Mature Students' Perceptions of Accessing Higher Education in England: A Case Study on a London-based Alternative Higher Education Provider

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Ensuring equal access for all to affordable and quality higher education is a key target of the United Nation's sustainable development agenda (target 4.3). However, with numerous factors influencing inclusivity and equity in higher education, achieving this goal has been increasingly challenging in the United Kingdom (UK). While the UK government has urged all relevant stakeholders to engage with its "widening participation strategy"; higher education providers have a prodigious responsibility in ensuring equal access for all (Connel-Smith Hubble, 2018).

For mature students (aged 21+), accessing higher education involves navigating several barriers. These include fear of re-adapting to a learning environment, age-related stigma, juggling family and work responsibilities, lack of awareness regarding application and funding processes, and limited support and guidance (Brown, 2021; Farini Scollan, 2019; Hubble Bolton, 2021; Johnson, 2023; Moore et al., 2013; Office for Students, 2021a). While these barriers challenge mature students to access higher education, various support mechanisms enable them to successfully overcome them.

This research endeavored to identify what factors enable mature students to access higher education overcoming barriers to learning. Using a single case study research design, qualitative data was collected through three focus group discussions with mature students from an alternative higher education provider in London. Thematic analysis revealed three key findings: (1) motivations behind accessing higher education, such as advancing employability, utilizing spare time productively, evolving with life, pursing personal growth, fulfilling family aspirations, or acting on professional recommendations; (2) barriers like lack of confidence, high costs, competing priorities, language, digital literacy and accessibility challenges; and (3) support mechanisms including confidence-building programs, preparatory programs, financial aid and supportive institutional cultures. The research concludes that, despite challenges, mature students equipped with determination and robust support systems can successfully navigate barriers to access higher education.

Keywords: College Access, Equal Education, Nontraditional Students, Access to Education, Student Support Services

Introduction

Higher education is a rich cultural and scientific resource, fostering personal growth and driving economic, technological, and social progress (UNESCO, 2024). Numerous success stories depict the transformative power of higher education (Ashwin, 2020). The UK government believes that the opportunities and benefits of education should continue beyond school (Connel-Smith & Hubble, 2018). However, access to higher education remains a challenge with only 66% sustaining a level 04 (equivalent to the first year of a university degree) or higher destination within two years of leaving school (Government of UK, 2022). Wider incongruity exists among UK residents who have not accessed primary and secondary education within the UK.

A wide range of disparities based on socioeconomic status, gender, ethnicity, and geographical location exist barricading access to higher education. Even though ensuring equal access for all to affordable and quality higher education is a key target of the United Nation's sustainable development agenda (target 4.3), recent reports from the UK confirm that considerable inequalities exist preventing specific groups from accessing higher education and it is a shared responsibility to address these disparities (Paul & Lewis, 2024). Mature students (aged above 21 years) are among the aforementioned groups at a disadvantage. Statistics from the last 15 years report a decline in mature students entering higher education (HESA, 2023).

The UK government has called upon all relevant stakeholders to be part of its "widening participation strategy"; in which higher education providers have a prodigious role to play (Connel-Smith & Hubble, 2018). A thorough understanding of what barriers specifically challenge mature students from accessing higher education and what support mechanisms and networks effectively counter the challenges is necessary to actualize the UK government's efforts. This qualitative research attempts to capture mature students' perceptions of accessing higher education, and this inquiry attempts to better reflect on their motives, barriers, and support mechanisms and networks.

Literature Review

Higher education is a tertiary-level qualification that follows secondary education and leads to a degree awarded by a recognized awarding body. It provides the skills and knowledge that adults need to be successful in their professional and personal lives. It is now widely recognized as essential for everyone, regardless of their background (Sperlinger et al., 2018). However, in 2019/20, mature students formed only 37% of the undergraduate student population of the UK (Hubble & Bolton, 2021). A major goal of the UK government is to encourage mature students to participate in higher education.

There are many reasons why some individuals delay accessing higher education after leaving school. Some individuals enter the world of work, while others travel, volunteer, or take care of their families. Some individuals also return to education later in life to change careers or advance in their current field (Burroughs, 2019).

Barriers Faced by mature students when accessing higher education

Even though there is a significant number of prospective mature students in the UK, they face numerous challenges when accessing higher education. Funding is a key barrier they face, compounded by their anxiety about the issue and a lack of information on available funding sources. These have led to a decline in the number of mature student applicants (Moore et al., 2013). The rise in tuition fees in higher education in 2012 and the removal of student grants have also been major reasons for the decline in the number of mature students. Mature students are also more likely to be debt averse due to their other financial obligations, making funding loans less attractive to them (Hubble & Bolton, 2021). The financial pressure is even more significant for mature students who are more likely to come from disadvantaged or challenging backgrounds, such as those with caring responsibilities, disabilities, or minority ethnic groups (Indecon International Research Economists, 2021). These pressures have led many mature students to choose parttime higher education (Office for Students, 2021a).

Most mature students struggle to manage their time with all their other responsibilities, such as work and family. As a result, they often have brief visits to their campuses and try to self-manage their education. These challenges can also make it mentally difficult for them to fit in (Brown, 2021). Furthermore, longer gaps between school and higher education can create unfamiliar territory for mature students (Farini & Scollan, 2019). According to Johnson's (2023) TASO (Transforming Access and Student Outcomes in higher education) report, mature students may also face an identity issue due to their age, parenthood, worker vs. learner status, etc., which could impact their access and success in higher education.

