (AS), were not part of the original model, and no a priori hypotheses were made regarding different types of students, the BAS and AS are considered independently from the original path model. Results from the BAS are summarized by frequency of response in Table 4, while results of the AS are summarized by frequency of response in Table 5. In both cases, total number of students responding is 120. It is notable that as a whole, the students felt much more positively about their experiences than they felt negatively. The exception being that as a whole, the students sampled felt exceptionally stressed by the college experience. Also noteworthy is the high number (50-90%) of students who never, or infrequently, avail themselves of university facilities, services or events. The two exceptions to this are the relatively higher frequencies of discussions with friends and family about college experiences.

Attempts to place these scales into the path model at a single point, in relation to other variables (as required of a variable in path analyses) were unsuccessful. The BAS and AS, rather than relating to a single point, in relation to other variables in the model, appeared to relate to several at the same time, without any set pattern across factors. This suggests that the BAS and AS tap into the residual path coefficients, or that variance unexplained by the model.

TABLE 4

Bi-Polar Adjective Scale
Frequency Summary Table

challenging	_23	_48	_28	_9_	_7_	_4_	_1_	monotonous
excited	_12	_37	_32	_22	_12	_4_	_1_	bored
stressed	_21	_31	_28	_23	_10	_5_	_2_	relaxed
well adjusted	_15	_39	_30	_25	_5_	_5_	_1_	not well adjusted
dissatisfied	_0_	_5_	_9_	_30	_26	_37	_13	satisfied
successful	_8_	_27	_43	_28	_11	_3_	_0_	unsuccessful
apathetic	_3_	_9_	_18	_30	_30	_24	_6_	involved
part of a group	_30	_28	_21	_22	_7_	_9_	_3_	isolated
lonely	_1_	_6_	_14	_13	_24	_36	_26	not lonely
motivated	_11	_32	_36	_21	_14	_5_	_1_	not motivated
good social life	_27	_44	_19	_18	_7_	_2_	_3_	poor social life
financially insecure	_4_	_18	_7_	_14	_19	_34	_24	financially secure

TABLE 5

Activities Scale Frequency Summary

Attended or participated in a University sporting event.
|___44____|___34____|___20____|____8____|___14____|____0____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

Made use of the Halas Center or the Alumni Gym.
|___21____|___15____|___18____|___22____|___41____|____3____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

Discussed academic or other matters with a Dean.
|___65____|___47____|___7_____|____1____|____0____|____0____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

Discussed academic or other matters with a faculty member.
|___25____|___59____|___18____|___15____|___3_____|____0____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

Attended a meeting or event
sponsored by a student organization.
|___48____|___44____|___19____|____3____|____6____|____0____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

Attended a university sponsored
"cultural" event (speaker, film, etc.).
|___70____|___41____|____7____|____2____|____0____|____0____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

Met with a representative of the University Ministry.
|___79____|___32____|____5____|____3____|____1____|____0____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

Talked with family members about college.
|____2____|____7____|___18____|___52____|___39____|___2____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

Talked with friends about college.
|____0____|____3____|___20____|___37____|___54____|____6____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

Made use of University Health Services.
|___84____|___27____|____8____|____1____|____0____|____0____|
   Never   Rarely Monthly Bi-monthly   Weekly   Daily

In addition, examination of the correlations of these two measures with the (composite) intention measure of the CLAS also indicates that these scales tap similar, but different, constructs as compared with the constructs tapped by the CLAS, or that they tap the same constructs in a different manner. These inter-scale correlations are summarized in Table 6. As is evident, the CLAS is correlated with the BAS ($r = .16$, $p = .05$), but is uncorrelated with the AS ($r = -.07$, $p = .24$). Concurrently, the BAS is highly correlated to the AS ($r = .27$, $p = .001$). This suggests an orthogonal relationship between these three scales, in part, confirming the idea that these two measures tap elements not assessed by the CLAS (i.e., the residuals of the path model). Although this finding is of some theoretical interest, it adds little to the model proposed.

Finally, frequency of contact by residents with family and friends are summarized in Appendix B. Although these results were not included as part of the analyses, they may prove of interest in subsequent research.

TABLE 6

Correlations Among Intentions (Composite)
Bi-Polar Adjective Scale and Activities Scale

	Activities	Bi-Polar Adjective
Intention	-.07 (n.s.)	.16 (p=.05)
Bi-Polar Adjective	.27 (p=.001)	---- ----

DISCUSSION

This study adds to the understanding of the process of new student adjustment to the university experience, by demonstrating the existence of different causal factors that influence adjustment (as measured by intention to stay in school). As assumed in the a priori structure, four separate and distinct factors were found to influence student adjustment. These included social, environmental (both physical and climatological), financial and academic factors.

