Report on key issues affecting mature students entering higher education

Prepared For :
The Robertson Trust

Prepared By :
Scottish Wider Access Programme

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Introduction

The Scottish Wider Access Programme (SWAP) is a widening access partnership programme of all colleges and universities in Scotland, whose aim is to support adult returners with few or no formal qualifications to access higher education (HE). SWAP has been in operation since 1988 and since that time has engaged with over 40,000 adult returners who have used the SWAP access programme to go on to Higher National (HN) or degree level study. The majority of SWAP students are the first in family to go to university and/or have no or few formal qualifications. Currently 24% of our students are single parents. A significant number (38% in 23/24) live in a Scottish Index of Multiple Deprivation (SIMD) 20 area. SWAP staff have a vast experience in working with disadvantaged students and understanding the barriers that these students face in accessing education. SWAP aims are to engage, support and prepare these students for higher education and has a very clear understanding, through discussion, surveys and engagement, of the barriers that disadvantaged students face.

The Robertson Trust (TRT) approached SWAP to carry out research on adults who were considering, accessing or succeeding in higher education and to report back on their findings. SWAP was asked to carry out an online survey and focus group sessions with some of the students who had responded to the survey. The results of the survey and the responses from the students given at the focus group sessions make up this report.

For the purposes of the survey, 3 distinct groups were identified: -

- Prospective students: students who were thinking of entering higher education;
- Current students: students presently in higher education;
- Former students: students who had completed their studies.

Respondents were also asked to disclose if they were one of the groups identified by TRT as being most at risk of future poverty (care experienced, unpaid carers, estranged from family, refugees and asylum seekers) so that specific feedback could be given for these respondents. To ensure consistency with the TRT survey being conducted in parallel by One Parent Family Scotland (OPFS), additional questions were asked of students' physical and mental health. It also allowed a sample to be taken of students who disclosed either a physical disability or a requirement for additional support needs. To ensure consistency with the OPFS survey the latter has been classed in the survey under the broad heading "Learning disability".

This report gives detailed feedback on the make-up of the respondents and on their experiences of higher education in key areas impacting on student life. Questions were also asked to determine what, if any, financial and non-financial support would make a difference for them in each of the 3 stages that the respondents identified. It should be noted that nearly all the respondents from the survey and all the focus group contributors were still in education or had successfully completed their studies. There was little data available directly from students who had withdrawn and why, which would have given even greater insight into the challenges facing mature students hoping to access, stay in and succeed in higher education.

Executive Summary

This report shows clearly that there are significant barriers facing many mature students when considering, accessing or succeeding in HE. It gives an insight into the main challenges, both financial and non-financial, that disadvantage them whilst studying. It also details where most need lies and offers recommendations as to where additional help could be given to support these students to give them the best opportunity possible to succeed.

The report was beneficial in being able to ask students at 3 stages of their journey: before progressing to HE; while studying on a degree or HNC; and reflection on the experience after concluding their studies.

The report contains detail for each of the stages of the journey. What comes through at each stage is the financial challenges for mature students; the impact of poverty on the student experience; and the additional challenges from groups who have had or are currently dealing with multiple risks due to their circumstances.