Support mechanisms available for mature students

To overcome barriers to accessing higher education, there is a wealth of support available to mature students who aspire to enter higher education. The Office for Students (OfS) regulates Access and Participation Plans (APPs) set out by higher education providers to ensure equality and equity in higher education, especially by enabling students from disadvantaged backgrounds to access, succeed in, and progress from higher education (Blake, 2022; OfS, 2023a). Each higher education provider registered with the Office for Students must have an Access and Participation Plan (OfS, 2023a), which includes strategies taken by the higher education provider to ensure equal access for mature students. Furthermore, institutions such as the Open University (OU) and the University of the People (UOP) were primarily established to support lifelong learning offering a variety of flexible learning options, such as distance learning, online learning, self-study, and part-time learning, (OU London, 2024; UOP, 2024), which are highly attractive to mature learners.

The presence of alternative providers of higher education maximizes mature students' access to higher education. Jeynes (2023) highlights that, compared to traditional universities, alternative providers attract mature students for four specific reasons. Firstly, their admissions criteria are more flexible, considering candidates holistically beyond pure academic attainment and Universities and Colleges Admissions Service (UCAS) points (the scoring system in the UK used to measure and compare the value of qualifications of students above the age of 16 years, such as A-levels and BTECs, for university applications). Secondly, alternative providers offer flexible timetables that accommodate candidates' other commitments, such as fulltime work or childcare. Thirdly, they concentrate on recruiting local students by operating in urban locations, allowing mature students to study while remaining at home. The fourth reason is of paramount importance, as alternative providers leverage their experience in handling students with non-academic backgrounds, offering a tailored learning environment for those from non-traditional academic backgrounds. This includes providing more personalized support and pastoral care, enabling learners to thrive.

To alleviate the financial burden, Student Finance England (SFE) offers loans and grants to students in higher education, irrespective of age to fund their education covering tuition fees, living costs, and other expenses (SFE, 2023). Additional assistance is available for people with disabilities, long-term health conditions, mental health conditions, learning difficulties, and

other needs (Student Loan Company, 2023). Mature students accessing higher education seek the support of Student Finance England to finance their studies, aiding them in managing the financial challenges they face. To support mature students' access to higher education further, Callender and Thompson (2020) recommend additional grants through part-time premiums, simplification and availability of information on fees and loan eligibility, and more research that leads to policy changes maximizing financial support for mature students.

When mature students access higher education, it is vital to manage their psychology, as argued by Farini & Scollan (2019), who point out that mature students often come with a lot of hope, and building on this hope is pertinent to help them succeed. This requires the support and guidance of both academic and non-academic staff at higher education providers, offering mature students a welcoming and appealing first impression of their studies. Moreover, if mature students access higher education remotely/through online provision, as this can lead to feelings of isolation, exclusion, and a sense of not belonging, Crawford and McKenzie (2022) recommend appointing local study centers, such as libraries, to bring these students together and create spaces for them to learn together and receive face-to-face support. Considering the high dependence on technology and digital platforms in higher education, Staddon (2020) recommends using technology to support mature students. Their study revealed that the belief that mature students generally dislike technology is a false myth and instead, mature students use technology differently and are more loyal to what they are used to. Therefore, they suggest providing more time and personalized support for mature students to get used to new technologies.

Existing literature highlights that there are many challenges faced by mature students in accessing higher education and there are multiple ongoing activities from higher education providers, regulators, communities, and charity organizations to improve their experience of accessing higher education. Further research on mature students accessing higher education; their motives, barriers, and support systems, seems to be a contemporary need.

Research Questions and Methodology

More initiatives are needed to encourage mature students to access higher education and to ensure that they have the necessary support to overcome the different barriers they face. This research project is aimed at understanding mature students' access to higher education. The following were the research questions:

- 1. What motivates mature students to access higher education?
- 2. What barriers challenge mature students to access higher education?
- 3. What support mechanisms and networks assist mature

students in overcoming challenges to access higher education?

A qualitative study

A qualitative research design was identified as well-suited for studying mature students within the context of their higher education institution. This approach facilitates the study of individuals and phenomena in their natural setting (Cooper & Finley, 2014), enabling a comprehensive and nuanced understanding, description, and analysis of mature students' access to higher education, while giving prominence to their feelings, experiences and insights. Furthermore, qualitative research is indispensable for unpacking complex, multi-dimensional phenomena, capturing the rich and unique textures of human experience, and addressing contexts and subtleties often lost in quantitative approaches (Lim, 2024).

Additionally, a qualitative design aligns with the study's aim to contribute to broader policy debates on education (Coopley, 2013). By exploring mature students' barriers to access higher education and support mechanisms, it provides evidence-based insights that can inform policymaking. Finally, qualitative inquiry adheres to the research's inductive logic, facilitating the development of concepts, insights, and understandings derived from patterns in the data (Taylor & Bodgan, 1998). This inductive approach ensures that the research remains grounded in participants' lived experiences, offering a rich foundation for actionable conclusions and recommendations.

A case study research design

A single case study research design was selected for this study to ensure coherence and focus on gaining in-depth insights into participants' lived experiences within a specific context (Hamilton, 2011). The case study was based on an alternative higher education provider in East London, recognized for its dedication to offering lifelong learning opportunities to people of all ages, particularly mature students. It is registered with the Office for Students under the Approved (fee cap) category. This institution holds a silver rating in the Teaching Excellence Framework (TEF) 2023, alongside a gold rating for student experience and a silver rating for student outcomes (OfS, 2023b). As a higher education provider, the institution offers undergraduate qualifications in Business Management, Health and Social Care Management, and International Tourism and Hospitality Management. All students attend onsite learning either through two full days per week or via a combination of two evening sessions and one weekend day. Outside of these sessions, they are directed to additional resources and readings on their virtual learning environment, which they can access virtually and engage with at their convenience to support independent study.