The study further elaborates the variables impacting each factor of student adjustment, by identifying a causal, or path, model that is applicable across and within factors. As previously mentioned, this model was expected to be stable across factors, as well as within factors, assuming that all four factors were equally important to overall student adjustment. As predicted, the model was stable when combined across the four factors, but also varied for each of the factors.

One interpretation is that not all factors were considered equally important (at least as far as this student population was concerned). Examination of the individual path models for each of the four factors (see Figures 3 through 6) indicates that of the four only (a) perceived success in

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dealing with financial factors (as mediated by independence) and (b) future expectations of academics (as mediated by preparation) have a direct effect on student adjustment. Essentially, if students feel they have managed their finances well and have high expectations for their academic future they will adjust well to the university experience and stay. This is not to say that these factors are solely important, only that social or environmental factors had a weaker effect, or had an indirect effect on adjustment.

Support for this interpretation requires the elimination of alternative explanations. One alternative that should be ruled out is the possible instability of the CLAS measure. Examination of the subscale reliabilities shows some comparable values across factors, but also a number of scales with less than reasonable reliabilities. These lower reliabilities effectively reduce the probability of finding significant results. Future research utilizing the CLAS and other scales would be needed to improve upon these reliabilities. A second alternative, that of instability due to sample size, is unlikely with a total of 120 respondents. Power at this point is sufficiently high that instability due to sample size is only a remote possibility. A third alternative is that the two populations of students (resident and commuter), are not, in fact, distinct populations, but rather part of the same population. Evidence concerning this alternative may be gathered by examining the frequency of home

cities and states. Of the 120 participants, only 27 (22.5%) were from "downstate" (defined as outside of a 50 mile radius of Chicago), and only 10 (8.3%) were from out of state. This means that over two-thirds of the student population came from the same geographic area. This could result in similarities in social and environmental scales, which would reduce or eliminate chances to find any existing differences.

These alternatives do not, however, significantly change the initial interpretation, but rather qualify the interpretations. In fact, student homogeneity helps explain the lack of comparable findings for the social and environmental scales. Because the hypothesized differences in social and environmental importance were, in part, a function of hypothesized distance and environmental differences, then the fact that most of the sample comes from the same basic, geographical, area would serve to reduce or eliminate any findings that were based upon these assumptions.

It is possible to tentatively conclude, given these limitations, that the proposed model does remain relatively consistent across factors, although each factor is somewhat unique. Social and environmental factors may also have a significant impact upon adjustment and retention, but the lack of such findings may be caused by similarities in the majority of the student population.

This study also proposed a difference between residents and commuters, as to the relative impact of each factor

(social, environmental, financial and academic) on adjustment. However, this hypothesis was subsequently verified for only one of the six variables of interest. Again, one possible reason for failure to find the predicted pattern of relative impact is the low reliabilities of some of the scales. Another possible reason is the similarity, or homogeneity of variance between groups. Again, the hypothesis was predicated on the assumption that two separate and distinct student populations existed and were being tapped. If, as it seems, no such distinction exists, then it is not surprising that patterns of relative impact, based upon this assumption, were not found.

Another contribution of this study to the understanding of student adjustment, is the finding that individual differences play an important part in the adjustment process. Review of Figures 3 through 6 clearly shows the positive relationship between (a) levels of independence and preparation, and (b) concomitant levels of perceived success, future expectations and, ultimately, adjustment, as measured by intention to stay. Although possession of both independence and preparation does not have a multiplicative effect, these qualities do permit individuals a greater flexibility of response, when one quality does not work. Essentially, students should have at least one of these qualities to adjust successfully to the university experience, but possession of both further improves their chances of successful adjustment.

It is appropriate to mention this study's shortcomings as well as its contributions. One such shortcoming is that the study is dependent upon self-reported measures which are prone to various distortions and inaccuracies. Ideally, a behavioral measure of adjustment should be added to assess the validity of the self-report measure. Perhaps the most appropriate behavioral measure would be to check this population again in approximately two and a half years, and examine the relationship between the students' intentions to stay and whether or not they graduated.

A second shortcoming is that the study is limited to Loyola undergraduates. These results may not hold across other types of universities (i.e., public versus private, large versus small, rural versus urban, etc.). This problem is, however, not unique to this study. There are many published studies on any variety of topics that also have limited generalizability. The solution, as with other studies, is to rely upon independent replication in as many other university and college settings as possible, in order to evaluate the robustness and generalizability of these findings.