Figure 1
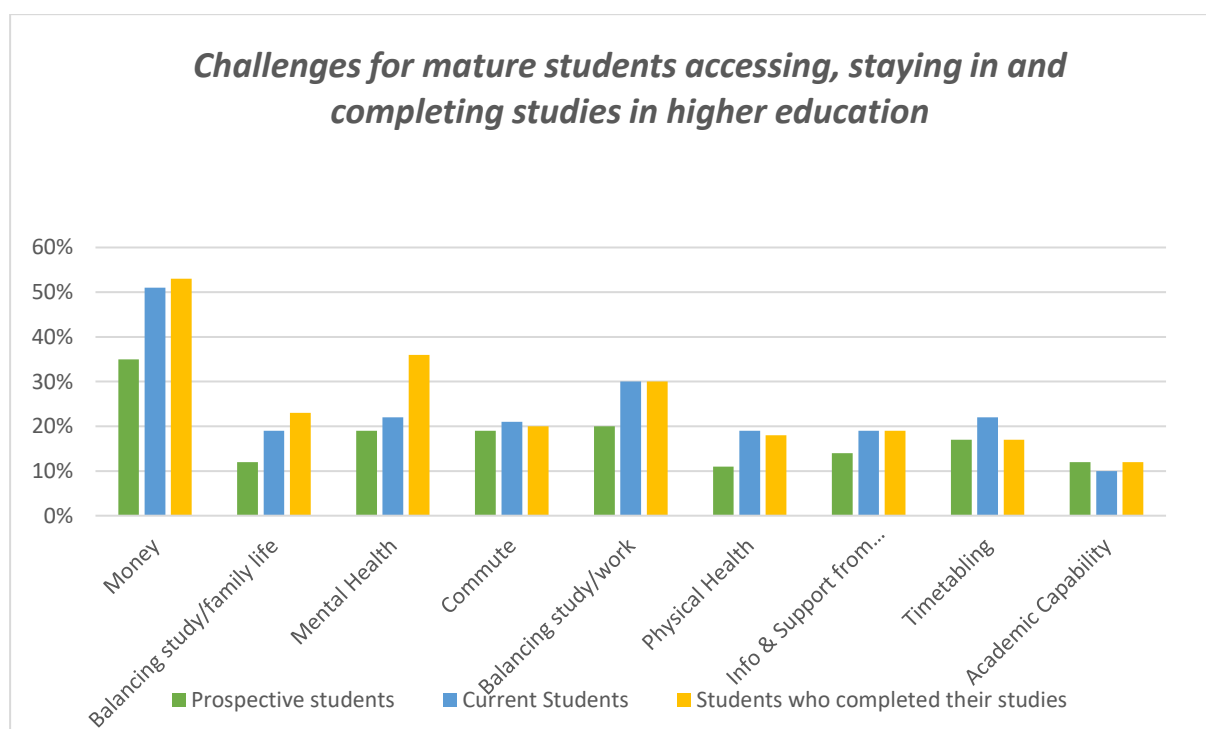
The graph above summarises the level of significant concerns for mature students. The percentages marked are for those who scored these challenges 1 or 2 (from a scale of 1-5, with 1 being the most challenging). It should be noted that the majority of prospective students in this survey were already in education, on SWAP access programmes at their local college. Challenges for those with physical and learning disabilities are detailed separately in the summary. While the trend of challenges is similar across the learner journey, students tend to be more aware of these challenges while studying at HE or reflecting on their time at HE. In the next two sections we reflect further on the findings

from Figure 1 on the financial and non-financial challenges, with the percentage figures in brackets taken from current and completed students.

Financial challenges

The biggest concern and the area where most stress and anxiety were reported was lack of money. This was caused by a number of factors and a realisation, in many cases, that committing to full-time study had put them at greater risk of poverty; in a few cases leading to withdrawal or deciding against HE.

97% of students thinking about applying to higher education said finance was the most important factor to consider. For students in HE or reflecting on their time at HE, finance was the biggest challenge they faced (51% and 53%).

The **financial concerns** led to other issues impacting on their studies, including the amount of part-time work needed to meet living costs. For mature students their work was a necessity to make ends meet. They worked on average 10 – 20 hours a week, and in some cases over 20 hours. Many spoke of the impact of that on their mental and physical health and the detrimental effect that this had on their studies, of their work affecting their grades and their ability to focus. **Balancing study with work** was the 2nd highest challenge. 67% of current students and 71% of completer students combined work with study. Whilst the same number (30%) reported having challenges with this, 41% of current students, compared with 29% of completers, reported working more than 20 hours a week alongside their studies. This 12% increase suggests that the cost-of-living crisis has significantly impacted on current students. Other issues which related to finance and which impacted time at university, were **the commute** (21% of current & 20% of completer students found this challenging) and **timetabling** (22% of current students & 17% of completer students found this challenging). For completer students, it should be noted that many of these students will have been in HE during the COVID pandemic when campuses were closed. For many, the **cost of travel** was considerable. The young person bus pass and discounted railcard are not available to many mature students. There were also instances of additional **childcare costs** if lectures/tutorials were after 4pm or started at 9am. Some students who were parents spoke of having to miss some lectures when they could not afford to pay for childcare. Many reported feelings of distress and anxiety when money matters became overwhelming and the subsequent effect it had on their mental health and well-being which, in turn, inhibited their ability to function well.

The focus groups provided evidence of careful and considered budgeting from adult students and the sacrifices they were making as well as their families. They spoke of the difficulties of the fragility of their finances and the stress that this causes as well as unexpected difficulties during long periods of study and the impact of the cost-of-living crisis on planning a budget. Particular challenges for adult students with responsibilities for housing and utility bills were noted. This was balanced with considerable "joy in learning". It was also noted that there was considerable financial stress on students who undertake placements and particular pressure on nursing and paramedic students due to the nature of the bursary.

The conclusion given by many who were currently in HE or had recently completed, was that the Student Awards Agency Scotland (SAAS) bursary and loan were not enough and that most students had to work, some as many as 20 hours a week, in order to meet living costs, especially if they had childcare responsibilities. The focus groups particularly highlighted what a huge difference a scholarship would have made, allowing them to focus more on their studies and reduce the risk of having to withdraw because they could no longer afford to be a full-time student.

Non-financial challenges

The survey asked what non-financial support would help/has helped them.