Focus group discussions for data collection

Three focus group discussions were conducted, each involving six to nine mature students from each of the three undergraduate programs, to gather data. In total, twenty-three participants engaged in these discussions, offering a diverse range of perspectives and experiences to enrich the study's findings. Focus group discussions were chosen as the data collection method to encourage open discussions, foster interaction, and capture collective views, shared experiences and underlying meanings (Nyumba et al., 2018). These discussions were conducted in person on-site to ensure convenience for participants and were digitally recorded with their informed consent for accurate data collection. In addition to the recordings, detailed notes were taken during each session to document non-verbal cues and group dynamics. The recorded discussions were transcribed, and the transcripts, along with the notes, were analyzed using thematic analysis to identify recurring patterns and key themes.

Ethical considerations were adhered to throughout the process. Participants were provided with an information sheet explaining the study's purpose, their role, and their rights, including the freedom to withdraw at any stage. Written informed consent was obtained before the discussions, ensuring voluntary and informed participation. Anonymity and confidentiality were strictly maintained, with identifiable data securely stored and accessible only to the researchers. This comprehensive approach upheld high ethical standards while creating a safe space for participants to share their insights openly.

Thematic Analysis of Data

Thematic analysis followed Braun and Clarke's (2006) six-phase framework to ensure a systematic and rigorous approach. First, the researchers familiarized themselves with the data by reviewing notes taken during the focus group discussions, listening to the digitally recorded focus group discussions, and thoroughly reading the transcripts. Next, the data was systematically coded, focusing on explicit statements and underlying ideas. The codes were then organized into potential themes by identifying patterns and connections between them. These initial themes were then reviewed to ensure accuracy and to avoid misrepresentation. Each theme was subsequently defined and given a concise, descriptive name to capture its essence. Finally, the themes were synthesized into a coherent narrative, supported by selected direct quotes and edited extracts to illustrate key points. This process enabled the researchers to generate evidence-based conclusions, which guided actionable recommendations for improving access, engagement, and institutional support tailored to the unique needs of mature

It is important to acknowledge the positionality of the researchers in this study, as thematic analysis is inherently shaped by their perspectives, experiences, and interpretative frameworks (Jowsey et al., 2021). Both researchers possess sub-

stantial experience and knowledge in the higher education sector, both in England and internationally, having navigated these spaces as students and faculty members. Their expertise provided a nuanced lens for analyzing the collected data, enabling a deeper understanding of the participants' lived experiences while contextualizing findings within broader educational and socio-cultural dynamics. This positionality, however, also required reflexivity to ensure interpretations remained grounded in participants' narratives rather than researchers' biases, which the researchers actively implemented throughout the study.

Limitations of the Study

The study has some limitations that must be acknowledged. The relatively small sample size of twenty-three participants restricts the ability to generalize findings to all mature students in higher education. However, this sample allows for a more detailed and nuanced exploration of mature students' experiences and perspectives. Additionally, the focus on a single alternative higher education provider in London limits the diversity of perspectives captured, particularly regarding student experiences in different institutional and regional contexts. This specificity, however, aligns with the aim of providing an in-depth case study of a particular educational setting, offering insights that may not emerge in broader, multi-institutional studies.

Furthermore, while this study primarily focused on exploring student perceptions as the crucial stakeholders in higher education, it excludes other key stakeholders, such as faculty and administrators, who could have provided a more comprehensive understanding. Although this exclusion may limit the comprehensiveness of the findings, it ensures a concentrated exploration of student voices, which are often underrepresented. Addressing the above-mentioned limitations in future research could enhance the depth, robustness, and applicability of the findings.

Findings and Discussion

In this section, the research findings will be presented to address the three previously stated research questions. The section is organized thematically, highlighting key findings and, where applicable, drawing comparisons with existing literature to provide context and deepen the understanding of the results.

Motivations

Participants shared a range of motivations that influenced their decision to access higher education. These have been presented in the order in which they sparked the most engaging and lively discussions across all three focus groups, emphasizing the themes that resonated most with the participants.

(1) To achieve their employability and entrepreneurial aspirations. The majority of study participants shared that their primary motivation behind accessing higher education

was to achieve their employability and entrepreneurial aspirations. They believed that accessing higher education would provide better qualifications, leading to improved employment prospects with better pay, ultimately enabling them to better support their families better.

One study participant shared that, despite having work experience, the absence of an accredited qualification often results in lesser pay. Another emphasized that most companies require at least a basic degree to complement work experience. He, who was in his final year of study, shared that he had already discussed a potential job offer with a company, which is prepared to offer him a job once he graduates. These insights highlight the value of higher education for mature students, reinforcing its role in enhancing their employment prospects and career advancement.

Several participants expressed entrepreneurial ambitions, believing that obtaining a higher education qualification, along with the learning journey itself, would be invaluable in achieving these goals. One participant shared that he dreams of starting a business but is unsure how or where to begin. Another revealed that his aspiration to open a care home was a key motivator for pursuing higher education, despite being fifty years old. Similarly, one participant, who owns a start-up travel agency, stated that she plans to expand her business using the knowledge and skills gained from her studies. These findings underscore the role of higher education not only in enhancing employability but also in empowering mature students to pursue entrepreneurial ventures and lifelong ambitions.