A final possible shortcoming is the validity of the CLAS scales. Although the validation of the path model shown in Figure 2 supports construct validity, it takes advantage of correlation due to common methodology. Future research would be needed to provide independent validation of the 24 scales in the factor structure and causal model.

Despite these shortcomings, the verification of different factors influencing student adjustment has important implications for universities and individuals concerned with adjustment and retention. If they are to become more successful, efforts to improve adjustment and retention should no longer focus on a single aspect, such as social influences, but should consider the other factors that may impact upon student adjustment, such as environment, finances and academics.

In addition, the path model suggests possible areas for university intervention. For example, financial adjustment appears to be, in part, affected by perceived success. If the university can help their new students succeed in the financial area, perhaps by offering seminars on money management, it is possible that they will in turn increase retention, and reduce the attrition attributable to financial problems. Likewise, facilitating positive academic reinforcement may help other students make the adjustment to the college experience as far as academic matters are concerned. The key point here is that by better understanding the process of student adjustment, the university may intervene at a critical juncture and through simple preventative measures facilitate student adjustment and concurrently reduce attrition from preventable causes.

It is hoped that by having determined student perceptions of the relative impact and influence of each factor and by presenting a causal model of adjustment, this study has given programs designed to improve student adjustment and retention new directions in which to focus their efforts. At the same time, it is hoped that this study has confirmed the importance of some of the services already in place for promoting the well-being of the student body at large, and of new students in particular.

At a time when budget cuts affect student services and universities must struggle to keep their enrolled students, it is hoped that this study will provide some insight as to where to focus limited resources. By better understanding student perceptions, scarce resources may be better allocated to serve both the student population and the university itself.

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APPENDIX A

Univariate Analyses Summary Table

Importance of Factor

Source	SS	df	MS	F	P
Student Type	5.62	1	5.62	5.39	.022
Error	123.05	118	1.04	- - - - -	- - - -
Factor	24.26	3	8.09	21.39	<.0001
Factor x Student	.96	3	.32	.85	n.s.
Error	133.84	354	.38	- - - - -	- - - -

Univariate Analyses Summary Table

Individual Independence

Source	SS	df	MS	F	P
Student Type	.54	1	.54	.66	n.s.
Error	96.73	118	.82	- - - - -	- - - -
Factor	25.93	3	8.64	25.68	<.0001
Factor x Student	1.00	3	.33	.99	n.s.
Error	119.17	354	.34	- - - - -	- - - -

Univariate Analyses Summary Table

Individual Preparation

Source	SS	df	MS	F	P
Student Type	3.14	1	3.14	4.99	.027
Error	74.42	118	.63	- - - - -	- - - -
Factor	329.97	3	110.00	189.24	<.0001
Factor x Student	4.61	3	1.54	2.64	.049
Error	205.75	354	.58	- - - - -	- - - -

Univariate Analyses Summary Table

Perceived Success

Source	SS	df	MS	F	P
Student Type	.65	1	.65	.68	n.s.
Error	112.63	118	.95	- - - - -	- - - -
Factor	19.71	3	6.57	16.95	<.0001
Factor x Student	1.57	3	.52	1.35	n.s.
Error	137.21	354	.39	- - - - -	- - - -

Univariate Analyses Summary Table

Future Expectations

Source	SS	df	MS	F	P
Student Type	.04	1	.04	0.04	n.s.
Error	108.07	118	.92	- - - - -	- - - -
Factor	31.88	3	10.63	33.86	<.0001
Factor x Student	.68	3	.23	.72	n.s.
Error	111.10	354	.31	- - - - -	- - - -

Univariate Analyses Summary Table

Intention to Return/Stay

Source	SS	df	MS	F	P
Student Type	2.44	1	2.44	2.44	.120
Error	117.64	118	1.00	- - - - -	- - - -
Factor	55.10	3	18.37	53.07	<.0001
Factor x Student	.48	3	.16	.46	n.s.
Error	122.51	354	.35	- - - - -	- - - -

Mean Scale Values

College Life Adjustment Scale

	Resident	Commuter	# of Items
Social			
Importance	4.51	4.28	3
Independence	3.83	3.84	4
Preparation	4.14	3.71	2
Success	3.90	3.64	5
Expectation	3.75	3.83	5
Intention	3.44	3.64	4
Environmental			
Importance	4.62	4.38	2
Independence	4.17	3.98	4
Preparation	1.94	1.98	2
Success	3.91	3.88	3
Expectation	3.41	3.54	2
Intention	3.34	3.42	4
Financial			
Importance	4.08	3.75	2
Independence	3.84	3.72	3
Preparation	3.76	3.49	4
Success	3.52	3.49	3
Expectation	3.51	3.55	3
Intention	3.56	3.63	4
Academic			
Importance	4.20	4.13	5
Independence	3.41	3.44	3
Preparation	4.00	4.00	5
Success	3.37	3.40	4
Expectation	4.13	4.11	3
Intention	4.16	4.37	5

