



Becoming a mature student: How adult applicants weigh the advantages and disadvantages of higher education

MICHAEL OSBORNE*, ANDREW MARKS & EILEEN TURNER

*Institute of Education, University of Stirling, Stirling, Scotland, UK (*author for correspondence, E-mail: m.j.osborne@stir.ac.uk)*

Abstract. The data presented in this paper is taken from the results of two much larger studies of mature student decision-making and Higher Education (HE), which consider processes of agency from initial consideration of the *possibility* of becoming a student to eventually *becoming* one. In this paper, six categories of applicant to HE are discussed:

- ‘Delayed traditional students’,
- ‘Late starters’ who have undergone a life-transforming event e.g. redundancy or divorce and require ‘a new start’.
- ‘Single parents’
- ‘Careerists’, who are currently in employment who seek a qualification to make progress in their existing careers,
- ‘Escapees’ who are currently in employment who want a qualification as a way out of ‘dead-end’ jobs,
- Finally, the ‘personal growers’, a small number pursuing education for its own sake.

These categories of applicants are discussed in light of the factors that both catalyse and inhibit individuals’ decision-making during application to HE.

Introduction

The data presented in this paper are part of a large-scale UK-wide project funded by the former Department for Education and Employment (DfEE) and the Scottish Executive, which sought to examine the decision-making processes of potential and current mature entrants to Higher Education (HE). That work was carried out in the context of a decline in mature student entrants to HE for the period 1994–1995 to 1998–1999 (CVCP 1999a), details of which are reported elsewhere (Davies, Osborne and Williams 2002; Osborne and Marks 2002). Information from questionnaires, focus groups and interviews was gathered to illuminate the decision-making process of those individuals who had opted to become mature students. This paper focuses on the richest source of data, that drawn from in-depth interviews with mature students who, at the time of the research were ‘potential’ entrants. Most of these students, despite reporting a range of impediments to

entry, were still intending to take up a HE place though a few had abandoned any thought of studying for the foreseeable future.

The 1990s saw what McGivney (1996, p. 3) called 'a new landscape for adult learners'. Many HEIs now welcome, or at least accommodate, significant numbers of students who differ markedly from the traditional 18-year old undergraduate with A levels or Highers. These individuals are referred to, in a somewhat pejorative way, as 'non-standard students', an ill-defined term (McGivney, *op. cit.*, p. 10; Osborne et al. 1997) corresponding to the following broad categories:

- applicants with entry qualifications other than A Level and Highers, e.g. overseas qualifications; NVQs,
- those with qualifications including Access or Foundation course certificates (a majority of whom are likely to be mature),
- mature applicants with either standard or non-standard entry qualifications (but issues of currency apply in some HEIs in respect of mature students' A level or Higher results).

In some HEIs applicants with a disability or from ethnic minority or lower socio-economic backgrounds may be included in the 'non-standard'¹ category.

The decline in the numbers of mature students entering HEIs in the UK in recent years (CVCP 1999a, b; HESA 1999) has been differentially distributed by mode of study, gender and geographical location. For instance, despite the decline in full-time enrolments, there has been, over several years, an increase in part-time mature student numbers, especially women (Davies 1999) and in any case, the 'rate of return' on such a time and money investment is uncertain (Woodley 2001). The greatest declines have occurred amongst men on full-time courses (Marks 2000, 2003). Numbers in 'traditional male subject areas' such as Mathematics, Engineering and the Sciences have declined more steeply than in others such as Business studies, and mature recruitment levels have varied. Furthermore, the situation appears fluid and in 2000–2001 (after our research was completed) the downward trend appeared to have been halted, and even reversed.²

The overall picture clearly is complex and it is likely that several different types of factor impinge on each individual potential student's decision to apply for an HE course and, once accepted by a university, to actually take up that place and proceed to study. Factors identified from previous research were grouped into the following four categories:

- national policies related to recruitment, e.g. Widening Access; student finance;
- economic and labour market conditions (which may vary regionally)
- the policy and practice of individual institutions (HE and FE)

- personal background and circumstances of individual potential students

Each of these groups of factors differentially influence an individual's decision-making processes and, furthermore, such factors may well interact with each other. For many adults, the process of deciding to become a student is not a one-off event; rather it is a complex and extended process, and specific factors may have salience at different times (Williams 1997). It is possible to identify a number of stages in the development of learner identity. Beginning as a 'non-participant', potential mature students move through an 'aspirant' phase when they start to explore the idea of HE. Next they pass through the decision making stage when they weigh the issues and become a 'decider'. Before becoming an 'applicant', however, they may need to upgrade qualifications as well as organise their financial and domestic affairs. By the time they actually apply to an HEI several years may have elapsed since they first entered the aspirant stage. For other potential HE students the process may be much faster (there may be greater support available – family, friends etc.) and not everyone has to pass through each distinct stage. Little is known about how potential mature students weigh the personal advantages of studying at an HEI and gaining a qualification nor how they seek to overcome the perceived barriers to begin the transition process to become actual students. To what extent, for instance, is the desire to improve one's employment prospects more important than an intrinsic interest in a subject? Will the common barriers of financing their courses and fitting studying into busy lives be as difficult to overcome for everyone? Although it is apparent that every individual is influenced by a unique set of factors when making that crucial decision, certain types of factor weigh heavier with some sub-groups of mature students than others, personal factors appear most important for the majority.

Methodology

Our sample of interviewees aspired to enter one of six HEIs, three in England and three in Scotland; these comprised four 'new' (post-1992) universities, one institution established in the 1960s and one 'ancient' university. We chose these institutions to provide a geographical spread and because they had historically attracted significant numbers of mature entrants. Collectively they had done so across a wide range of subject areas in both part-time and full-time mode, but at the time of our research all were experiencing declines in many of these areas. This balance of institutional type is perforce skewed to newer institutions since it is these who disproportionately attract 'non-traditional' students as a number of reports confirm (e.g. Ainley 1994; Payne and Storan 1995; Sargant et al. 1997).

