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the canadian journal for the study of adult education

la revue canadienne pour l'étude de l'éducation des adultes

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Unmet Needs: Challenges To Success From The Perspectives Of Mature University Students

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UNMET NEEDS: CHALLENGES TO SUCCESS FROM THE PERSPECTIVES OF MATURE UNIVERSITY STUDENTS

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Abstract

An in-depth understanding of mature students' experiences as non-traditional learners pursuing post-secondary education is crucial to supporting this growing and traditionally overlooked population. This study explored issues affecting the success of mature students engaged in university study. A thematic analysis of text responses from 270 mature undergraduate students in Ontario was conducted to discover unmet needs and challenges to success. Findings demonstrate that mature students struggle with accessing needed resources, supports, services, and flexible study options. Furthermore, mature students face significant challenges with balancing their multiple roles and responsibilities and experience social exclusion as non-traditional students, feeling that they are not understood by their peers or institutions. Recommendations are made to better support mature students in three areas: changes to institutional policies and practices, the creation of social support networks, and increased access to financial support.

Résumé

Une compréhension approfondie des expériences des étudiants adultes en tant qu'apprenants non-traditionnels qui poursuivent les études postsecondaires est cruciale afin de soutenir cette population croissante et traditionnellement négligée. Cette étude explore les questions qui influent sur la réussite des étudiants adultes qui s'engagent dans les études universitaires. Nous avons effectué une analyse thématique des réponses textuelles de 270 étudiants adultes de premier cycle en Ontario afin d'identifier les besoins non-satisfaits et les obstacles à la réussite. Les résultats de

recherche montrent que les étudiants adultes ont du mal à avoir accès aux ressources, aux soutiens et aux services nécessaires ainsi qu'aux options d'études flexibles. En outre, les étudiants adultes font face aux difficultés importantes en jonglant entre leurs divers rôles et responsabilités. Souffrant de l'exclusion sociale en tant qu'étudiants non-traditionnels, ils ont l'impression que leurs pairs et leurs institutions ne les comprennent pas. Nos recommandations pour mieux soutenir les étudiants adultes touchent trois domaines: les changements de politiques et de pratiques institutionnelles, la création de réseaux de soutien social, ainsi que l'élargissement de l'accès au soutien financier.

Introduction

The benefits of attaining a post-secondary education in knowledge economies include both social and financial success. Accordingly, individuals pursuing post-secondary studies after beginning a career and/or starting a family are a growing population (Carney-Crompton & Tan, 2002). A recent report by the Higher Education Quality Council of Ontario suggested that enrolment of mature (i.e., non-traditional-aged) students may be on the rise due to increasing recognition of the importance of attaining a higher education and recent government initiatives to raise the post-secondary attainment rate of adults (Kerr, 2011). In Canada, mature students (those 25 years or older) represent a significant minority population, accounting for 23.3% of all undergraduate post-secondary students in March 2013 (Statistics Canada, 2013). Unfortunately, mature students and those with dependent children are more likely to withdraw from post-secondary study than traditional students (Carney-Crompton & Tan, 2002; Holmes, 2005; MacFadgen, 2008; McGivney, 2004; Scott, Burns, & Cooney, 1996). Starting but not completing a program of study can be costly for students and institutions; hence, there are benefits to reducing attrition rates through increasing awareness of stresses and barriers to academic success among this demographic. This study was conducted to contribute to a better understanding of mature students' perceptions of the barriers they face to academic success and to make practice recommendations that could increase their access to and persistence in post-secondary study.

Relevant Literature

Despite awareness of this population, little attention is paid to adult undergraduate students; generally, adult students are marginalized in the higher-education literature (Donaldson & Townsend, 2007; Kasworm, Sandmann, & Sissel, 2000; Pascarella & Terenzini, 2005). Donaldson and Townsend's content analysis of higher-education journals from 1990 to 2003 underscored this lack of attention, finding that only 1.3% of published articles focused on adult students.

With mature students more likely to withdraw from study than their traditional counterparts, models of student attrition and retention are of particular interest when considering their experiences. Tinto's Interactionalist Theory (Tinto, 1993) suggests that the main factor predicting student retention is the student's level of integration within the social and institutional context of post-secondary education (PSE); however, there are concerns with the ability to apply student attrition theories developed with traditional populations

in mind, such as Tinto's, to explain the retention of non-traditional, adult students (Bean & Metzner, 1985; Grayson & Grayson, 2003; Taniguchi & Kaufman, 2005). Bean and Metzner provided a model of non-traditional student attrition that included external factors, acknowledging that non-traditional students are more affected than traditional students by the external environment (i.e., off-campus). Bean and Metzner demonstrated that traditional students were more affected by social integration variables (supporting Tinto's work, including participation in extracurricular activities, peer friendships on-campus, etc.), while social variables in the external environments of non-traditional students were of greater importance.