APPENDIX B

Home City Frequencies

City	Freq.	Percent	Cum. Percent
Chicago	42	35.0	35.0
Near Chicago Suburb	25	20.8	55.8
Far Chicago Suburb	16	13.4	69.2
Downstate	27	22.5	91.7
Out-of-state	10	8.3	100.0
Total	120	100.0	100.0

Home State Frequencies

City	Freq.	Percent	Cum. Percent
Illinois	110	91.7	91.7
Minnesota	1	0.8	92.5
Wisconson	1	0.8	93.3
Ohio	1	0.8	94.1
Nebraska	2	1.7	95.8
Michigan	3	2.5	98.3
New Jersey	1	0.8	99.2
Maryland	1	0.8	100.0
Total	120	100.0	100.0

Contact with Family Frequencies

Method	Value	Freq.*	Percent	Cum. Percent
Letters				
	Never	83	69.2	69.2
	Rarely	10	8.3	77.5
	Monthly	11	9.2	86.7
	Bi-Monthly	8	6.7	93.3
	Weekly	8	6.7	100.00
Phone Calls				
	Never	61	50.8	50.8
	Rarely	1	.8	51.7
	Monthly	5	4.2	55.8
	Bi-Monthly	9	7.5	63.3
	Weekly	41	34.2	97.5
	Daily	3	2.5	100.0
Visits				
	Never	65	54.2	54.2
	Rarely	10	8.3	62.5
	Monthly	18	15.0	77.5
	Bi-Monthly	16	13.3	90.8
	Weekly	11	9.2	100.0

*= Frequencies include commuter students (N = 60) not surveyed and coded as no contact.

Contact with Friends Frequencies

Method	Value	Freq.*	Percent	Cum. Percent
Letters				
	Never	70	58.3	58.3
	Rarely	4	3.3	61.7
	Monthly	12	10.0	71.7
	Bi-Monthly	11	9.2	80.8
	Weekly	23	19.2	100.0
Phone Calls				
	Never	67	55.8	55.8
	Rarely	3	2.5	58.3
	Monthly	14	11.7	70.0
	Bi-Monthly	12	10.0	80.0
	Weekly	24	20.0	100.0
Visits				
	Never	71	59.2	59.2
	Rarely	15	12.5	71.7
	Monthly	18	15.0	86.7
	Bi-Monthly	10	8.3	95.0
	Weekly	6	5.0	100.0

*- Frequencies include commuter students (N - 60) not
surveyed and coded as no contact.

APPENDIX C

Welcome to the study "College Life". The purpose of this study is to ascertain what factors are perceived by new students as important to helping them adjust to the experience of attending college. You will be asked a series of questions about your perceptions and experiences regarding college life. There are no right or wrong answers, so please try and answer each question truthfully. Please read each question carefully and then mark the appropriate reponse on the answer sheet. All your responses will be kept completely confidential, so please try to answer all questions.

Thank you for participating in this study.

Consent Form

I have read the cover letter and I am willing to participate in the study "College Life". I am aware that I may refuse to answer any question I find distressing, that I may withdraw at any time, and that my responses will be kept confidential.

Signature_____   Date_____

Biographical Information

1) Age_____

2) Sex_____

3) Are you a resident (i.e., dorm) student? Yes____ No_____

   3a) If you are a dorm resident, from which town or city
   and state did you come? City_____State_____

   3b) Please estimate the distance between your home town
   or city and Loyola.   Number of miles_____

4) Are you a non-resident (i.e., commuter) student?

              Yes____   No____

   4a) If you are a commuter, where do you live?

      Off-campus apartment_____
      Parents' house_____
      Relatives' home_____
      Friends' house_____

   4b) If you are a commuter student, from which town or
city do you commute? City_____State_____

   4c) Please estimate the distance you commute to Loyola
(one-way only.)   Number of miles_____

5) If you do not live at home, how often have had contact
with your family since the start of the academic year.

   by letters_____
   by phone calls_____
   by visiting_____

6) If you do not live at home, how often have you had contact
   with friends from your home town or city since the start
 of the academic year.

   by letters_____
   by phone calls_____
   by visiting_____

7) If you have withdrawn from any classes this semester,
please indicate how many. Number of withdrawals_____

8) Please indicate your expected gradepoint average for this
   semester.   GPA_____