Interviews, the majority of which were audio-taped, were conducted in the Spring of 2000 as part of the larger study. Interviewees (see Table 1) were contacted by various means, all via their links with one of the universities:

- Some, who failed to take up a place at an HEI in the autumn of 1999, had completed a questionnaire and volunteered to be interviewed subsequently.
- Others agreed to be interviewed after they had participated in focus groups held on a variety of qualifying routes associated with the chosen HEIs.
- Some had ‘dropped out’ of those qualifying routes (QR) before the focus groups took place and were contacted via QR tutors.
- Others were contacted through university Summer Schools and Open Days.

All interviewees had, therefore, to some extent, evinced an interest in becoming mature students. They had started on the process of change from non-participant in HE to aspirant student or decider or even applicant. Some indeed had been offered places to commence study in the autumn of 2000.

Telephone interviews were undertaken to collect data, the method allowing the interviewee to speak from the comfort of their own home at a time that is most convenient for them without the visible intrusion of an interviewer and his/her tape recorder. More pertinently, since we were interviewing participants some distance (often hundreds of miles) from our location, it was – despite its limitations in terms of the loss of visibility of body language etc. – the only *practical* way of gathering such data.

In both England and Scotland females comprised the majority of interviewees (some two thirds). Female applicants to and acceptances at HEIs are slightly in the minority, but our sample is more skewed towards females than the national trend according to UCAS data for the 1999 entry.^{3,4} Men outnumbered women at University B because a large proportion of interviewees were drawn from a construction course in an associated FE college, which attracted an exclusively male clientele. Asian students are under-represented compared with national figures for such students but over-represented in relation to the general population. One self-styled ‘Black African’ potential student was also interviewed.

Findings

As the analysis will indicate, the decision to re-enter education is complex, ‘fragile’ (Davies and Williams 2001) and is not one taken lightly by potential

Table 1. Demographic breakdown of sample

	University	Total No. of inter- viewees	Male	Female	Ethnicity
England	A: (New: North East)	20	2	18	1 Asian, 19 White
	B: (New: North West)	16	9	7	16 White
	C: (New: Midlands)	14	4	10	2 Asian, 12 White
	Total English	50	15 (30%)	35 (70%)	3 Asian (6%), 47 White (94%)
Scotland	D: (Ancient)	9	5	4	1 Asian, 1 Black African, 7 White
	E: (New)	23	5	18	23 White
	F: ('Recent')	28	10	18	28 White
	Total Scottish	60	20 (33%)	40 (66%)	1 Asian (1.66%), 1 Black (1.66%), 58 White (96.55%)
Total: 110					

students, since it often requires a complete re-orientation of lifestyle. Motivations are complex, and the barriers are many. Furthermore, both the reported encouraging factors and constraints on participation are largely consistent across the six institutions surveyed and confirmatory of other, earlier research (e.g. McGivney 1996; Pascall and Cox 1993).

Mature students do not comprise a homogeneous group. Age, sex and ethnicity and whether they wish to study full or part time help to distinguish sub-groups. Other factors such as the presence of dependent children, marital and employment status, family tradition and past educational experience may all help to define matters for consideration when deciding to change their status and life styles and become students. In analysing the interviews, we have identified sub-groups of potential students and we show how each sub-group is influenced by different influencing factors in different ways. Thus we have delineated the subgroups through considering combinations of negative factors (attitude to debt, anticipation of limited benefit, lack of confidence and self-belief, unresponsive institutions, family constraints, employment constraints) and positive factors (cognitive interest, anticipation of benefit, self-confidence, self belief and self respect, support from family,

support from employers, opportunity, altruism). Of course it is impossible to place some people in just one category; ‘single parents’ can be ‘escapees’; ‘women returners’ may also be ‘personal growers’ – mutual exclusiveness of categories should not necessarily be implied. However, whilst there are certain shared characteristics across each sub-group, each of the six categories represents a combination of characteristics that makes its members distinct. Some individuals combine all characteristics of more than one sub-group, though such unions of sub-groups are rare. The sub-groups identified were as follows:

- Delayed traditional students in their 20s who are similar to 18 year olds in terms of their interests and commitments (‘traditional’ in Britton and Baxter’s typology, 1994) [**Delayed traditional**]
- Those who have undergone a life-transforming event e.g. redundancy or divorce and require ‘a new start’. [**Late starters**]. There is a possible sub-group here of those, women particularly, whose offspring have left home.
- Single parents (predominantly women) who have families to support not only financially, but also socially and emotionally (being a role model). They are increasingly exhorted by government to seek qualification as a way out of social exclusion yet find themselves in a dilemma in that studying to ensure a better family future may well impact on children today. [**Single parents**]
- Those currently in employment who seek a qualification to make progress in their existing career. [**Careerists**]
- Those currently in employment who want a qualification as a way out of ‘dead-end’ jobs. [**Escapees**]
- A small number pursuing education for its own sake, a ‘love of learning’. They can be of any age. [**Personal growers**]

In Table 2 below we show the combination of inhibiting and catalysing influences for each of our six categories.

Delayed traditional students

Some young adults with no dependants were interviewed. Characteristically many *delayed traditional students* left school with qualifications that would have required ‘topping up’ to ensure university entry. Several, who had entry qualifications, had made positive decisions to take a break from studying, and are what others have described as a ‘second creaming’. Others did start a university course but soon ‘dropped out’, perhaps with an intermediate qualification. Some respondents with a ‘working-class’ background at the point of leaving school had felt that they had not been encouraged to consider a university education.⁵

Table 2. Positive and negative influences upon the decision to become a mature student