Therefore, Tinto's conceptualization of integration may be relevant but not sufficient to understand mature student success. Integration is the extent to which an individual becomes a part of the academic and social communities of the institution. Tinto (1993) theorized that, over time, students experience a series of interactions with the structures and members of an institution that impact the extent of their integration within the system; positive experiences promote integration and negative experiences can lead to marginalization of the individual. Tinto acknowledged that family obligations can act as a barrier to integration, limiting involvement in campus activities and contact with faculty and other students. Despite facing barriers to involvement, mature students still need to be engaged in their studies; however, their engagement is likely different than that of non-traditional students. Donaldson and Graham (1999) suggested that non-traditional, adult students can be engaged through an alternative process, one that they referred to as "authentic involvement" (p. 27). This process allows adults to be actively engaged in their own learning by making it personally relevant and connected to their past experiences. Mature students who are actively involved in this way, despite spending less time on their studies, can experience positive impacts to their academic success.

Barriers faced by mature students. Mature students in post-secondary study face unique barriers and challenges. O'Donnell and Tobbell (2007) suggested that

> adult students are potentially more vulnerable to difficulties in the management of these transitions [into higher education] because of their (often) minority status in HE [higher education], because they may have little recent experience of formal education, and because they may have additional life pressures out of university. (p. 313)

Mature students face obstacles to meeting academic goals beyond those of their traditional-aged peers, including time pressure, financial pressure, and added responsibilities related to having families and jobs (Hagedorn, 2005). Furthermore, mature students have more negative experiences than traditional students that are reflected in relationships with faculty and peers (Michie, Glachan, & Bray, 2001).

There is a large body of literature on barriers to access and persistence faced by individuals in pursuit of PSE. Berger, Motte, and Parkin (2007) described these barriers within three broad categories—academic, financial, and informational/situational—recognizing that barriers are complex and interrelated. While all undergraduate students may experience these barriers, the relative importance of the barriers may be differentially experienced by non-traditional students. Models designed with adult learners in mind recognize the unique barriers that mature students face (e.g., Donaldson & Graham, 1999; Giancola, Grawitch, & Borchert, 2009; MacKinnon-Slaney, 1994), and one useful typology for analyzing these

barriers was provided by Cross (1981). Cross's typology classified barriers into three categories: situational, institutional, and dispositional.

A review of the extant literature demonstrates that all of these barriers impact adult learners' academic success. Situational barriers relate to life circumstances and arise out of responsibilities related to family and work, such as caregiving demands, time constraints, or household tasks. The high costs associated with PSE may also act as a significant barrier. Situational barriers are prevalent and include a lack of time and financial resources (Canadian Council on Learning, 2009; Gerrard & Roberts, 2006; Scott et al., 1996; van Rhijn, 2014), having children (Scott et al., 1996; Smit Quosai, 2010; van Rhijn, Smit Quosai, & Lero, 2011), and challenges related to enacting multiple and demanding roles (Giancola et al., 2009; Hammer, Grigsby, & Woods, 1998; Kember, 1999; Kirby, Biever, Martinez, & Gomez, 2004; Shanahan, 2000; Smit Quosai, 2010; Sweet & Moen, 2007).

Institutional barriers relate to the variety of policies and procedures that can deter post-secondary participation. These barriers may occur due to inaccessible services, class schedules, and supports for studying; they can also relate to feelings of marginalization (Kasworm, 2010; Willans & Seary, 2011) as a non-traditional student or feeling like "peripheral participants" (O'Donnell & Tobbell, 2007). Institutional barriers also include challenges accessing and using campus-based services and activities (Hagedorn, 2005; Hammer et al., 1998; Holmes, 2005; MacFadgen, 2008) and broader policy-related factors (Jung & Cervero, 2002).

Finally, dispositional barriers relate to individual perceptions, motivations, and attitudes regarding learning. Barriers may occur due to poor self-perceptions about the ability to succeed as a learner or a lack of motivation to complete school-related tasks. Dispositional barriers also encompass concerns regarding cognitive ability, emotional challenges, and lack of support from family (Carney-Crompton & Tan, 2002; Quimby & O'Brien, 2006; Scott et al., 1996; van Rhijn, 2012; Willans & Seary, 2011). Although barriers for non-traditional students are not necessarily erected deliberately (Baker, Brown, & Fazey, 2006), few existing supports meet the unique needs of adult learners.