Attending college can present a variety of new challenges and experiences to a person in many respects (socially, academically, etc.) These challenges and experiences in turn may be associated with a number of feelings about the college experience. We would like you to indicate which kinds of feelings you have experienced in terms of the scales below. Each scale is anchored by pairs of opposing feelings. Please respond to each scale by placing an "X" on one of the spaces between each pair of feelings according to how closely one or the other word matches your feelings about your college experience.

challenging	___|___|___|___|___|___|___	monotonous
anxious	___|___|___|___|___|___|___	calm
excited	___|___|___|___|___|___|___	bored
stressed	___|___|___|___|___|___|___	relaxed
well adjusted	___|___|___|___|___|___|___	not well adjusted
dissatisfied	___|___|___|___|___|___|___	satisfied
successful	___|___|___|___|___|___|___	unsuccessful
apathetic	___|___|___|___|___|___|___	involved
part of a group	___|___|___|___|___|___|___	isolated
lonely	___|___|___|___|___|___|___	not lonely
motivated	___|___|___|___|___|___|___	not motivated
good social life	___|___|___|___|___|___|___	poor social life
financially insecure	___|___|___|___|___|___|___	financially secure

In the course of attending college, many individuals have the opportunity to take part of, or be involved in, a number of out-of-class activities, and or to make use of various student services. Please indicate the number of times you have done the following since the start of the academic year.

                    Activity   Number of times
Attended or participated in a
University sporting event................................_____

Made use of the Halas Center
or the Alumni Gym.._____

Discussed academic or other
matters with a Dean......................................_____

Discussed academic or other
matters with a faculty member............................_____

Attended a meeting or event
sponsored by a student organization......................_____

Attended a university sponsored
"cultural" event (speaker, film, etc.)...................._____

Talked with a counselor at the Counseling Center....._____

Met with a consultant at the Writing Center........._____

Met with a representative
of the University Ministry..............................._____

Used various services at the Library................_____

Used the computers at the
Academic Computing Center................................_____

Talked with family members
about college.._____

Talked with friends
about college.._____

Consulted with someone
at Financial Aids.._____

Made use of University
Health Services.._____

Used other University Services
(Bookstore, Housing, Food service, etc.)............._____

Please read each question carefully and then mark your
answers according to the following key:

           1--Strongly Disagree
           2--Tend to Disagree
           3--Neither Agree nor Disagree
           4--Tend to Agree
           5--Strongly Agree
----

1) Having a good relationship with the faculty is important.

2) Getting financial aid is not important to me.

3) Good grades are not essential to college adjustment.

4) Making new friends is an important part of college life.

5) A nice campus is not important to adjustment to college
    life.

6) Making ends meet is rarely a important to me.

7) It is important to me to feel comfortable where I live.

8) I do not spend a lot of time studying for classes.

9) Socializing with friends is not important in college.

10) Getting good grades is not a primary concern to me.

11) Feeling comfortable on campus is not important.

12) Good grades are important to college adjustment.

13) Socializing on campus is not important to me.

14) Learning to live on a budget is part of college life.

15) I find that a new environment is very stimulating.

16) I usually end up borrowing money from other people.

17) I am able to make new friends easily, on or off campus.

18) My social life is out of my control.

19) I find I cannot live on a budget.

20) It doesn't matter that much to me if a campus is
    nice or not.

Please read each question carefully and then mark your
answers according to the following key:

        1--Strongly Disagree
        2--Tend to Disagree
        3--Neither Agree nor Disagree
        4--Tend to Agree
        5--Strongly Agree

----

21) If none of my friends are around, I usually stay home.

22) I'd like to have more money, but it isn't necessary.

23) I make it a habit to get to know at least two
    people per class.

24) If I feel motivated to achieve, it is self-motivation.

25) A new environment is not very exciting to me.

26) I enjoy getting to know my surroundings.

27) I keep in regular contact with my friends.

28) I like to know each of my professors.

29) I cannot study while others are having fun.

30) Writing a good term paper takes effort,
    but it is worth it.

31) I have problems making friends on campus.

32) I rarely know what an areas weather is like
    before I go there.

33) I rarely try to improve my academic standing.

34) I am usually not prepared for classes.

35) I do not keep a busy social schedule.

36) If I find that I need more money, I get another job.

37) I rarely watch my finances carefully.

38) Learning to live on a budget is hard for me to do.

39) I didn't make enough preparations before I moved.

40) If one looks hard enough,
    one can always find good surroundings.

Please read each question carefully and then mark your
answers according to the following key:

> 1--Strongly Disagree
> 2--Tend to Disagree
> 3--Neither Agree nor Disagree
> 4--Tend to Agree
> 5--Strongly Agree

----

41) If I buy something, I rarely make sure I can afford it.