The findings above resonate Urban and Jirsáková's (2021) claim that mature students often view themselves primarily as workers/employees, with their identity as students taking a lower priority. While the current study reaffirms this complex identity, it also suggests that mature students seek to enhance their employability and entrepreneurial aspirations through higher education. The findings also align with McCune et al.'s (2010) research, which found that, compared to younger learners, mature students often pursue higher education with the expectation that it will enhance both their career opportunities and personal development. Consequently, it could be said that mature learners tend to prioritize practical, career-oriented outcomes when making decisions about their access to higher education.

(2) Inspired by passion. Some mature students pursue higher education driven by a deep passion for a particular subject or field. One participant shared that her interest in health and social care has grown over the years, and she believes that a higher education qualification will further support her in this field. Another participant, a pastor, revealed that his encounters with vulnerable and neglected individuals inspired him to pursue studies in health and social care management, with the goal of opening a care home to better serve these communities.

This motivation, rooted in a passion for learning and specific

fields, is also documented in existing literature. For instance, McCune et al. (2010) highlighted that some mature students transition into higher education driven by their enjoyment of learning, an interest in their chosen subject, and the personal development it offers. Similarly, Bellare et al. (2021) found that many individuals are passionate about continuing their education, with a growing emphasis on lifelong learning. These findings underscore the significance of intrinsic motivation as a key factor in the decision of mature students to pursue higher education, as they seek personal fulfilment and meaningful contributions to society.

(3) Recognition of benefits for their family. Mature students with caring responsibilities were particularly motivated to pursue higher education, recognizing its benefits for their families and children. Participants shared that accessing higher education allows them to better support their children's education. One participant shared that her "daughter is in secondary school, and she needs help" which her decision to pursue higher education has made possible. Another participant shared, "I want my children to be proud of me."

These sentiments resonate with the research findings of Wainwrights and Maradent (2010), who emphasize that mature learners are often motivated not only by personal growth but also by the desire to foster higher aspirations in their children by setting an example through their own educational journey. Marks et al. (2003) also confirms the findings that mature students tend to be more family-focused, even when pursuing education. However, their claim that these motivations are gendered - suggesting that male mature students prioritize financial provision for their families, while female students focus on personal growth to serve as role models - may no longer hold true. Both male and female participants in the study discussed the financial, emotional and societal benefits of accessing higher education, sharing a more nuanced and shared perspective on familial responsibilities. This shift likely reflects broader societal changes over the past two decades, where traditional gender roles and caregiving responsibilities have evolved. Contemporary research is needed to reassess whether and how gender continues to shape the motivations of mature learners, particularly in light of relatively better gender equity in educational and professional spaces.

(4) To productively utilize spare time. Another key motive for mature students to access higher education is to meaningfully utilize their spare time. Many mature learners, who had taken breaks from education to focus on family, work, or personal circumstances, choose to return to higher education when their circumstances change. A participant shared: "After 20 years I thought I should continue my higher studies. I had a lot of personal things and a busy work life. Now I find it more suitable." Similarly, a mature learner and mother reflected, "I have worked in retail for 10 years. I had a long gap in education. After my kids grew up, I thought, I should do something now." These experiences illustrate how higher

education offers mature students an opportunity to reignite personal ambitions and invest in their own development when they find themselves with more time and flexibility.

Renton (2024) explores the experiences of mature students aged 60+, highlighting the benefits of higher education in combating isolation and loneliness, enhancing mental wellbeing, and fostering intergenerational understanding. Renton also emphasizes how younger cohort members benefit from the wealth of experience mature learners bring to the classroom. These findings align with this study's observations that mature students often view higher education as a productive way to utilize their spare time, offering personal and societal benefits. However, it is important to note that it is not only individuals who find spare time after retirement who turn to higher education; people at various stages of life seek to meaningfully utilize newfound spare time through academic pursuits.

(5) To evolve with life's changing demands. Another key motive for mature students accessing higher education is the desire to evolve with life's changing demands. Participants emphasized that "getting a higher education qualification is extremely important in everyone's life nowadays" and that "one is expected to have a basic qualification" to demonstrate relevant knowledge and skills. One participant remarked, "getting this qualification will develop new skills such as problem-solving and communication, help me gain more confidence, and improve my career and life prospects." Another mature learner, a mother, shared that after spending years raising her children, now that they have grown, she is eager to regain her independence by being educated. These reflections highlight how mature students view higher education as a means to not only adapt to societal expectations but also to enhance personal growth, confidence, and career opportunities.

The findings of the study align with the Office for Students' (2021b) claim that mature students increasingly pursue higher education to adapt to societal changes, improve career opportunities, and achieve personal growth. The report emphasizes that the opportunity to study as a mature student fosters 'equality of opportunity' equipping them with the essential skills necessary for future prosperity, particularly in the pandemic recovery phase. For many, gaining qualifications helps them develop new skills like problem-solving and communication while boosting confidence and independence. This trend highlights that education is not just a pathway for younger individuals but a transformative opportunity for mature learners who may have delayed studies due to personal or familial responsibilities.

Furthermore, Mercer (2007) complements this perspective highlighting the intrinsic relationship between academic and personal development for mature students. Her research findings point out that higher education facilitates a dual transformation: academically, by expanding knowledge, broadening perspectives, and cultivating a critical outlook; and personally, by enhancing confidence, self-awareness, and the capacity for introspection. This simultaneous transformation allows mature

students to renegotiate their identity, or in other words evolve with life's changing demands and derive new meaning in their lives.