Supporting mature students. Evidence regarding the effectiveness of specific programs/ supports for mature students is limited and equivocal. Transition/bridging programs are lauded for their ability to provide access pathways to PSE to adult learners (Kerr, 2011; Smit Quosai, 2010; Willans & Seary, 2011), yet academic outcomes for participants in these programs are varied (Kerr, 2011). Investigations of first-year programs for mature students are very limited. Warner and Dishner (1997) reported that students and faculty were both satisfied with a first-year program for adult learners that included personal counselling, study skill instruction, and scheduling of courses to better meet the participants' needs; however, no retention rates were reported. While satisfaction and retention are both important factors for mature students, satisfaction does not necessarily predict retention. Initial data from the first two years of a Mature Student First-Year Experience program demonstrated increased retention rates for participants up to a level comparable to traditional students (Poser, 2015). Even so, these first-year programs have limited enrolment, and further evaluation is required to determine their effectiveness and potential.

Delivery methods and external factors are also considered important for mature student success. Distance education is often seen as an accessible way for mature learners to engage in PSE. Park and Choi (2009) demonstrated that persistence in online learning for adult learners was not influenced by individual factors such as age, gender, or previous

education. Instead, they were more likely to drop out based on external factors such as lack of organizational or family support. Furthermore, greater perceived relevance of the courses and satisfaction with learning promoted retention, a factor also reported by MacFadgen (2008). Recognizing the lack of control that institutions have over external factors, Park and Choi suggested that these factors can be mitigated through the provision of additional internal supports such as motivational strategies and consideration of learners' family situations. Social supports from the institution, employers, families, and friends have also been identified as facilitating success (Giancola et al., 2009; Hammer et al., 1998; Kember, 1999; Smit Quosai, 2010; van Rhijn, 2014), as well as the need to renegotiate role-related responsibilities to make time to complete school tasks (Kember, 1999; Sweet & Moen, 2007; Yum, Kember, & Siaw, 2005). Being satisfied with the quantity and quality of support available from both family and school can reduce the experience of stress for mature students (Kirby et al., 2004; Shanahan, 2000), an important factor in commitment and persistence.

Present Context in Ontario, Canada

The federal, provincial, and institutional fiscal and policy contexts are also important to the success of mature students. These contexts affect both access to PSE as well as retention (Jung & Cervero, 2002). The needs of mature students in Canada are often overlooked as policies relating to post-secondary access continue to focus on traditional students. Financial supports are particularly important for mature students (Lero, Smit Quosai, & van Rhijn, 2007), as attending a post-secondary institution not only adds an expense but can also require a reduction in work hours or withdrawal from the workforce while attending school. While the purpose of this paper is not to provide a comprehensive policy analysis, we would like to point out a few particularly salient issues with regard to mature students.

While mature students are not typically excluded from access to policies and supports, their needs are often overlooked and, by doing so, the policies and supports can be inadequate or inaccessible. One such example is the Lifelong Learning Plan (LLP) that the federal government introduced in 1999, which allows for tax-free withdrawals from Registered Retirement Savings Plans (RRSPs) for the purpose of funding education. Individuals can withdraw $10,000 per year (to a maximum of $20,000), with repayments to RRSPs beginning at most five years after the first withdrawal and continuing over 10 years (Canada Revenue Agency, 2014a). Challenges with this program include the full-time study requirement, inadequate maximum funding to cover education costs, the need to have RRSP funds available, and a reduction in RRSP appreciation and retirement savings in the long run (Lero et al., 2007). These challenges demonstrate that, although the LLP is designed to support adults to engage in further education, it is not sufficient to meet the needs of many mature learners.

Other federal policies such as tax incentives are provided for all post-secondary students and therefore assist mature students. Nevertheless, benefits delivered as income tax deductions (e.g., tuition and education amounts; Canada Revenue Agency, 2014b) provide limited support to mature students given that they are received as a tax rebate the following year. As mature students reduce/eliminate their paid employment, immediate funding is likely a more relevant form of financial support. Provincial programs such as student financial aid (most provinces and territories participate in the Canada Student

Loans Program, but there are many differences in the way financial need is calculated) may also provide assistance. Again, with the design of programs focusing on traditional students, mature students have challenges accessing adequate support, particularly related to definition of liquid assets and calculation of partner contributions (Lero et al., 2007). Furthermore, when financial aid is accessed, debt accumulation is a concern, especially for single parents (Smit Quosai, 2010). Institutional supports are also challenging for mature students. Scholarships are less accessible due to eligibility requirements that include full-time study and/or privilege on-campus extracurricular involvement. Finally, programs and other areas of support such as counselling services that are run only during regular business hours can be inaccessible to mature students.

Although mature students are not typically excluded from post-secondary policies, it sometimes occurs. The 30% tuition rebate plan was implemented in Ontario in 2012 to help make post-secondary tuition more affordable (Ontario Ministry of Training, Colleges and Universities, 2014); however, mature students were specifically excluded based on the eligibility requirement that limits access to full-time students who have been out of high school for less than four years. Furthermore, the Textbook and Technology Grant that was in effect from 2008 to 2012 was cancelled to fund this program, removing a grant for which mature students were previously eligible (Ontario Ministry of Training, Colleges and Universities, 2010; Ontario Undergraduate Student Alliance, 2012).