Negative factors influencing decision to become a student	Categories of mature student	Positive factors influencing decision to become a student
<ul style="list-style-type: none"> • Fear of debt • No confidence due to old attitudes, school experience – ‘not for me’ • Unwelcoming institutions • Worries re-juggling job/study 	Delayed traditional	<ul style="list-style-type: none"> • Interest in the subject to be studied • Long-term requirement to be equipped for career • Time to settle down • Parental support for some
<ul style="list-style-type: none"> • Some financial concerns • Lack of confidence – ‘can I cope?’ • Attitudes of family/social group 	Late starters	<ul style="list-style-type: none"> • Cathartic experience as stimulus • Current opportunity – ‘time for me’ • Self-belief – ‘If they can do it so can I’ • Altruism
<ul style="list-style-type: none"> • Lack of self belief • Financial ‘Catch 22’ • Timetable difficulties • Childcare problems • Juggling responsibilities – family, work study 	Single parents	<ul style="list-style-type: none"> • Need a good job to support family • Want to be a role model for family • Enjoy learning
<ul style="list-style-type: none"> • Need to work so time for study limited • Family pressures – never at home 	Careerists	<ul style="list-style-type: none"> • Better long-term career prospects • Self-respect • Interest in studies • Employer support and sometimes requirement
<ul style="list-style-type: none"> • Lack of confidence • Costs difficult to manage • Need to work as well as study • Timetable issues • Doubts about job market when finished 	Escapees	<ul style="list-style-type: none"> • New career with better prospects • Better pay • Need a change in direction – stuck in a rut
<ul style="list-style-type: none"> • Lack of confidence 	Personal growers	<ul style="list-style-type: none"> • Interest in the subject • Opportunity presents itself now • Prove that I can do it

I thought universities were for posh people – the la-di-da student types. Not for the working classes.

[‘Tracey’, 23 year old female, University C]

The reasons given by these delayed entrants for deciding to study at this later point were often instrumental in terms of accessing their preferred career or opening doors to interesting and worthwhile employment.

I can’t do broad sheet journalism without a degree. So, in a way I’m going because it’s a necessity, not because I want to [. . .] If I could get into the occupation now I wouldn’t go.

[‘Joanne’, 22 year-old female University A]

Several *delayed traditional* students referred to personal growth, a love of learning or an interest in a specific subject being their major motivating factors.

My biggest motivation is my desire to become better really. Just to learn more and more and more. I just want my mind to grow. I don’t know how I’ll be able to give something back, but hopefully I’ll be able to.

[‘Lenny’, 21 year old male, University B]

On the other hand concern was expressed that some HEIs were still less than welcoming to older students.

The woman I saw at Y University (outside this study) seemed to think I was too old. The first thing she said was ‘Don’t you think you’re too old? God, I’m only 23!’

[‘Malcolm’, 23 year old male, University F]

As with all the other groups of potential students interviewed, the issue of finance was extremely important to delayed traditional students. Most were concerned about the inevitability of debt and how they might juggle their studies with a part-time job. Those with secure family backgrounds clearly intended, like many traditional students, to rely on family support.

If you stay at home [as he expected to do] it’s not so bad. Students who live away have the cost of accommodation, food – a lot of responsibility. [The debt] will mount up [. . .] but I’ll have my part time job, so I’ll only need a smaller loan.

[‘Anwar’, 21 year-old male, University A]

Late starters

I became single. My partner left. I worked weekends so I looked into the college for something to amuse myself during the week. I went to do GCSE maths and ended up on a full-time course. [. . .] All the courses are done around school hours so it's no problem with my kids either. I want to be a maths teacher.

[‘Natasha’, 32 year-old female, University A]

‘Natasha’ also belongs to the *single parent* category, illustrating the difficulties of disentangling individuals’ characteristics and motivations. It is impossible to determine whether her prime motivation for entering Higher Education was the cathartic experience of the break-up of her relationship which left her ‘bored’, her recently ignited interest in mathematics or her desire to be a ‘good parent by getting a better job’. There were other examples of people having experienced some sort of personal trauma, which acted as a catalyst for action. This is very similar to the ‘perspective transformation’ posited in an earlier study by Mezirow (1983).⁶ The personal circumstances of some students are such that they have had to overcome very substantial practical and emotional difficulties as they apply themselves to learning. ‘Maria’ was only 21 but had suffered the trauma of widowhood after less than a year of marriage.

I needed to get back on track, to get a life. [. . .] I want to get a really good job. A job where I can think, not just work. Definitely not just for the money. I want a job I can enjoy doing.

[‘Maria’, 21 year old female, University A]

‘Noelle’, too, at 22 had experienced great personal challenges and demonstrated her determination to continue studying in the face of adversity:

I was full-time at university, at medical school [1996–8] but I've got a little girl now who's got spina-bifida so I'm not doing that any more. [. . .] I didn't want to go out full-time and leave my little girl because she was so poorly, but I didn't like the idea of giving up totally on my education. [. . .] This law degree was one of the very few offered part-time, and when it came up as two evenings a week for four years I thought 'that's perfect'.

[‘Noelle’, 22 year old female, University F]

Experiencing the break-up of a relationship could also motivate people to set out in a new direction. We interviewed ‘Laura’ (aged 40) who had ‘dropped out’ of an Access course. She had previously left an ‘abusive relationship’ with ‘the basic minimum’, refusing to take financial support from her former partner so that he would be unable to trace her.

The motivation is personal. I love to learn. I'm a sponge. And it's also about self-esteem. I'll have to do the Access first. I want to study full-time because of my age. I have taken nothing from that marriage [. . .]. I feel that I must sort out my current debts before I embark on getting into more debt problems. So, since February I have been doing two jobs to get the finances sorted out and pay off the debts. I couldn't give study the attention it needs at the moment.

[‘Laura’, 40 year old female, University B]

A number of other people interviewed had experienced similar broken relationships, which had served as a catalyst to get them started on their new paths. Many were women who had followed the accepted route of leaving school, taking a job until they married and had children and then looking after their families.

‘Charlotte’, who wants to train to be a teacher, planned to enter University B in 2001.

A degree is vital, I can't become a teacher without a degree. [. . .] If I get a degree I'm sorted for life.

[‘Charlotte’, 26 year-old female single parent, University B]

Another potential student associated with University B (‘Colin’, aged 40) told us that despite working for years as a process worker he had always harboured a desire to work in a hospital environment, specifically radiography. Redundancy again provided the catalyst for change.

That was a catalyst. [. . .] I always said that if I was going to be made redundant I'd go to university, because I always thought I'd under-achieved. Unfortunately, I have been made redundant so I'm doing this off my own back. I know damn well if I don't do it now I probably never will.

A number of female potential students, often in stable relationships, found that they were able to embark on study, to do something for themselves, because their own children had either left home, started higher education themselves or at least were less physically dependent. There was an element of ‘I've done my bit, now it's time for me to have my turn’ rather than turning to study out of boredom.