(6) Acting on professional and personal recommendations and influences. Learners who enter the workforce directly after secondary education may find themselves encouraged to pursue higher education by industry professionals or mentors. One participant shared:

Three years ago, I started working in the health and social care field. I finished my studies a long time ago back home... One day my manager recommended, "You should pursue higher education because you have the potential to be a great leader."

This demonstrates how mentorship and professional guidance can play a pivotal role in inspiring individuals to access higher education and unlock their leadership potential.

Some mature students are inspired to access higher education by the influence of family members, friends, or teachers. One participant noted that her mother's role in healthcare subtly influenced her decision to pursue higher education: "My mom works in a hospital, caring for and helping others... I admire how she helps people. Now, I want to do the same, which is why I chose to study for a BSc in Health and Social Care Management." Several others mentioned being motivated by friends already enrolled in higher education, recognizing their own potential through the encouragement of their social circle.

The influence of professionals and personal role models on mature students' decision to access higher education is a relationship that seems to have been largely overlooked in previous studies. This study finds that professional and personal recommendations serve as powerful, personalized motivators for mature students to pursue higher education. Robinson and Salvestrini (2020) highlight mentoring as an effective intervention to widen access to higher education. For mature students, who frequently value practical advice and lived experiences, recommendations from trusted figures offer tangible proof of the transformative impact higher education can have on their lives and careers.

Barriers to access and support networks and mechanisms to overcome them

Participants shared their experiences with barriers to accessing higher education as well as the support mechanisms that have aided them to successfully overcome those. These have also been presented in the order in which they generated the most engaging and dynamic discussions across all three focus groups, highlighting the themes that resonated most strongly with the participants.

(1) Lack of confidence to access higher education and fear of stepping out of the comfort zone. Participants revealed that a major psychological barrier they experienced was the lack of confidence that they would be able to succeed in higher education and the fear of stepping out of their comfort zone. This often led them to reconsider their decision to pursue higher education. Those with significant study gaps expressed particular concern regarding their confidence in adapting once again to a learning environment and regaining a student mindset. Research by Parkman (2016) and Butcher (2023) support these findings, highlighting that mature students frequently experience a lack of confidence and suffer from "imposter syndrome"-a feeling of not belonging or being unqualifieddue to the unfamiliarity of the academic environment, especially after long study breaks. These experiences underline the emotional and psychological hurdles mature learners must overcome, demonstrating how deeply the fear of inadequacy can impact their educational journeys.

To effectively address the psychological barriers faced by mature students, higher education providers should implement holistic mental health strategies that cater to all students, irrespective of age or study mode. These strategies should focus on developing sustainable coping mechanisms to help students balance academic, work, and family commitments (Hunter, 2021). Furthermore, promoting self-worth and fostering a strong sense of belonging would be instrumental in boosting confidence and reducing feelings of isolation or "imposter syndrome" (Hunter, 2021).

This research also identified several support mechanisms that assist mature students in overcoming psychological barriers. One such mechanism is fostering self-resilience by encouraging mature learners to explore new horizons. A participant shared:

I believe that stepping out of our comfort zone can be crucial but most of the time you are losing a lot of opportunities if you don't try something new. We should dedicate ourselves to expanding our perspective and broadening our horizons, which will help us achieve our dreams. Therefore, getting out of the comfort zone and being more ambitious is what can help us.

Another intrinsic support mechanism is the role of prior knowledge and certification in facilitating access to higher education. One participant noted, "My previous studies in nursing helped me. I have a level 2 childcare qualification and that helped." Additionally, the availability of bridging programs allows students to build confidence and ensures they feel prepared for the demands of higher education. For mature students with significant study gaps, options like the foundation year can be particularly beneficial, serving as a preparatory step before entering the first year of their degree. A participant shared: "I had quite a long study gap. After I joined, in the

first couple of weeks I panicked and got scared and nervous. I spoke to admin staff, who provided me the option to try out the foundation year."

To enhance self-confidence in higher education, the support of the staff is also crucial. A participant shared:

My first encounter was with the principal. I was not expecting to have my interview with her, but it was amazing because I could feel that she gave me the confidence to talk. She not only listened to me, but I also felt like she spoke to me in a friendly way, which encouraged me to discuss issues...

Participants indicated that the senior management, the administrative staff and the lecturers have played a pivotal role in building their confidence and a sense of belongingness at the College. The support and encouragement of family members, teachers, and friends are equally vital in building self-esteem. One participant noted that her father was her primary source of encouragement, while her teachers recognized her potential and urged her to pursue higher education. Another participant emphasized that motivation from her family has helped her considerably to overcome fears and cultivate self-confidence.

As evident above, while mature students encounter psychological barriers such as the lack of confidence when accessing higher education, these challenges can be effectively mitigated through the support of higher education providers, as well as encouragement from family and friends, ultimately facilitating their access to higher education.

(2) High cost of higher education. Participants expressed that the high cost of higher education in the UK poses a significant financial barrier to access higher education. A participant shared that "it is very difficult for me to pay the school fees by myself." Another participant shared that "with my part-time job, I cannot afford to pay č8000 per year." They explained that if they were required to cover the tuition fees on their own, it would have been extremely challenging for them to pursue their studies. The rising cost of higher education is perceived as a substantial challenge for all students, particularly for mature learners who often bear additional caring and financial responsibilities (Campaign for Learning, 2022).

To alleviate the burden of rising higher education costs, Student Finance England (SFE) provides loans and grants available to students of all ages. These financial aids are designed not only to cover tuition fees but also to assist with living expenses and other associated costs (SFE, 2023). Participants shared that they appreciate the financial support extended by the UK government in terms of "Student Finance," which helps them to pay their tuition fees as well as provides them with a maintenance allowance. A participant shared that "student finance is a soft loan that enabled me access to higher education" and another referred to student finance as a "helping hand."