The challenge with many of these policies and supports is that they fail to meet the needs of non-traditional students such as mature students. Gilardi and Guglielmetti (2011) commented that

> the present university policies could have a paradoxical effect [for non-traditional students]: on the one hand, they encourage their enrollment in the university system, partly because of the emphasis on lifelong learning, but on the other hand they do not seem to be concerned about understanding their needs and circumstances, thereby maintaining an institutional system designed for a very different type of student. (p. 34)

We believe that this lack of understanding of mature students' needs and circumstances is a serious concern and that developing a better understanding of mature students' experiences in PSE is required to increase access by and retention of this population.

The Current Study

This study was undertaken to contribute to a better understanding of mature students' needs and circumstances. Furthermore, incorporation of mature students' own perspectives and voices is necessary not only to develop appropriate supports, but also to include this traditionally overlooked population. The primary objective was to identify what mature students perceive to be the most significant barriers to their success. Stemming from the analysis, the secondary objective was to make recommendations to better support their needs.

Methodology

Data for this study were collected during the winter 2013 phase of a three-year study of mature students, the Mature Student Experience Survey (MSES). The MSES included a

longitudinal component that is being used to evaluate the ongoing state of mature students' health (broadly defined to include physical, emotional, and psychological well-being) and to predict academic and other outcomes (e.g., academic success and retention, career trajectories, and other impacts individually and in the family). In addition, each year of the study includes a cross-sectional component investigating specific areas of interest. With assistance from registrars' offices at four universities in southern Ontario, we invited mature students (undergraduate students aged 25+) by e-mail to participate in this research (following ethics review and approval at each institution). Data were collected using an online survey instrument with a mix of open- and closed-ended questions. A total of 2,944 mature students participated in the MSES over the three-year period; a sample of 270 mature students was obtained for the current study (those who provided an answer to the question used for this analysis).

Analytic Strategy

For this study, we conducted a qualitative analysis of responses to the following open-ended question: "We would be very interested in your thoughts on issues with regards to being a mature student that need to be addressed in the future. What would you like researchers, educators, and policy makers to know that affects your success as a student and in your life?" We used thematic analysis to provide a rich description of the dominant themes in the responses, following Braun and Clarke's (2006) six phases: familiarization with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the written report. The emergent codes were reviewed and those that were related and linked were organized into meaningful themes and sub-themes. Themes and sub-themes were defined and exemplars identified in the data to support the findings. Coding was completed using MAXQDA 10 software (VERBI Software, 1989–2012).

Findings

The sample consisted of 270 mature students who were primarily women (67%) and born in Canada (65.2%) and who averaged 38.2 years old (Table 1). Participants were equally likely to be partnered/single, and 34.4% had dependent children under the age of 18. The only significant difference between the men and women participants was that the women were significantly more likely to have dependent children.

The findings presented in the next section focus on the primary research objective (unmet needs and challenges to success), followed by the secondary objective (recommendations for practice). An overview of the findings is presented in Table 2. Throughout the findings section, quotations from the participants are used to illustrate and enhance the themes.

Unmet Needs and Perceived Challenges to Success

Our participants' responses included many unmet needs and challenges to their success. Three main themes were identified: accessibility of resources and supports, balancing multiple roles, and experiencing social exclusion as a mature student.

Accessibility. Mature students experienced accessibility issues that impacted their success. Accessibility encompasses three sub-themes: financial supports, access to information, and flexible study options.

Table 1: Sample Characteristics

	Total (*N*=270)			Men (*n*=87)			Women (*n*=181)		
	Mean/ *n*	%	SD	Mean/ *n*	%	SD	Mean/ *n*	%	SD
Age	268	38.2	10.6	86	38.1	10.6	180	38.3	10.7
Born in Canada	176	65.2		56	64.4		120	67.0	
Partnered[a]	131	50.0		39	45.3		92	52.9	
Dependent child[b]	93	34.4		21	24.1		71	39.2	
Studying full-time[c]	159	58.9		54	63.5		103	56.9	

*p<0.05

Note. Significance tests: Independent samples t-tests for continuous variables; Pearson chi-square difference tests for categorical variables. Due to some missing responses in the demographic questions, N ranges from 262 to 270.

[a] Partnered defined as a relationship status, married or common-law.

[b] Participants had at least one dependent child under 18 living with them.

[c] Full-time status according to Canada Student Loans Program requirements, 60% or greater of full course load.