The main non-financial issues reported were **balancing family life with studying**, **physical health** and **mental health**. Interestingly students who are on the journey and thinking about HE will tend to underplay these issues in terms of the challenge. While there tends to be consistency in the responses between those studying and those reflecting on their studies, it is an interesting reflection that more students were aware of the challenge on their mental wellbeing after completing their studies.

There were a number of solutions recommended by students both within their comments and during focus groups. The sense from the respondents is that the support should have a targeted element to adult returning students. Where appropriate, peer support and mentoring should be delivered by mature students. The acknowledgement of the mature student journey as being distinctive was highlighted by all our focus group participants, providing them with an acknowledgement of being valued for their decision to return to education.
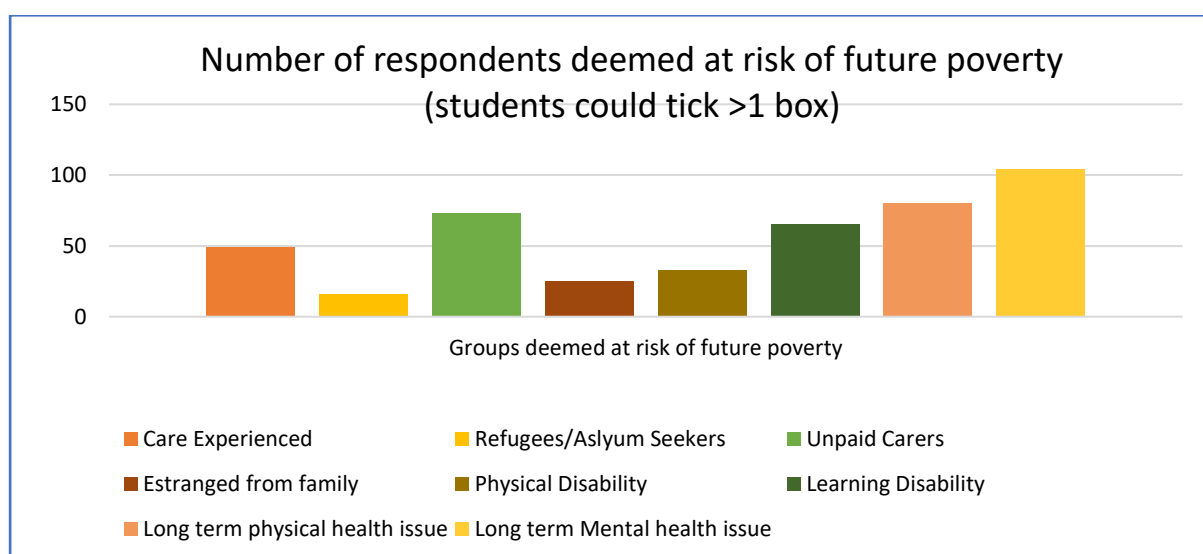
Academic support and information and guidance

Interestingly for students currently learning and who completed studies, academic development was less of a challenge. Respondents gave helpful insights on the advice and guidance received and noted that they had benefitted from academic support. The feedback on information and guidance is that this benefits from being bespoke and tailored to their needs. For many mature students this is a continuity in the level of guidance that they receive on an access programme.

At Risk of Poverty groups

Figure 2 shows the number of students from the survey who identified with the groups deemed to be at risk of poverty. 51% of respondents identified with at least one of the "at risk of poverty" groups.

Figure 2

Number of respondents deemed at risk of future poverty (students could tick >1 box)

Groups deemed at risk of future poverty

- Care Experienced
- Refugees/Aslyum Seekers
- Unpaid Carers
- Estranged from family
- Physical Disability
- Learning Disability
- Long term physical health issue
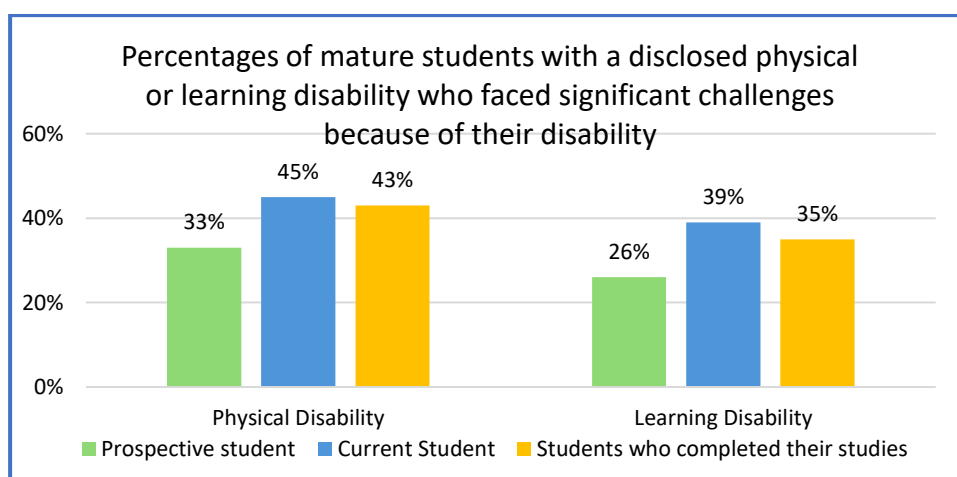- Long term Mental health issue

From the groups that were deemed to be at risk of future poverty, it was evident from the survey that, for most, the level of challenges experienced by students who had ticked only one category was very similar to the general cohort. However, for students who identified with more than one "at risk of poverty" group, challenges were generally greater.