However, some participants raised concerns regarding the repayment process. One individual reflected on Student Finance as a liability and how much she would need to pay monthly and whether that arrangement would be manageable in the future. This highlights a critical consideration: while financial support is essential, the long-term implications of repayment can create anxiety for students, particularly those already facing financial challenges.

Another participant highlighted the broader benefits of student finance, stating, "Student Finance provides some extra help to my family. I have two kids, and I can use it for child-care." This demonstrates that financial support not only assists individual students but can also have positive ripple effects on their families. Participants from non-UK origin noted that student finance represents a unique opportunity not readily available in their native countries, expressing gratitude for the access it provides.

Additionally, many appreciated the bursary scheme and hardship fund offered by their college, which serve as vital internal mechanisms for financial assistance. This dual-layered approach to supportboth from government resources and institutional fundsillustrates a comprehensive strategy to help students navigate the financial landscape of higher education, yet it also underscores the need for ongoing evaluation of these programs to ensure they effectively address the diverse needs of all students and ultimately benefit society-at-large.

(3) Opportunity cost: family and work priorities. Most of the participants conveyed that, as mature students, they grapple with multiple overlapping priorities, including family, work, caring responsibilities, and education. They indicated that therefore accessing higher education often entails significant opportunity costs. One participant articulated this notion succinctly: "It's the opportunity cost of having to achieve this goal. You must set aside sometimes; work, business and other things to focus on your education." Another participant emphasized the challenge of balancing responsibilities, stating, "My children are very small, and I need to balance both my parenting and education."

A significant challenge that mature students face is balancing family, work, and education. While this juggling act can be daunting, it is a challenge that can be courageously overcome through self-determination, optimism, and the support of family and friends. One participant expressed that her strongest motivation to complete her higher education is the outcome she aspires to achieve: a higher-paying job that can better provide for her family. Another participant noted that her husband's flexible working hours are a crucial factor enabling her to focus on her studies, as he is able to take care of their children's needs.

These reflections underscore the resilience and resourcefulness of mature students as they navigate their multifaceted lives. With the right support systems and a clear vision of their goals, they can effectively balance these competing pri-

orities, transforming challenges into opportunities for personal and professional growth.

These findings align with Webber's (2017) observation that mature students juggle the demands of study and family life but often adopt an optimistic outlook on the benefits higher education could offer to their families. This positive perspective enables them to act with perseverance. Similarly, Judy (2024) complements these findings confirming that mature students often face the challenge of integrating education into their already crowded lives. They must manage their employment, familial duties, and personal commitments alongside their studies, requiring exceptional dedication and time management skills. This balancing act reflects the broader concept of opportunity cost, as found in this study. By prioritizing and judiciously managing their time making multiple sacrifices, they make meaningful strides toward achieving both personal and academic goals.

(4) Ignorance and lack of awareness. Ignorance and lack of awareness regarding access to higher education emerged as another barrier identified during the research. Some of the participants expressed that they were unaware that opportunities were available for mature students. One participant recounted, "It took me some time to get into higher education because I didn't know anything about adult learning, and it was my friend who introduced me and assured me although I'm a working mother."

Additionally, another issue identified was the lack of awareness surrounding funding opportunities, such as Student Finance, which can be pivotal for many. Some mature students were also unaware of the flexibility offered in their studies, exemplified by one participant's response:

Before I joined this college, I went to different colleges to get admission, but when I went there, they said, I must attend college full-time four days a week. I was not able to do that managing my children. From my friends, I got to know at this college, it is only two days. I felt I could manage. Therefore, I decided to come here.

One participant remarked that this lack of information significantly impacted their ability to pursue their educational goals, indicating a pressing need for more robust outreach and informational resources tailored to mature learners.

To effectively overcome this barrier, it is crucial to ensure that comprehensive and accessible information is readily available to prospective mature students. This responsibility extends beyond the government to include individual higher education providers, who must actively engage in disseminating information about available resources, funding opportunities, and flexible study options. A participant shared:

I checked before I came in. I went through the website, checked everything and compared it with

other colleges: How they are doing? What are the standards? How do they maintain them? That is why I found it very easy. Then I decided that this was a good choice.

Mature students should be equipped with the necessary information to make informed choices about their educational paths. Higher education providers must ensure that all relevant information is readily available on their websites and that additional resources are provided upon request to facilitate effective decision-making for prospective mature students. Furthermore, higher education providers could consider organizing open days specifically tailored for mature learners to create an inviting atmosphere for exploration and inquiry. One participant shared, "I was passing by and saw some people discussing schools; someone approached me, and I thought this was a good idea. Let me give it a try. That's how I ended up here." This underscores the importance of proactive outreach and engagement in helping mature students discover their educational opportunities.

These findings reaffirm those of Pickering and Self (2022), emphasizing that ignorance and lack of awareness significantly hinder mature students' access to higher education. Many remain unaware of the opportunities available, such as flexible study options and funding resources, which are essential for balancing education with personal commitments. The recommendation to utilize outreach programs, targeted open days, and accessible information to equip mature learners with the knowledge needed to make informed decisions is strongly supported by this study.