Table 2: Overview of Findings

Themes	Sub-themes
Unmet needs and perceived challenges to success:	
Accessibility	Financial supports
	Access to information
	Flexible study options
Balancing multiple roles	Competing priorities
	Impact on well-being
Social exclusion	Feeling marginalized on-campus
	Lack of recognition
Benefits of being a mature student*	
Recommendations for practice:	
Changes to institutional policies/practices	
Creation of social support networks	
Access to financial supports	

*Although unrelated to unmet needs, this theme was clearly articulated by the participants and, accordingly, is included in the findings.

Financial supports: Financial support was one of the biggest challenges identified by the participants. Participants were denied for student loans, scholarships, and bursaries; a number specifically pointed to their ineligibility for their 30% tuition rebate plan. They also noted that they were denied access to paid work opportunities, both on- and off-campus. One of the main reasons for the lack of access was that they failed to meet eligibility criteria based on financial need calculations. Partnered mature learners were particularly disadvantaged due to high contribution expectations from partners. As one participant said:

> It is very financially demanding and since most potential mature students probably have assets and a working spouse, it is very difficult (read: impossible) to qualify for any financial assistance; therefore, you will be footing the entire bill yourself and this will probably significantly impact your standard of living. (Male, 50)

Participants also commented on being denied supports that traditional students could access: "There appears to be little funding opportunities available for mature students. Many essay competitions and bursaries have age limit thresholds and also require full-time study, so if taking a less heavy course load, you are disqualified from participating" (Female, 33). Some participants referred to their lack of access as experiencing "discrimination as a mature student, particularly when looking at benefits provided to students entering school from high school versus a mature student (grants, bursaries, etc.)" (Male, 27).

Those able to access financial supports expressed concerns about debt accumulation while pursuing PSE. One participant noted that "we [mature students] need more financial support—getting an undergraduate degree will not lift my family out of poverty because of the enormous student loan debt I've had to acquire to accomplish this goal" (Female, 32). Given the associated costs, it is not surprising that a lack of access to financial supports is a crucial barrier for mature students.

Access to information: Some participants also commented on difficulty accessing information about resources and supports. One participant noted, "It is difficult to be aware of what may/may not be available. Some of us older folks were not raised with the wonders of computers" (Female, 51). This lack of access had to do with a perceived lack of comfort with using computers: "Not everyone is computer literate. Older students need more help to be able to utilize all the on-line resources" (Female, 51). Computer literacy includes the ability to navigate institutional websites to locate relevant information.

Flexible study options: Participants identified the need for flexible scheduling options to be able to access classes while allowing time to work and/or commute. Flexible scheduling for institutional services was also required for better utilization; hours of availability were an issue when only open during typical work hours (i.e., Monday to Friday, 8:30 a.m.–4:30 p.m.) for employed and commuting students and those attending evening classes. Instructor scheduling was also noted: "Profs not considering daytime work when setting tests and office hours" (Female, 27). Participants expressed the desire for more distance/online learning options, more choice in class scheduling (e.g., day/night classes, lecture length), and types of evaluation. Group assignments were noted as being particularly challenging:

> Mature students have limited time. Group projects that require getting together during the week after class or on weekends do not help stress levels. Most activities offered to full-time day students are not offered to part-time night students. Example: career counselling, resumé help, job

> searches. All of these things take place during the day…I can't take time
> off work and not get paid or take a sick day for resumé help! (Female, 46)

Another participant commented on scheduling challenges: "I'm not sure how I will manage to pull in work or volunteer time to gain experience in research" (Female, 39). A lack of flexible study options led these participants to be concerned about their ability to not only successfully complete their courses/programs, but also gain enough knowledge and experience to be competitive for graduate study and future employment opportunities.

Balancing multiple roles. Mature students discussed many challenges related to balancing their multiple roles in their families, at school, and, often, at work. Sub-themes included concerns about not doing any of the roles well because of competing priorities, and the impact on participants' well-being.

Competing priorities: Participants recognized that, by attempting to combine roles, they often failed to adequately perform their role-related responsibilities. These challenges typically stemmed from competing priorities. One participant commented:

> I don't contribute as much as I should to the household, I'm not as
> productive at work as I should be, and I'm not maintaining the academic
> standard that I expect of myself. I didn't come to school in my late 40s to
> do a half-assed job of it, but I'm sliding towards that. It frustrates me to
> no end. (Male, 49)

Others made similar observations, including "Now I fear failure—both to finish school and find a job" (Female, 27) and "I also feel I can't be a good mom because I'm an absent mom, even when I'm at home (I'm studying)" (Female, 28). Being a student took time and energy away from other responsibilities (including families and paid employment) while those other responsibilities took time away from their school responsibilities.