I've reached a point in my life where I want to do something for me. And that [study] sort of fitted round the children, and gave me the basis for employment when I'm able to look for employment.

[‘Nancy’, 45-year old female, University A]

Financially, offspring could still be a drain on family finances but for some there was now a window of opportunity for some. 'Grace' (38), who worked in a health related laboratory context and was applying to do a part-time science degree said:

Primarily it's to get promotion in my job but it's a good time. The children are in their late teens and doing well academically – so why not me too?

['Grace', 38 year-old female, University E]

Single parents

Well, I do need to look at some form of further education because I've got a young child to support. I have to support him. The main reason I would go would be to get qualified and get a well-paid job, rather than just being a waitress or whatever.

['Kellie', 26 year old female, University F]

A significant proportion of women interviewed were single parents who had the major caring responsibility for their children and often the financial onus as well. Finance was a pressing issue for many of this group, a number of whom had experienced problems with the Benefits system.

Benefits is a big issue. I am concerned that I might lose them. I couldn't earn enough part-time to keep us going. There's the house and the mortgage. I'd have to give up the study [...] If they [government] want them [mature single female parents] to study they do need to give help. A bigger loan to cover expenses perhaps. Anything is a help. I am worried that any bursary might affect my Benefits. I need a guaranteed income to keep myself and my child.

['Linda', 35-year old female, single parent, University B]

Generally single parents were strongly motivated by the need to become financially independent.

To be honest [my motivation is] to earn more money. I'm a single parent, I'm registered disabled so I can't do, sort of, menial work any more. And I don't feel I'm using my brain to its full potential to be honest. So it's not to be sat at home and also to be earning a lot of money at the end of it.

['Lucy', 26-year old female, University B]

Even though the prospect of Higher Education was linked, by many, to a better financial future and stability for their children, typically of more pressing concern was to be good role models for their children to follow.

Across the country, several women voiced similar motivations with regard to their children.

*It's occurred to me, with my daughter, that I don't want to be like my mum, just going out and doing menial jobs. And I'd never until now done anything about it. The area where I live you see so many, you know, mums who are doing nothing. They don't seem to have any direction. And you see the children and you can see it affecting the children, how the children behave. I see that and I think 'I don't want that'. I want my daughter to learn how to live independently so that when the time comes I can let her go. I **want** to do this – it's not just because it's there.*

[‘Claire’, 26 year old female, University E]

Another issue of concern to many women was the availability of affordable child-care. The lack of childcare was responsible for some women postponing their study until their children were a little older. They pointed out the need, not just for crèche and nursery provision for very young children but also for ‘out of school care’ if classes were timetabled after 3 p.m. Even if provision was available, many found the costs prohibitive. Others explained their choice of mode of study in relation to their child-care responsibilities.

[I chose] full-time (a) because it fitted in with the children and (b) because the part-time course is in the evenings, which I can't do, because of the children, because I'm a single parent. I can't get baby-sitters out at night. If I'm in college during the day I can do my own study in the evenings once the children are in bed. It's something I want to do and I can fit it round the children so it's for me.

[‘Nancy’, 45 year-old female, University A]

This has clear consequences for the timetabling of part-time degree courses.

Careerists

People placed in this category were mainly in employment. They were studying, or intending to study, usually part-time in order to enhance their employability, to gain promotion or to move into a higher graded post within the same general employment area. For example, several male interviewees were drawn from an HNC construction course in a college associated with university B. They had already invested two or three years of part-time study to acquire that qualification but several believed that if they continued onto the HND or degree programmes at University B their job opportunities would be increased. None were prepared to study full-time to achieve a higher qualification because their existing commitments required the continuance of an income.

You need qualifications to progress. I am married with a mortgage and a child. You realise that you have commitments. Locally you need a minimum of an HNC now for jobs with better salaries, say £16000.

[‘Ted’, 32-year-old male, University B]

Greater employability came, however, at a cost. Most members of this group were not too concerned by the financial cost of any potential course, especially as a majority had been sponsored by their employers thus far and anticipated further support. However, many found the time commitment of up to two evenings each week at college very demanding, and the additional studying cut into their domestic and family lives, depriving them of time with their children and for leisure pursuits and as a consequence caused tension within family life.

I’ve had very little time with my family over the last three years.

[‘Frank’, 26 year old male, University B]

These men were conscious that their employers had supported their part-time studies for not entirely philanthropic reasons. They recognised the reluctance of some employers to provide day release or sponsorship when the ultimate beneficiaries might be other companies who ‘poached’ their trained workers. They suggested the introduction of some sort of government subsidy to employers.

Day release is good. A lot of people would take up the opportunity if they got a day off for learning. The Government should fund employers to support day release then the employers would benefit too from the better-trained staff. There are fears of trained people being poached if a company pays for the training and qualifications itself.

[‘Eric’, 22-year old male, University B]

Elsewhere we encountered people who needed to undertake a degree to make progress in a particular career or change to an entirely new one.

Three women associated with University E were pursuing their studies to enhance their careers. ‘Edna’ (43), who had gained a BA ordinary degree from University E in the early 1990s had applied there again to do an undergraduate Diploma in Public Administration in 1999. When interviewed she was intending to apply elsewhere to do a Diploma in Economic Development as this fitted better with her current work duties. ‘Christa’ (27), who ran her own aerobics and fitness business, was another who already held a HE qualification (diploma) but wished to progress further. Having failed to take up a place at University E in 1999 she too had decided to apply elsewhere to train as a business studies teacher as she wanted some ‘stability’ of employment.

'Grace' (38), who worked in the Health Service enjoyed her job and wanted to stay but needed a degree to gain promotion. She thought that there were only limited possibilities of moving out from her current job to other health service posts after getting an appropriate degree.

Escapees

I have worked for 24 years and it's like I've come to a crossroad. Do I want to carry on plodding on? Do I always want to be the monkey or do I want to be the organ grinder?