(5) Language barriers. A considerable number of mature students who participated in the study were of non-British origin and had not completed their primary and secondary education in the UK. They articulated that a significant barrier to accessing higher education was their lack of confidence and proficiency in English at an academic level. One respondent candidly expressed, "I couldn't speak the language properly, and I thought I wouldn't understand or grasp what I was going to learn." This sentiment highlights a broader issue; many individuals from diverse backgrounds face systemic obstacles in navigating an educational landscape where English proficiency is often a prerequisite for success. Another participant noted, "A lot of people have been living here in this country for ten years, and yet they still don't understand English," illustrating the complexities surrounding language acquisition and integration in a new cultural context.

Interestingly, participants who had enrolled in a foundation year prior to progressing to Year One reported that this initial experience was crucial in enhancing their English language skills. They emphasized that modules such as "English for Academic Purposes" and "Study Skills" not only polished their language capabilities but also instilled a sense of confidence that is vital for academic success. However, this raises critical questions about the accessibility and effectiveness of sup-

port mechanisms in higher education for non-native speakers. While the foundation year has shown positive outcomes, the existence of such programs underscores the need for a more systemic approach to address the linguistic and cultural challenges faced by mature students from non-English speaking backgrounds. Institutions must reflect on their practices to ensure that language support is not merely an add-on but an integral part of the educational journey for all students.

Bigelow and Schwarz (2010) highlight that adult English language learners face a distinct set of challenges in both their personal lives and their efforts to learn English. They argue for the need for programs and classes tailored specifically to this group, separate from those designed for other beginninglevel learners, with a strong emphasis on cultural influences and consideration of the learners' lack of prior experience with formal education in an English-medium setting. In the context of higher education, this research reinforces their findings that for mature students accessing higher education, whose first language is not English, a more culturally sensitive and strategic methodology should be adopted in preparatory programs. These programs should equip learners not only with English language proficiency but also with foundational academic skills, fostering the knowledge, abilities, and confidence necessary to bridge their academic gaps and succeed in higher education.

(6) Diversity and inclusion. As a mature learner, concerns about whether higher education is a welcoming environment, particularly regarding age and background, often arise. For those who have not undergone primary and secondary education in the UK, the challenge extends further into questioning their ability to adapt to the English education system. Thus, diversity and inclusion can become barriers that deter potential students. It becomes crucial for higher education providers to create a multicultural, inclusive environment that reassures learners of all ages and cultural backgrounds that they belong. As one participant noted, "Diversity and inclusion, that is one of the best here. There's a lot of cultures, backgrounds, ethnicity and diversity, and inclusion is very good."

When the higher education providers assure that every learner irrespective of differences is welcome, they are more likely to access higher education. Thus, the ideals of diversity and inclusion should be meaningfully embedded into the learning provision. Participants highlighted that recommendations from friends, current students, and alumni, who shared stories of inclusive and friendly environments, were influential in their choice to pursue higher education. One participant shared: "One friend highly recommended this college and of course, I did my research... I found that it's a very friendly environment. The staff is very supportive and encourages every single student. Another reason is the high success rate..."

Moreover, the impact of inclusivity on classroom dynamics was also praised. A participant mentioned: "The lecturers don't make any difference because you're coming from different backgrounds," emphasizing that the respectful and equi-

table treatment of students, regardless of their origin, plays a significant role in fostering a sense of belonging. While these participant responses reflect positive experiences, institutions must continuously strive to deepen their commitments to diversity. This can be achieved by embracing the richness diverse backgrounds bring into higher education and ensuring that the entire academic process – curriculum, pedagogy, and assessments – gives considerable attention to diversity of learners.

The significance of inclusive practices in higher education has been emphasized by numerous scholars, highlighting how such practices enable mature students not only to access but also to thrive in higher education (Farini & Scollan, 2019; Gunn & Hannesworth, 2016; May & Bridger, 2010; Morina, 2018; Stentiford & Koutsouris, 2022). This research reveals that when mature students consider entering higher education, they assess the diversity and inclusivity of the student culture and evaluate whether the institutional environment will support them in navigating the unique challenges they may face.

(7) Computer literacy. Another barrier some mature students experience is a lack of skills in Information and Communication Technology (ICT). As computer literacy is crucial in higher education, some mature students who grew up with limited exposure to technology struggle to adapt to digital platforms and to navigate technology. This barrier was also evident among several mature students, who shared that this hindered academic progress, as much of higher education relies heavily on online resources, virtual learning environments, and digital assessments. However, one participant shared that the pandemic, while disruptive, acted as a blessing in disguise,' forcing everyone to improve their ICT skills. Despite relying on such external influences, higher education providers should proactively offer foundational ICT training as part of their induction process to ensure all students, particularly mature students, are equally equipped. Participants also appreciated the support provided by the administrative staff, who helped them navigate technology during the application process. While this assistance was beneficial, it highlights how a lack of ICT competence can hinder access to higher education. It underscores the importance of promoting digital literacy among prospective mature students to reduce barriers to their entry into higher education.

Staddon (2020) found no notable difference in attitudes, such as confidence, towards technology between younger and mature students. However, mature students tend to use fewer technologies than younger students and do so less frequently. While this research does not involve a comparative study, the findings indicate that some mature students initially lack confidence in their ICT skills. Nevertheless, they maintain a positive attitude and believe they will improve these skills over the course of their studies. This underscores the need to tailor support mechanisms that consider varying levels of prior experience and exposure to ICT, ensuring programs are designed and implemented to address these differences effectively.