42) I plan ahead for weekends so I won't have to be alone.

43) I rarely get to know my professors.

44) I have problems making friends because I don't try hard.

45) I work over the summer, so I will have money for school
in the fall.

46) Getting good grades means working hard for them.

47) It takes time and effort to adjust to a new environment

48) I have problems enjoying myself in college.

49) Having enough money is a big problem with me.

50) I feel I have made good grades this year.

51) I have not learned how to study.

52) I feel I have done well adjusting to the
social life at school.

53) I have done well in maintaining contact with my friends.

54) I have been sucessful in making new friends on campus.

55) I have gotten to know at least a few of my professors.

56) I learned how to budget time so I don't miss deadlines.

57) I don't fit in well with social groups on campus.

58) I think I've done well adjusting to the University
environment.

59) With care I can make it through just about any money
problem.

60) I was not ready for the change in environment.

Please read each question carefully and then mark your answers according to the following key:

                1--Strongly Disagree
                2--Tend to Disagree
                3--Neither Agree nor Disagree
                4--Tend to Agree
                5--Strongly Agree
----

61) I am not comfortable with my new surroundings.

62) I find that I don't borrow as much as I used to.

63) A good student is able to feel comfortable on campus.

64) A good student has occasional money problems.

65) A good student is able to adjust to the social life on campus.

66) Most students do not have a good relationship with the faculty.

67) Making friends is not important to a new student.

68) Having money makes no difference in adjusting to college.

69) Good grades make no difference in adjusting to college.

70) A good student is able to make friends fairly easily.

71) New students are rarely concerned with good grades.

72) Most new students do not have a satisfying social life.

73) A good student feels comfortable where he lives.

74) Socializing makes no difference in adjusting to college.

75) A good student learns to live on a budget in college.

76) Good grades makes adjustment easier for new students.

77) Climate is rarely a factor in adjusting to college.

78) Making friends helps adjustment, but it isn't important.

79) If I didn't make new friends, I'd probably drop out.

80) I may not know my professors,
    but I plan on staying in college.

Please read each question carefully and then mark your
answers according to the following key:

        1--Strongly Disagree
        2--Tend to Disagree
        3--Neither Agree nor Disagree
        4--Tend to Agree
        5--Strongly Agree

---

81) Occasional money problems won't keep me out of college.

82) I may not always want study,
    but I plan on staying in college.

83) I'd stay in school even if I wasn't comfortable
    where I lived.

84) I would not stay in a college if the campus wasn't good.

85) I'd stay in college regardless of the social life
    on campus.

86) I would not stay in school if if I had money problems.

87) I would not stay in school if my financial aid
    was cut off.

88) I'd stay in college even if I didn't have a
    good social life.

89) Even though I don't like all of the classwork,
    I like college.

90) If I didn't feel comfortable on campus, I'd drop out.

91) My academic standing is such that
    I don't plan on staying.

92) If I didn't socialize on campus, I'd probably drop out.

93) I'd stay in school even if I haven't adjusted
    to the area.

94) My grades are such that I don't plan
    on staying in school.

95) Even if I had money problems, I'd still stay in college.

  Thank you for participating in this study.

APPENDIX D

BIS Coding

1) Age_____ (no code)

2) Sex_____ (0-male, 1-female)

3) Are you a resident (i.e., dorm) student? (1-resident)

3a) If you are a dorm resident, from which town or city
and state did you come?
     City (Chicago-1)   State (Illinios-1)
          (Near suburb-2)   (Minnesota-2)
          (Far Suburb-3)   (Wisconson-3)
          (Downstate-4)   (Ohio-4)
          (Out of state-5)   (Nebraska-5)
                               (Michigan-6)
                               (New Jersey-7)
                               (Maryland-8)

3b) Please estimate the distance between your home town or
 city and Loyola.   Number of miles (code miles)

4) Are you a non-resident (i.e., commuter) student?
   (0-non-res)

4a) If you are a commuter, where do you live? (no code)

4b) If you are a commuter student, from which town or city do
    you commute?