['Vivienne' (39), female lone parent, University A]

There were perhaps rather more individuals who saw gaining a degree or other qualification as a passport to better employment; not just better pay but more rewarding and satisfying work. For some it represented a complete change in direction. In some cases it was perceived as a route out of unemployment and or poverty. The strongly held view was that a 'wrong turning' had been taken in youth and that now was the time to set out in a new direction was prevalent among students associated with every institution. Some had very definite career aspirations, such as teaching, but others had more vague ambitions related to a 'better job', which engaged the mind and stretched the individual.

[When I left school] I thought it was just hard work. It wasn't what I wanted to do. Sixteen years later I think it's time I got a proper career. So I'm going to university and hopefully get my masters. [I want] to get my qualifications and be able to help people.

['Liam', 33 year-old male, University D]

Personal growers

A handful of potential students, particularly older women, were motivated purely by the desire to learn. The recognition for some that they were capable of undertaking a degree seemed sufficient, and their primary and often their only substantial barrier was a lack of confidence in their own abilities. Some had a genuine interest in a particular field of study.

I've always had this little yearning to get back into learning. [...] I'm not doing this for the job at the end, I'm doing it because I love the learning.

['Teresa', 44 year old female, University A]

The enthusiasm of these potential students for learning *per se* meant that they had found ways to overcome many of barriers experienced by other

categories, though several were fortunately situated and were not concerned by issues of child-care provision or finance.

Making the decision: Balancing the ‘pros’ and ‘cons’

It was clear from the majority of interviews that students experienced difficulty deciding whether to take the plunge and apply to a university. They had to balance the perceived costs and benefits not just at the point of entry but throughout the university course. Almost all students face financial difficulties but those for mature students are likely to be greater because they so often have dependants and other commitments. Those who are parents often feel guilt if they deprive their children of material resources or quality time now in order to provide for a possibly better future.

I don't like depriving my little lad of time with me, because he goes to his Dad at weekends, so tea-times and that are . . . and if it means shunting him around to people and getting access to a computer – it's a vicious circle. You try to be a good parent, but you also want to be a good parent by getting a better job. That's the dilemma.

[‘Natasha’, 32 year old female, University A]

Discussion: Changing status; changing direction

The questionnaire survey of current first year students, which formed part of the wider study (Davies et al. 2001), indicated that those students rated the following as reasons for becoming a mature student:

- interest in the subject to be studied,
- the chance to enhance career prospects,
- a wish to improve existing qualifications,
- a desire to change the direction of their life, and
- the fact that they had always wanted to study but never had the opportunity.

In other words, personal advancement was a crucial motivator (see also Woodley and Brennan 2000; Woodley 2001). Balanced against these were the following adversities (actual or potential):

- cost of studying,
- the need to work to earn a living,
- responsibilities of current job,
- domestic/family responsibilities,
- lack of childcare,
- lack of confidence, and

- fear of long terms debt.

These were mainly ‘situational’ factors (see Cross 1991).

Individual interviewees provided similar data. People in almost every category were encouraged to want to study by the thought of a ‘better job’. ‘Better’ could however be interpreted in several ways. For many, especially single parents study was specifically seen as a passport to a secure and well-paid future – important when there were children to support. Others, often those already established in an area of work, wanted the qualification in order to make progress in their chosen fields whilst still other individuals were looking for future employment that they would find interesting and stimulating rather than just financially rewarding.

National policies and decision making

We were conducting our research at a time when there had been considerable shifts in national policies in relation to access to Higher Education. Whilst the policy of the new Labour government of 1997 clearly provided a huge impetus for increasing and widening participation, the burden of supporting expansion was shifted substantially in the direction of the perceived principal beneficiary – the student. A common conception amongst interviewees was that the regulations in relation to the costs of HE and of the potential benefits and allowances that they might receive to offset costs was ‘confusing’, ‘inconsistent’ and often ‘unfair’. Many believed that various government agencies could be more sensitive in formulating the regulations governing the receipt rather than being ‘penalised’ for wishing to upgrade their qualifications. Many of the students we interviewed had *wanted* to be given more information, and a call for greater advertising, by institutions and government, was regularly heard. The former were expected to raise their profiles and to show that students need not just be high-flying teenagers, and that adults were not merely accepted as students but positively *welcomed*. In the case of the latter, greater responsibility was called for, not merely in terms of providing more money for mature students (though this call was heard) but in giving more and better information.

Economic and labour market conditions

Some interviewees, especially older ones, were more aware of the job market than others and worried about their future employment prospects. It is quite clear that at least an informal cost-benefit analysis of participation within Higher Education was being carried out by many potential students, particularly those who are older and with family responsibilities of various kinds.

There's a lot of graduates out there in the market place and you worry at the end of it are you going to be able to use the qualification.

[‘Jenny’, 39 year old female, University C]

In so doing such individuals do, in fact, reflect the reality that benefits vary according to individual situation. Egerton (2000, p. 289) has pointed out that several factors have been found to lower the pay of mature graduates including, social-economic status, type of HEI attended, location where employment is most likely to be secured and sector of employment. And although for most individuals there is a private benefit from participation as adults that benefit is difficult to compute (Conlon 2002), though delaying the investment in education is likely to reduce the benefit (Wolter and Weber 1999).

This anticipation of long-term benefit is difficult to disentangle from current costs. For example, those of our respondents who were single parents were adamant about the need for additional help if they were to be able to square the circle of studying and caring for a family given the existing regulations. This also therefore factors into a discussion of personal circumstances.

Personal circumstances

People in almost every identified category of potential students were concerned about the costs of studying and many were fearful about incurring large debts to be paid off after qualifying. Given that many mature people have commitments such as spouses, dependent children and mortgages this concern is unsurprising. What *was* surprising however was how ill informed a majority were about the financial situation into which they were heading. The only people not overly concerned about financing their studies were either among those classified as ‘careerist’ – who were in employment and could afford to pay the fees for a part-time course (or who would be supported by an employer) – or were among a handful of individuals who for some reason were financially independent. Someone leaving the army with a substantial redundancy package felt able to pursue a degree in languages because he had no dependants. An older woman had been recently widowed and felt the need to do something completely different and was financially able to do so.