(8) Travel accessibility. Another barrier identified by participants is travel accessibility, particularly the distance and time required to reach the higher education provider and the high costs involved. Long commutes can demotivate mature students, especially those balancing multiple responsibilities such as family and work. Participants expressed a preference for attending a higher education provider closer to home or workplace as a way to overcome these challenges. One participant shared, "It's just two buses to change, not like four or five trains and buses like for the other one." Another commented, "I didn't want to consider any [higher education providers] in zone one because I travel by car, and it's expensive." This is due to factors like the congestion charge, a daily fee for driving in Central London, the Ultra Low Emission Zone (ULEZ) charge for vehicles that do not meet strict emissions standards, and the high cost of parking, all of which significantly increase the financial burden of car travel in zone one. These findings highlight how transportation costs and commute time can disproportionately affect mature students, who often face stricter time constraints and financial limitations compared to traditional students.

Kenyon (2011) highlights inadequate access to transportation as a significant barrier to both access to and achievement within higher education, influencing academic performance, social interactions, and limiting students' choices. This study confirms this finding, as mature students consider travel accessibility when deciding to pursue higher education. Research published by UCAS (2018) shows that mature students are more likely to apply to universities and colleges close to their residence, and this is confirmed through this study.

Consequently, higher education institutions must recognize the impact of travel accessibility on student retention and explore solutions such as flexible scheduling, remote learning options, or partnerships with local transport services to mitigate this barrier. Moreover, ensuring that mature students are well-informed about financial concessions they may be entitled to is equally crucial. For instance, National Rail (2023) reveals that up to 97% of mature students are unaware they could save up to one-third on train travel through available discounts. This suggests a significant gap in communication and outreach by both transportation providers and higher education institutions. By promoting awareness of such schemes, universities can reduce the financial burden on mature students, making higher education more accessible and equitable.

Conclusion and Recommendations

To achieve true equity in higher education, policymakers and relevant authorities must adopt a more targeted and proactive approach that combines uncovering the motivations driving specific groups to pursue higher education, while also addressing the barriers they face. Additionally, it is crucial to identify the shortcomings of existing support mechanisms and to reconfigure them to enable meaningful progress. For mature

students, these inequities are particularly acute, as they navigate a unique set of personal, financial, and systemic obstacles within a traditionally rigid education system. This research highlights the interplay of motivations, barriers, and support mechanisms, revealing both the resilience of mature students and the systemic gaps that need urgent attention to create a more inclusive and equitable higher education system.

Mature students pursue higher education for a variety of reasons: to advance their employability and entrepreneurial aspirations, to make productive use of their spare time, to adapt to life's evolving demands, to follow a passion, or because they believe it will benefit their family and children. For some, their decision is influenced by industry professionals or inspired by the paths taken by their parents and friends. This research highlights that mature students tend to prioritize practical, family-oriented, and career-oriented outcomes when deciding to access higher education. Their choices are often shaped by a desire to secure better opportunities for themselves and their families, reflecting a strong focus on balancing personal growth with long-term social and economic stability. These motivations underline the importance of tailoring higher education policies and support systems to address the unique needs and aspirations of mature learners, ensuring their successful participation and outcomes in higher education.

However, mature students face numerous barriers when accessing higher education, such as a lack of confidence and the fear of stepping outside their comfort zone, the high cost of education in the UK, and the opportunity costs of balancing family, work responsibilities and academic commitments. Additional challenges include a lack of awareness of opportunities, language barriers, concerns around diversity and inclusion, limited computer literacy, and the difficulties posed by long travel distances. Addressing these barriers is crucial to fostering an inclusive and supportive higher education landscape that accommodates the diverse needs of mature learners.

Despite these barriers, several key support mechanisms help mature students overcome obstacles and access higher education. These include strategies to boost self-confidence, access to student finance, an optimistic outlook toward future opportunities, guidance from higher education providers and student recruitment agents, knowledge-bridging programs like foundation courses, and the friendly, supportive environments fostered by many institutions. However, while these supports are essential, they must be continuously strengthened and expanded to ensure that mature students from diverse backgrounds not only access higher education but are also empowered to thrive within it. Mature students bring unique experiences and perspectives that enrich both the academic community and society at large.

The research found that although mature students face significant challenges in accessing higher education, they understand its importance for improving their quality of life - psychologically, socially, and economically. Participants highlighted

their institution as being particularly supportive of mature students, suggesting that best practices from this provider could be shared with other institutions to foster positive transformation across the sector, especially in addressing the unique needs and barriers faced by mature students, ultimately promoting greater inclusivity and equity in access to education.

Based on the findings of this research, it is recommended that higher education institutions adopt a more inclusive and supportive approach toward mature students, recognizing them as a distinct group of learners with unique challenges. Their circumstances require understanding, empathy, and tailored support. Key recommendations include conducting outreach programs to raise awareness about accessing higher education as a mature learner, providing guidance throughout the application process, and offering targeted support to boost confidence and address fears of stepping outside one's comfort zone. Institutions should also ensure an inclusive culture and flexible learning options that accommodate work and family commitments, alongside offering tailored financial support to alleviate the high costs involved. Furthermore, higher education institutions should consider the motivations of mature students from the moment they gain access to higher education. Platforms such as career hubs, mentoring schemes, skill enhancement programs, and alumni networks should be utilized to help mature students prepare for graduate-level roles and achieve their end goals of accessing higher education. While mature students appreciate the UK government's student finance' initiative and the widening participation strategy', these policies must undergo periodic reviews to ensure they remain adaptable to the evolving socio-economic landscape, particularly in both the pandemic recovery and post-pandemic eras.

With progressive policies and the continued efforts of higher education providers committed to lifelong learning, access to higher education for mature students can be significantly enhanced. This will contribute to achieving the targets of Sustainable Development Goal 4 and ensure that no one is left behind.

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