Some students felt the weight of multiple responsibilities without much, if any, support. One participant said, "Family responsibilities sometimes become overwhelming with school obligations and there is no assistance available" (Female, 33). Many participants felt that, by attending school and unsuccessfully attempting to "balance" their roles, they let down the important people in their lives. Participants shared that they felt guilty about missing out on time with families and friends: "I wish I had balanced my personal life better with my family and friends. Instead I sacrificed the time I should have spent with my children, relatives, and friends and will never recover that loss" (Female, 49). They experienced competing priorities between their school and family roles, causing them to question whether they were making the right decisions. As one participant shared:

> The area that stands out for me as a mature student is the constant anxiety
> that I am making the wrong decision. That the effort, cost and family
> sacrifice for me to pursue a degree will not pay out in job opportunities,
> increased (or more stable) income or personal satisfaction with my life.
> (Female, 40)

The competing priorities that participants experienced from engaging in school in addition to their other roles led to feelings of uncertainty about whether attending school was a good decision and to concerns about negative impacts on various aspects of their lives.

Impact on well-being: There were also indications of impacts on well-being. Concerns were expressed about stress, exhaustion/lack of sleep, and feelings of burnout. Participants

felt overwhelmed by their multiple roles: "I wish it was more manageable to do it all. I feel overwhelmed all the time" (Female, 25). They also expressed serious concerns about the impact on their well-being:

> The older we get, the more responsibility we take on and have towards our families, relationships, children, employment, school, own expectations, life in general, and the multitude of external factors that sometimes pose as obstacles…In my case, I go through phases and, especially because my well-being suffers amidst the craziness that ensues, I burn out easily. (Female, 28)

These participants experienced negative impacts on their well-being in negotiating their multiple roles; further, it appeared that these negative impacts threatened their ability to be successful.

Social exclusion. The final theme was social exclusion. Social exclusion refers to being marginalized/isolated from full participation in or access to aspects of society that are required for social integration (Mitchell & Shillington, 2005). Sub-themes in this area included feeling marginalized on-campus and a lack of recognition.

Feeling marginalized on-campus: Participants felt very "different" from other students and therefore marginalized on the basis of not only their age but also their family circumstances and life experiences. Participants who felt different were also likely to feel challenged by their university experiences. One participant said, "It's intimidating to sit in a class where the majority of the students are a good 10+ years younger than you. I feel old" (Female, 32). They didn't feel understood by their educational institution in general, and this related to experiences with instructors, student services, and extracurricular opportunities:

> I feel disconnected from the school in many ways as a mature student. I don't live on/near campus, I have little in common with other students, and have responsibilities that prevent me from engaging in "school life" that students fresh out of high school may not. (Male, 31)

Another participant commented: "On a personal level, I find it very hard making new friends at [university]. Every day, there are groups of people talking and laughing and I'm sitting in a corner alone" (Female, 25). Feeling marginalized and out of place as "older" learners, participants were unlikely to engage with extracurricular activities, peers, or support services.

Lack of recognition: Finally, participants spoke about experiencing challenges related to ageism, cultural differences, and role shifts. These challenges related to a lack of recognition of their maturity level and experience. One way this manifested is when shifting from a position of responsibility (i.e., power) at work and/or home and then coming to school and being treated as a (powerless) student:

> I gently challenged the prof around process, bringing critical awareness to something I feel they had missed. I received an email from that prof that night telling me I was disrespectful and inappropriate. I believe I was not being respected as someone with experience in the field and the prof was using their power over me, which made me second-guess the intention and purpose of that class—and therefore also the nature of the program. (Female, 46)

Another participant shared, "There is a lack of understanding on the part of non-mature students who seem to treat mature students as outsiders…also, I feel there is a bit of ageism from some teaching faculty" (Female, 49). Some aspects of the lack of recognition echoed the previous sub-theme with regard to feeling different, including "It's a lonely existence for a mature student" (Female, 28) and "Age and culture differences make me feel sometimes isolated" (Female, 26). These mature students seemed to want to fit in on-campus and be recognized for the life experience they bring to the classroom; they also wanted to fit in with other students.

Benefits of being a mature student. Not all of the findings focused on challenges. Participants also recognized benefits related to attending school and some shared positive outlooks. Benefits included recognizing that attending school was a desired opportunity: "Being back at school is the best thing I do…it defines me…it gives me status with my peers…most of my friends are envious and genuinely pleased that I have returned to school and managed to balance my life" (Male, 68). Being able to succeed in PSE was seen as a positive, as one participant shared: "Although I've been tempted to give up, I am very glad that I continue to persevere" (Female, 52). Another participant demonstrated excitement about learning and succeeding: "I enjoy the challenge of learning new things with other students. Returning to school has been one of the most rewarding experiences in my life. I just hope I can survive the next four years until I graduate. Wish me luck!" (Female, 51). Further, participants acknowledged that their life experience contributed to their learning: "I feel that as a mature student, I have better organizational and multi-tasking skills" (Female, 44). In spite of many challenges, it is important to recognize that these participants also saw benefits to being a mature student.