Away from the ‘professional advancement’ types of reasons many parents felt that if they could study and gain a degree they would be serving as a role model for their children and grandchildren. Improving self-esteem was important for some of them too. ‘Iona’, a 39 year-old mother, who had decided to postpone studying until her children were older said;

I really want that degree. It would be the first in the family. It's a personal achievement and would set the standard, a role model for my children.

[Iona, 39, University D]

Nevertheless, potential students in almost every category had concerns about their abilities to learn at a university. They lacked self-confidence on the one hand but still had a desire to prove that they too could be successful.

Students in each of the above categories were seeking change. In some cases the change envisaged was relatively small e.g. from classroom assistant to qualified teacher or from building worker to building estimator. In others completely new directions were being sought – from textile design to teaching CDT; from catering assistant to politician; from bus driver to sports and fitness coach; from shop assistant to computer programmer. Pascall and Cox (1993) have suggested that for some women returners entering higher education was due to 'a heightened awareness of the self, a search for a new identity' (p. 120) and also that education could be seen as 'a resolution to financial or personal crisis' (p. 60). Our sample also exhibits these reasons.

The jobs I had before really didn't lead me anywhere and I want something where I can say "I am a . . .". Just looking to the future I want more than a career.

['Olwen', 35 year-old, hoping to train as CTD teacher, University B]

Although we have established a general classification of potential students it is apparent that individuals often exhibit the characteristics of more than one category or be positioned at the interface between two (see also Pascall and Cox 1993, p. 60). For instance single parents were definitely motivated by the practical imperative of earning a decent income but this spur could in many cases unlock a long held intention to seek training for a specific occupation such as teaching. As Green and Webb (1997) suggested there were a number who recognised that they had had 'untapped potential' when they left school, like 'Tom' (29, University E)

I'm good enough. I know I did alright at school and I didn't even try. So now's my chance. I'm ready for it.

There were others who were excluded at that point in their educational careers; higher education was not even on the agenda 'for the likes of me' (Marks et al. 2003). Green and Webb (1997, p. 138) also identified a smaller, third group who 'wasted their potential', i.e. those who had the qualifications but chose to do something other than study at a university. Several of our 'delayed traditional' students could be said to fit into this category. Indeed, it could be argued that in postponing the point of entry to HE by a 'gap year'

or a longer period away from education potential students enhance their own abilities as learners, benefit from wider experience and make them selves more financially able to cope with three or more years of study.

As Green and Webb (1997, p. 142) point out individuals' lives change and altered circumstances or dissatisfaction with their work or other aspects of their lives led many to reassess what they wanted to do. For some 'this involved a consideration of education as a route to improved life chances'. It became clear from our interviews that incentives to study and gain a degree or other higher education qualification were sufficiently strong for the majority of potential students to be prepared to suffer hardship to fulfil their goals.

I have taken out a student loan to pay for the fees because even though my husband is earning a certain amount, it's still difficult because I'm not working. So financially it's not very easy. But I suppose that's necessary so that you can get the education.

[Lara', 42 year old female, University E]

However, because of the complexity of their lives, many feared that some adverse circumstance might force withdrawal from their chosen course. Several had had more than one attempt to get through various qualifying routes into higher education. Uncooperative employers, family illnesses, removal to another part of the country were all cited as interruptions in the process of becoming a student, but not necessarily as insurmountable barriers.

Individual institutional policies

Every group of potential students faces a trade off between negative and positive influencing factors and many reported that the decision was so finely balanced that any small change in personal circumstances could reverse the decision. For the most part 'single parents' faced the largest number of barriers. Like the majority they were concerned about money issues but as individuals with the sole care responsibility for one or more children they had additional concerns related to Benefits, employment and childcare. Juggling their multiple roles was something they were not sure they would be able to do until they actually embarked upon their degrees. There were concerned about institutional timetabling and the provision of appropriate childcare facilities.

Those who were currently working could be described as 'time-poor' because they needed to fit their studies around full-time jobs. Several hours of class-time plus private study on top of a normal working week led to little time for home and family and could cause resentment. Several favoured a day-release mode of study but this required employer co-operation. Individuals who worked shifts were particularly disadvantaged at HEIs where courses were only available in one mode. Several people mentioned the

desirability of institutions being more flexible in attendance requirements. At least one person in this category questioned whether she was prepared to sacrifice her current lifestyle with a reasonable salary her own car and a nice home in order to study.

I would enjoy the mental challenge but do I want it enough to give them up?

[Lynne, 43, University D]

We interviewed tutors in the six Higher Education Institutions (HEIs) and they confirmed the hard work and determination of most mature students and reported that those who left an Access or undergraduate course were more likely to do so for reported 'non-academic' reasons rather than because they had failed to progress in their studies. However, these tutors relied on students' own explanations and we should be aware that financial or family problems might seem more acceptable reasons to offer for leaving a course as opposed to finding the work hard or realising that they felt uncomfortable in the social world of higher education. Individuals' decisions to change direction were linked to:

- specific career aspirations ('I want to be a maths teacher')
- a wish to upgrade their existing qualifications ('I got a Diploma in Higher Education but I really want that degree')
- probable promotion in their chosen fields ('you get automatic promotion after six year's part-time study')
- a genuine interest in a particular subject ('Japanese culture fascinates me more than anything else')

as well as the (more prosaic) desire to increase their earnings in the long term.

Gender dilemmas

Men who saw themselves as the 'bread winners', the main income providers for their families, were reluctant to opt for a full-time HE course and yet experienced considerable stress in managing to allocate time to work, part-time study and family. They faced a dilemma of balancing the desire to 'get on' with the day-to-day support of their families and moreover were often tired when accessing study in the evenings. They felt that their families suffered while they were studying. The ideal for them would be day release – 'a day off for learning' – that many HEIs are already offering. However many employers are reluctant to forego 20% of an employee's weekly output so methods of reimbursing them need to be sought. Other models, which include some distance learning, intensive summer schools and weekend sessions as well as evening classes, are being pioneered.