     City (Chicago-1)   State (Illinios-1)
          (Near Suburb-2)   (Indiana-2)
          (Far Suburb-3)
          (Downstate-4)
          (Out of state-5)

4c) Please estimate the distance you commute to Loyola
(one-way only.)   Number of miles (code miles)

5) If you do not live at home, how often have had contact
with your family since the start of the academic year.
(code value 1-6)

6) If you do not live at home, how often have you had contact
   with friends from your home town or city since the start
 of the academic year. (code value 1-6)

7) If you have withdrawn from any classes this semester,
please indicate how many. (code number)

8) Please indicate your expected gradepoint average for this
   semester. (code number)

BAS Coding

(Code values 1-7, where 1=negative, 7=positive)

challenging	_7_|_6_|_5_|_4_|_3_|_2_|_1_	monotonous
anxious	_1_|_2_|_3_|_4_|_5_|_6_|_7_	calm
excited	_7_|_6_|_5_|_4_|_3_|_2_|_1_	bored
stressed	_1_|_2_|_3_|_4_|_5_|_6_|_7_	relaxed
well adjusted	_7_|_6_|_5_|_4_|_3_|_2_|_1_	not well adjusted
dissatisfied	_1_|_2_|_3_|_4_|_5_|_6_|_7_	satisfied
successful	_7_|_6_|_5_|_4_|_3_|_2_|_1_	unsuccessful
apathetic	_1_|_2_|_3_|_4_|_5_|_6_|_7__	involved
part of a group	_7_|_6_|_5_|_4_|_3_|_2_|_1_	isolated
lonely	_1_|_2_|_3_|_4_|_5_|_6_|_7_	not lonely
motivated	_7_|_6_|_5_|_4_|_3_|_2_|_1_	not motivated
good social life	_7_|_6_|_5_|_4_|_3_|_2_|_1_	poor social life
financially insecure	_1_|_2_|_3_|_4_|_5_|_6_|_7_	financially secure

AS Coding

Catagory	Definition	Code
Never	No marks or other negative indications.	1
Rarely	Greater than zero, but less once per month. Approx values are 1-8. Also other low value discriptives.	2
Monthly	Moderate values (9-15), and other descriptives indicative of low value regularity.	3
Bi-Monthly	Moderate to high values (30-60) and other descriptives indicating moderate regularity between monthly and daily.	4
Weekly	High values (100-), and other high value descriptives indicative of high regularity.	5
Daily	Exceptionally high values (100+) and other high value descriptives, indicative of regular daily use.	6

CLAS Answer Key 1; Importance of Factor (Q1-Q14)

(Code values from 1=Negative, 5=Positive.
 (R) Indicates reverse value coding.)

	Factor	Variable #
1)	Academic	A11
2)	Financial (R)	F11
3)	Academic (R)	A12
4)	Social	S11
5)	Environment (R)	E11
6)	Financial (R)	F12
7)	Environment	E12
8)	Academic (R)	A13
9)	Social (R)	S12
10)	Academic (R)	A14
11)	Environment (R)	E13
12)	Academic	A15
13)	Social (R)	S13
14)	Financial	F13

CLAS Answer Key 2: Individual Independence (Q15-Q29)

(Code values from 1=Negative, 5=Positive.
 (R) Indicates reverse value coding.)

	Factor	Variable #
15)	Environment	E21
16)	Financial (R)	F21
17)	Social	S21
18)	Social (R)	S22
19)	Financial (R)	F22
20)	Environment (R)	E22
21)	Social (R)	S23
22)	Financial	F23
23)	Social	S24
24)	Academic	A21
25)	Environment (R)	E23
26)	Environment	E24
27)	Social	S25
28)	Academic	A22
29)	Academic (R)	A23

CLAS Answer Key 3: Individual Preparation (Q30-Q47)

(Code values from 1-Negative, 5-Positive.
 (R) Indicates reverse value coding.)

	Factor	Variable #
30)	Academic	A31
31)	Social (R)	S31
32)	Environment (R)	E31
33)	Academic (R)	A32
34)	Academic (R)	A33
35)	Social (R)	S32
36)	Financial	F31
37)	Financial (R)	F32
38)	Financial (R)	F33
39)	Environmental (R)	E32
40)	Environment (R)	E33
41)	Financial (R)	F34
42)	Social	S33
43)	Academic (R)	A34
44)	Social (R)	S34
45)	Financial	F35
46)	Academic	A35
47)	Environment (R)	E34

CLAS Answer Key 4: Perceived Success (Q48-Q62)

(Code values from 1=Negative, 5=Positive.
 (R) Indicates reverse value coding.)

	Factor	Variable #
48)	Social	S41
49)	Financial (R)	F41
50)	Academic	A41
51)	Academic (R)	A42
52)	Social	S42
53)	Social	S43
54)	Social	S44
55)	Academic	A43
56)	Academic	A44
57)	Social (R)	S45
58)	Environment	E41
59)	Financial	F42
60)	Environment (R)	E42
61)	Environment (R)	E43
62)	Financial	F43

CLAS Answer Key 5: Future Expectations (Q63-Q77)

(Code values from 1-Negative, 5-Positive.
 (R) Indicates reverse value coding.)