Recommendations for Practice

Our analysis demonstrated that mature students can be better supported in three key areas: changes to institutional policies and practices to promote access and inclusion; creation of social support networks; and access to financial supports. These recommendations overlap in their relationship to promoting access to resources, enhancing opportunities for and perceptions of inclusion, and augmenting mature students' skills and abilities to manage their multiple roles.

Changes to institutional policies/practices. Policies and practices need to proactively include mature students and better meet their needs. Such consideration is warranted to not only meet anti-discrimination mandates but also promote attachment and acceptance on-campus and increase the likelihood of mature students' success in PSE.

One recommended change is to actively target mature students when planning for or communicating about service provision, information, and resources, including consideration of times these services are offered. While mature students are not specifically excluded, they are often unaware of what is available, and traditional marketing techniques don't work for this population (e.g., posting flyers, communicating through residence staff). Participants wanted to learn about available supports, but as one noted, "we need to have a bit more help in knowing about resources in and around campus" (Female, 31). Institutions can include mature students by demonstrating awareness of their needs and moving away from a one-size-fits-all approach designed for traditional students. To do this, institutions need to adapt services and resources to be relevant to mature students' circumstances

and needs. For example, in a time management session, rather than advising students to plan a study schedule to balance school work and socializing or to limit participation in extracurricular activities (as might be done for traditional students), a mature student session might include brainstorming about how to ask partners/children/family to help with household tasks or about how to schedule dedicated schoolwork time away from home. Recognizing mature students as a target audience for services and information would help to address their unique challenges and facilitate their feelings of inclusion.

Institutions should also consider factors that are generally not relevant to traditional students, such as whether partners/children are welcome and whether childcare is provided; scheduling of events and services (as typical workday hours are problematic for those who are employed, and evenings may conflict with family responsibilities); and advertising events to ensure mature students learn about them. One participant noted:

> Something I would love to see happen is having the seminars and extracurricular lessons on writing, organization, and study tips be filmed/recorded and placed on [a] mature student website to allow those who cannot alter their schedules to attend these things to benefit from them as well. (Female, 27)

Caution is recommended when providing information about mature students on institutional websites; the information should be clear and accessible. This may require some further consideration and consultation with experts in website design. The main issue with website accessibility is that searching for "mature student" on university websites typically returns information on mature student admission procedures rather than relevant services/supports (for an analysis of website accessiblity for this population, see van Rhijn et al., 2015). Similarly, a search for "student parents" often returns pages regarding the parents of students.

Another recommendation requires commitment by the institution to support mature learners. The most significant course-related concern for these participants revolved around class scheduling, and many expressed a desire to access more flexible study options. One participant offered suggestions:

> If more course sections were offered and more types of course delivery methods were used, I think degrees would be finished at an earlier time. As a mature student you usually have more responsibilities, thus enabling more weekend courses or internet [distance/online] courses and in general offering more course selections would definitely help a mature student finish a degree faster. (Female, 42)

The main issues emphasized by participants related to the method of course delivery (classroom vs. online), class times (day vs. night classes, one-hour vs. three-hour lectures), and methods of evaluation. There was no consensus about what was best; however, it was clear that mature students are a heterogeneous group with diverse needs. Therefore, the provision of flexible options would better allow them to fit their classes in their lives and lessen conflict between their roles. Methods of evaluation were also noted as challenges by these participants. One common challenge was group assignments (e.g., scheduling time with group members, difficulty working with younger students). We believe that providing

more flexible learning options and evaluation methods can benefit not only mature students but all students.

Creation of social support networks. Mature students need opportunities to participate and engage with other university students, particularly other mature students, through the creation of social support networks. To provide these opportunities, it is important to consider that strategies that work for traditional students may not work for mature students. Mature learners can be challenged by interacting with younger peers with different values, interests, and priorities (Padula, 1994). Therefore, mature students may experience difficulties connecting even when they want to, as expressed by this participant: "It can be difficult to participate in social events and interact with my peers at school. It would be a more enriching experience if there was a way to facilitate a more social environment" (Male, 26).

Giving mature students the opportunity to connect with one another through the provision of targeted resources such as mature student clubs, networks, or Internet portals can also reduce feelings of isolation and social exclusion. Institutions can support the creation of formal and informal peer support networks. One method is to provide a physical space on-campus designated for mature students. Mature students would welcome the opportunity to meet and socialize with others in a safe and welcoming environment. This space could be used by the institution for the formal delivery of information about services and supports; informally, mature students could share experiences and advice with one another. One participant suggested:

> I think it would be nice if full-time and part-time students were encouraged to come together for an event that might focus on promoting professional recognition or just provide a space/social environment to get to know one another, create dialogue/engagement and networking too. (Female, 50)

Another suggestion to build connections was creating an online discussion forum specifically for mature students: "I'm taking a course now where there are others in my same situation. I think it would be great if [universities] created a forum where we could meet and support one another" (Female, 37). Mature student participants strongly supported initiatives that would allow them to connect with other mature students, either in person or virtually.