For many of the women the time pressures were different. They faced the gendered expectation that they still had the major care responsibility for their children. For single parents this was undoubtedly true though grandparents were often mentioned as providing some care. For those with working partners the children and household were deemed 'women's work' and the studying was an extra to be fitted in. Morrison (1996) documented women students who had made considerable efforts to fit everything into busy compartmentalised days. It is understandable that when something upsets the equilibrium of such a well-calculated lifestyle, such as the death of a parent, illness of a child or the redundancy of a partner it is the study that takes a back seat until conditions improve.

The decision to study full-time or part-time was again one that was influenced by several factors. For many, part-time was the only feasible option because of the need to maintain a family income. Clark et al. (1997) in their Scottish sample of part-time HE students found, unsurprisingly, that the average age of part-time students was older than full-time. Furthermore, they found that there was parity between numbers of men and women, and that 75% of the sample were in full time employment with a further 9% in part-time work. Also, it was found that 32% of their sample were already employed in occupations categorised as associate professional or technical and a further 23% in management, administrative and professional occupations. They caution however that their sample was not necessarily representative of all part-time students. Amongst our students there was feeling of having run out of time with a consequent need to get on with learning as quickly as possible; hence they opted for a full-time route. All these potential mature students had to weigh up whether it was better to study full-time, incur a large debt but qualify sooner and thus be in a position to pay off the debt. Others so abhorred the idea of debt that they looked for a solution that allowed them to study and work and to hopefully avoid debt. The time-tabling of some full-time courses, with contact hours condensed onto a couple of days per week were popular because they allowed for part-time work and cut down on child-care costs. Some mothers with young children welcomed the part-time evening option provided they had family members who could baby-sit. Others felt that an evening option was not feasible and looked for a part-time daytime course.

Conclusions

Our findings clearly indicate that a highly motivated cohort of mature students wishing to enter Higher Education exists. However, many of these individuals approach the prospect of entering HE with trepidation and uncertainty. Most

mature students have multiple roles of responsibility, which carry considerable emotional and financial burdens. For these students, the decision to enter education whilst high on their agenda is highly constrained.

Considerable uncertainty still exists amongst potential entrants in relation to the financial arrangements for Higher Education. A significant number of people need greater financial support. They also, however, need more security, more stability, and more certainty in the arrangements that currently existed at the time of our research. Government agencies, if they wish more mature students to participate in HE, need to consider ways in which the arrangements for supporting students are made more transparent to potential mature students. This would include not only the provision of information about fees, loans and repayment schemes, but also the interface between the benefits system and study.

The challenge is to provide coherent advice and guidance within an integrated, comprehensive and proactive service to meet the ever-diverse needs of potential mature entrants; the requirement is to create an individualised service for a mass market that can provide informed and unbiased advice. There was little evidence from our research of inter-agency co-operation in relation to such provision. Mature entrants are seeking advice that covers such a diverse range of issues that inevitably the present uncoordinated and multi-level information provided causes great confusion. The benefits of a 'one-stop' advice shop at a regional level may be considerable. However, such advice would need to be supported by staff intimately aware of the internal institutional and external constraints bearing upon potential mature entrants.

It is clear that more information should be made available to all potential entrants and at an early stage of the decision-making process (e.g. in the ostensibly simple matter of timetabling). This might be part of an overall provision of a comprehensive service of advice and guidance.

Professional advancement in general and career enhancement in particular were the most important motivators for potential mature entrants – but job responsibilities were also one of the most important barriers to participation. It may be important to highlight the positive role that employers have, particularly in supporting the development of employees through part-time study. However, it will also be crucial to continue to provide incentives for institutions to create greater flexibility in the ways that provision is made available.

Whilst expressions of accessibility and flexibility are without exception highlighted in institutional statements, the reality in some institutions is that mature students are not a priority. Widening participation policy at national and institutional level in the UK has shifted to broader concerns associated with the situation of younger people in areas of socio-economic deprivation.

For many institutions, mature students are now part of a much bigger picture. If they aid the meeting of enrolment targets, then this is a bonus for many institutions, but it is unlikely that special arrangements will be made to attract this group given the relative way of meeting widening participation targets through focussing on younger cohorts.

Notes

1. Although we, the authors, dislike the deprecating, exclusive and elitist connotations of the term 'non-standard' we have used it because it is in common use in Higher Education (see Osborne et al. 1997).
2. Applications from mature students for entry to undergraduate courses within HEIs in 2000/2001 increased by 6.2% in comparison to 1999/2000 (HESA data).
3. See ucas.ac.uk and Marks, Turner and Osborne (2003). According to UCAS figures females comprise the majority of total applicants for all black ethnic groups combined (54.6% of applicants and 56.1% acceptances) and for all white applicants (52.7% of applicants and 53.4% of acceptances). They are slightly in the minority (46.4% of applicants and 48% of acceptances) for total UK Asian applicants.
4. Data from UCAS is for 1999 for simplicity, but our sample may have entered in 1999 or 2000.
5. We have explored these widely held perceptions of university education being deemed inappropriate for people from 'working-class' backgrounds elsewhere (Marks, Turner and Osborne 2003).
6. Mezirow (1983, p. 125) noted a 'perspective transformation' among mature student interviewees, whereby life experience is critically analysed, understood and acted upon.

References

- Adler, S. (1999). 'Complementary and alternative medicine use among women with breast cancer', *Medical Anthropology Quarterly* 13(2), 214–222.
- Ainley, P. (1994). *Degrees of Difference: Higher education in the 1990s*. London: Lawrence and Wishart.
- Blundell, R., Dearden, L., Goodman, A. and Reed, H. (1997). *Higher Education, Employment and Earnings in Britain*. London: Institute for Fiscal Studies.
- Britton, C. and Baxter, A. (1999). 'Becoming a mature student: Gendered narratives of the Self', *Gender and Education* 11(2), 179–193.
- Clark I., Morgan-Klein, B., Raffe, D. and Schuller, T. (1997). *Part-Time Higher Education in Scotland, Final Report to the Scottish Office Education and Industry Department*. Edinburgh: Centre for Educational Sociology and Centre for Continuing Education, University of Edinburgh.
- Coffield, F. and Vignoles, A. (1997). *Widening Participation in Higher Education by Ethnic Minorities, Women and Alternative Students*, Report 5. National Committee of Inquiry into Higher Education.
- Council for Industry and Higher Education (1997). *Widening Participation in Lifelong Learning: A Progress Report*. London: CIHE.