	Factor	Variable #
63)	Environment	E51
64)	Financial	F51
65)	Social	S51
66)	Academic (R)	A51
67)	Social (R)	S52
68)	Financial (R)	F52
69)	Academic (R)	A52
70)	Social	S53
71)	Academic (R)	A53
72)	Social (R)	S54
73)	Environment	E52
74)	Social (R)	S55
75)	Financial	F53
76)	Academic	A54
77)	Environment	E53

CLAS Answer Key 6: Intention to Return/Stay (Q78-Q95)

(Code values from 1=Negative, 5=Positive. (R) Indicates reverse value coding.)

	Factor	Variable #
78)	Social	S61
79)	Social (R)	S62
80)	Academic	A61
81)	Financial	F61
82)	Academic	A62
83)	Environment	E61
84)	Environment (R)	E62
85)	Social	S63
86)	Financial (R)	F62
87)	Financial (R)	F63
88)	Social	S64
89)	Academic	A63
90)	Environment (R)	E63
91)	Academic (R)	A64
92)	Social (R)	S65
93)	Environment	E64
94)	Academic (R)	A65
95)	Financial	F64

Factor Structures (Prior to final reliability testing.)

CLAS
Social

Importance	S11+S12+S13
Independence	S21+S22+S23+S24+S25
Preparation	S31+S32+S33+S34
Success	S41+S42+S43+S44+S45
Expectation	S51+S52+S53+S54+S55
Intention	S61+S62+S63+S64+S65

Environmental

Importance	E11+E12+E13
Independence	E21+E22+E33+E34
Preparation	E31+E32+E33+E34
Success	E41+E42+E43
Expectation	E51+E52+E53
Intention	E61+E62+E63+E64

Financial

Importance	F11+F12+F13
Independence	F21+F22+F23
Preparation	F31+F32+F33+F34+F35
Success	F41+F42+F43
Expectation	F51+F52+F53
Intention	F61+F62+F63+F64

Academic

Importance	A11+A12+A13+A14+A15
Independence	A21+A22+A23
Preparation	A31+A32+A33+A34+A35
Success	A41+A42+A43+A44
Expectation	A51+A52+A53+A54
Intention	A61+A62+A63+A64+A65

Bi-polar Adjective Scale	X1-X13
Activities Scale	Y1-Y16

Final Factor Structures

CLAS
Social

Importance	S11+S12+S13
Independence	S21+S22+S24+S25
Preparation	S31+S34
Success	S41+S42+S43+S44+S45
Expectation	S51+S52+S53+S54+S55
Intention	S62+S63+S64+S65

Environmental

Importance	E12+E13
Independence	E21+E22+E33+E34
Preparation	E33+E34
Success	E41+E42+E43
Expectation	E51+E52
Intention	E61+E62+E63+E64

Financial

Importance	F12+F13
Independence	F21+F22+F23
Preparation	F32+F33+F34+F35
Success	F41+F42+F43
Expectation	F51+F52+F53
Intention	F61+F62+F63+F64

Academic

Importance	A11+A12+A13+A14+A15
Independence	A21+A22+A23
Preparation	A31+A32+A33+A34+A35
Success	A41+A42+A43+A44
Expectation	A52+A53+A54
Intention	A61+A62+A63+A64+A65

Bi-polar Adjective Scale	X1, X3-X13
Activities Scale	Y1-Y6, Y9, Y12-Y13, Y15

Scale Reliabilities

CLAS
Social

Importance	.65
Independence	.47
Preparation	.76
Success	.78
Expectation	.53
Intention	.62

Environmental

Importance	.28
Independence	.61
Preparation	.43
Success	.61
Expectation	.75
Intention	.55

Financial

Importance	.50
Independence	.43
Preparation	.61
Success	.32
Expectation	.45
Intention	.71

Academic

Importance	.64
Independence	.32
Preparation	.57
Success	.57
Expectation	.40
Intention	.70

Bi-polar Adjective Scale	.76
Activities Scale	.72

APPROVAL SHEET

The thesis submitted by David George Guon has been read and
approved by the following committee:

Dr. John D. Edwards, Director
Associate Professor, Psychology, Loyola

Dr. Fred B. Bryant
Associate Professor, Psychology, Loyola

The final copies have been examined by the director of the
thesis and the signature which appears below verifies the
fact that any necessary changes have been incorporated and
that the thesis is now given final approval by the Committee
with reference to content and form.

The thesis is therefore accepted in partial fulfillment of
the requirements for the degree of Master of Arts.

December 7, 1987

Date

John D. Edwards

John D. Edwards, Ph.D.
Director