Access to financial supports. Financial supports are crucial for mature students and were the most common challenge they faced in being successful in PSE. To attend university, mature students often significantly reduce their hours in paid employment. In addition, they take on the financial burden of tuition as well as other student fees (e.g., textbooks, lab supplies). Financial supports come in various forms and mature students' main challenge in accessing supports is in meeting strict eligibility requirements.

To better support mature students, changes are recommended to non-repayable financial supports (grants, bursaries, and scholarships) that require demonstration of financial need. Mature students, especially those with partners, may have difficulty meeting eligibility requirements because of income and spousal/partner contribution calculations that are too restrictive. Furthermore, needs assessments based on income from the previous year may overestimate available funds while attending school when current income is lessened due to decreased paid work hours. Changes are also recommended to scholarships that require

demonstration of involvement such as volunteer or extracurricular activities. Mature students can be excluded from these scholarships if definitions of involvement advantage on-campus activities and exclude consideration of other community-based activities that mature students are likely to perform (e.g., volunteering with community agencies or parent-teacher councils).

Financial supports need to be improved for part-time students as well, including access to student loans, grants, bursaries, and scholarships. Many financial supports are completely inaccessible to part-time mature students. One participant noted that "there is an assumption that part time means ability to work for money for school. This has resulted in very little if any financial support for people in this position" (Female, 38). Mature students may choose to complete their entire program on a part-time basis; however, they may also move from full time to part time depending on their circumstances each semester. If financial support is not available when studying part time, income can be very inconsistent and the decision to continue to attend school will be impacted; a primary influence for mature students is the ability to pay both school-related costs and expenses at home.

Discussion

The objective of this study was to explore issues identified by mature students as impacting their success. An examination of mature students' unmet needs and challenges was then used to make recommendations to better support this population. Findings from the thematic analysis demonstrated that mature students struggle with accessing needed supports and services and need flexibility to schedule their classes to fit with other responsibilities. Furthermore, mature students face significant challenges balancing their multiple roles. The addition of school is demanding and, challenged by the additional time and energy required to succeed at school, mature students can experience difficulties in performing their other important roles, primarily within their families but also within their workplaces. Finally, mature students experience social exclusion as non-traditional students, feeling they are not understood by their peers or institutions. These findings support many of the existing studies on mature students (e.g., Carney-Crompton & Tan, 2002; Kerr, 2011; MacFadgen, 2008; O'Donnell & Tobbell, 2007) and contribute to a better understanding of the unique experiences of mature students in PSE.

Based on the analysis of unmet needs, we recommended ways to better support mature students in three critical areas: changes to institutional policies and practices, the creation of social support networks, and increased access to financial supports. We recognize that incorporating all of these changes is not feasible, especially given the current climate of fiscal restraint; however, we believe that greater awareness of mature students' unique needs and challenges will result in better incorporation of those needs moving forward. Overall, our recommendations overlap in promoting access to required resources and services, enhancing social inclusion, and augmenting mature students' ability to manage their multiple and demanding roles, echoing those recommendations made by Kember (1999) nearly two decades ago.

There are limitations to the current work. First, the participants were all from Ontario institutions, limiting the generalizability of the findings. Second, there is a likelihood of self-selection bias in those who chose to respond to the survey invitation. Third, the collection of text-based responses to online survey questions, while providing data that can be qualitatively analyzed, does not allow for probing, clarification, or extension as would occur during interviews or focus groups. We recommend that future work be conducted to further explore the challenges brought forth in this analysis.

This study demonstrated that mature students are challenged because they feel marginalized and struggle with school engagement. Inclusionary practices are vital and full participation should be the goal for mature students—not full participation as conceptualized for traditional students, but rather full participation that is meaningful to mature learners. Mature students may currently be less likely to participate in on-campus activities than traditional students (e.g., Holmes, 2005), but inclusionary practices and consideration of mature students' needs when planning for services can ensure that they are not excluded from participating. In conclusion, this study highlights some of the unique challenges mature students face in pursuing post-secondary study, including situational, institutional, and dispositional barriers (Cross, 1981). This work also underscores the need for inclusionary practices and the provision of supports that are relevant to the needs of mature students. Meeting the unique needs of mature students can benefit many—not just the mature student who is attending school, but also their families, workplaces, communities, and the institutions where they have chosen to study.

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