- Committee of Vice Chancellors and Principals (CVCP) (1999a). *Briefing Note – Widening Participation*. Available at URL <http://www.universitiesuk.ac.uk/bookshop/HowToOrder.asp?Code=10> (Accessed 05/07/01).
- Committee of Vice Chancellors and Principals (CVCP) (1999b). *Mature students in Higher Education*. Unpublished Information Note to Members.
- Conlon, G. (2002). 'One in three? The incidence and outcomes associated with the late attainment of qualifications in the United Kingdom', *Journal of Adult and Continuing Education* 8(1), 14–45.
- Cross, P. (1991). *Adults as Learners*, 2nd edn. San Francisco: Jossey Bass.
- Davies, P. (1999). 'Half-full, not half-empty: A positive look at part-time higher education', *Higher Education Quarterly* 53(2) 141–155.
- Davies, P. and Williams J. (2001). 'For me or not for me? Fragility and risk in mature students' decision making', *Higher Education Quarterly* (April) 55(2), 185–203.
- Davies, P., Osborne, M. and Williams, J. (2002). *For Me or Not For Me? That is the Question*, Briefing Report no. 297. London: DfEE.
- Dillman, D.A. (1978). *Mail and Telephone Surveys: The Total Design Method*. New York: Wiley.
- Egerton, M. (2000). 'Pay differentials between early and mature graduate men: The role of state employment', *Journal of Education and Work* 13(3), 289–306.
- Field, J. (2001). 'Ambivalent identities: The role of risk and contingency in adults' descriptions of participation in education and training', *Journal of Adult and Continuing Education* 7(1), 75–92.
- Gammage, P. (1993). 'Children don't get taller by being measured', in Meigham R. (ed.), *Theory and Practice of regressive Education*. Leicester: Educational Heretics Press.
- Grainger, R.W. (1979). 'Working class mature students in full-time higher education', *Adult Education* 52(4), 237–242.
- Green, P. and Webb, S. (1997). 'Student voices: Alternate routes, alternate identities', in Williams, J. (ed.), *Negotiating Access to Higher Education: The Discourse of Selectivity and Equity*. Buckingham: SHRE and Open University Press.
- Guardian Editorial (2003). *The Third Degree*. Guardian Online, 5/3/03 www.guardian.co.uk
- Higher Education Statistics Agency (HESA) (1999). *Student Enrolments on Higher Education Courses at Publicly Funded Higher Education Institutions in the UK for the Academic Year 1998–1999*. Press release PR 29 April.
- Marks, A. (2000). 'Lifelong learning and the breadwinner ideology', *Educational Studies* 26(3), 303–320.
- Marks A. (2003). 'Welcome to the new ambivalence: Reflections on the historical and current cultural antagonism between the working class male and higher education', *British Journal of Sociology of Education* 24(1), 83–93.
- Marks, A., Turner E. and Osborne, M. (2003). '“Not for the likes of me”: Perceptions of universities held by applicants', *Journal of Further and Higher Education*, forthcoming.
- McGivney, V. (1996). *Staying or Leaving the Course: Non-Completion and Retention of Mature Students in Further and Higher Education*. Leicester: NIACE
- Mezirow, J. (1983). 'The critical theory of learning and adult education', in Tight, M. (ed.), *Adult Learning and Education*. London: Routledge.
- Morrison, K. (1996). 'Developing reflective practice in higher degree students through a learning journal', *Studies in Higher Education* 21(3) 317–332.
- National Audit Office (2001a). *Widening Participation in Higher Education in England*. <http://www.nao.gov.uk> (last accessed 26/3/02).

- National Audit Office (2001b). *Improving Student Achievement in the English Higher Education Sector*. <http://www.nao.gov.uk> (last accessed 26/3/02).
- Osborne, M., Leopold, J. and Ferrie, A. (1997). 'Does access work? The relative performance of access students at a Scottish university', *Higher Education* 33(2), 155–176.
- Osborne, M., Brink, B., Cloonan, M., Davies, P., Marks, A., Turner, E. and Williams, J. (2001). *For Me or Not For Me in Scotland? That is the Question*. Stirling: Centre for Research in Lifelong Learning.
- Osborne, M. and Marks, A. (2002). 'Mature student recruitment to HE', *Broadcast (SFEU)* (Spring) 55, 50–53.
- Pascall, G. and Cox, R. (1993). *Women Returning to Higher Education*. Buckingham: SHRE and OUP.
- Payne, I. (1980). 'A working class girl in a grammar school', in Spender, D. and Sarah, E. (ed.), *Learning to Lose: Sexism and Education*. London: The Women's Press.
- Payne, J. and Storan, J., (1995). *Further and Higher Education Progression Project: Final Report*. London: Division of Continuing Education South Bank University.
- Scottish Office (2000). *Henry McLeish Says Student Package Right Deal for All*. <http://www.scotland.gov.uk/news> (last accessed 10/4/02).
- Scottish Office (2001). *Opportunity Scotland: A Paper on Lifelong Learning*. <http://www.scotland.gov.uk/library> (last accessed 10/4/02).
- Sargant, N., Field, J., Francis, H., Schuller, T. and Tuckett, A. (1997). *A Study of Participation in Adult Learning in the United Kingdom*. Leicester: NIACE.
- Williams, J. (ed.) (1997). *Negotiating Access to Higher Education – the Discourse of Selectivity and Equity*. Buckingham: OUP and SRHE.
- Willis, P. (1977). *Learning to Labour: How Working Class Kids Get Working Class Jobs*. London: Gower Press.
- Woodley, A. (2001). 'Learning and earning: Measuring "rates of return" among mature graduates from part-time distance courses', *Higher Education Quarterly* 55(1), 28–41.
- Woodley, A. and Brennan, J. (2000). 'Higher education and graduate employment in the United Kingdom', *European Journal of Higher Education* 35(2), 239–249.
- Wolter, S.C and Weber, B.A. (1999). 'Skilling the unskilled – A question of incentives?', *International Journal of Manpower* 20(3–4), 254–269.