From both SWAP's experience and from the findings of the survey, it is evident that many of our students and a considerable number that did not identify with any of the above groups were already in poverty when they started their learning journey. Many more fell into poverty whilst at university.

Physical disability and support for learning needs

One of the advantages of carrying out this research for TRT is that it has allowed us to focus questions on those impacted by physical disability and where students have additional learning needs. Students who require additional support now make up a significant proportion of mature students. The level of challenge, as shown in Figure 3, is high for both these groups in terms of having an impact on learning at all stages of the education journey.

Figure 3

Percentages of mature students with a disclosed physical or learning disability who faced significant challenges because of their disability

	Prospective student	Current Student	Students who completed their studies
Physical Disability	33%	45%	43%
Learning Disability	26%	39%	35%

Students seem to be most aware of the impact of their disability on their education when studying at HE level. It was out with terms of the report to look at the support at different levels but it may be interesting for TRT to reflect on these initial findings.

Responses, particularly from the focus groups, suggested that mature students are committed, focussed students, who are, by and large, resilient and determined to succeed and who have all given up things in order to return to education to upskill and improve their career opportunities. Responses showed that there was a desire to see universities recognise the important addition that mature students make to the diversity of the university community and that this should be nurtured. There should be a recognition of this and more support – both financial and non-financial – be found, where needed, to make it easier for an adult to return to, and succeed in, higher education.

This report has highlighted the issues impacting adult learners. This final summary shows the key concerns raised and recommendations for TRT to take forward.

Key concerns

A The mature student experience is fragile due to financial pressures and this is not sufficiently acknowledged.

B There are challenges in respect of the commuting student, especially the financial costs for adult returners who do not meet the age criteria for subsidised travel.

C The lived experience challenges of students who are undertaking professional nursing and paramedic degrees are not sufficiently recognised. There is a particular challenge for these mature students and the limitations of bursary funding having limited scope for financial support. Placement issues should also be highlighted where they are required for other professional degrees.

D There is a risk of insufficient guidance for mature students who present with multiple levels of disadvantage. The findings provide evidence of good levels of guidance and support for each of the "at risk of poverty" groups, though the risk is more pronounced where a student presents with multiple disadvantages.

E The additional demands placed on students who work part-time may negatively impact on their studies.

F The challenges of timetabling for costs and childcare.

Recommendations

1. Consider the introduction of a scholarship programme to give additional financial and non-financial support to disadvantaged mature students.

2. Raise awareness to Scottish Government and other bodies who can affect change in certain areas:
   - Travel subsidies extended for mature students;
   - An increase in the maximum bursary and loan amounts available;
   - Loans available for nursing & paramedic degrees

3. Raise awareness within colleges and universities who can affect change to:

   - Give more access to tailored support, advice and guidance for mature students, especially those who present with multiple levels of disadvantage;
   - Maintain quality guidance for students disclosing disabilities;
   - Provide more tailored careers advice throughout HE study;
   - Signpost to relevant areas for advice and guidance to address specialist needs;
   - Offer more flexible learning delivery methods, including timetabling, to help those with family responsibilities and part-time work commitments.

4. Work with employers to develop an understanding that will allow adult student employees while studying to develop their potential. Highlight good practice for this to be shared with universities, colleges and Skills Development Scotland career teams.

5. SWAP, universities and colleges to continue to develop bespoke guidance arrangements for adult students. Use lived experience examples of the issues students will have to face during the length of period they are studying.

Findings

This part of the report analyses the data in depth.

Make-up of respondents

Data was analysed from 524 responses: 75% were female; 23% were male and 2% were transgender, non-binary or preferred not to say.

The majority of respondents (74%) were aged between 25 and 44. 11% were between 18-24. 12% were between 45-55.

Respondents were asked to disclose if they identified with any of the "at risk of poverty groups" listed in Figure 4. This chart shows the number who identified with these groups. Respondents were able to tick more than 1 box. 268 respondents (51%) ticked at least 1 of the groups. Of that 268, 114 ticked more than one group.

The 2 biggest groups were those with long term mental health issues (23%) and physical health issues (18%). The numbers of unpaid carers (16%) and those with additional learning needs (15%) was also significant.

Figure 4
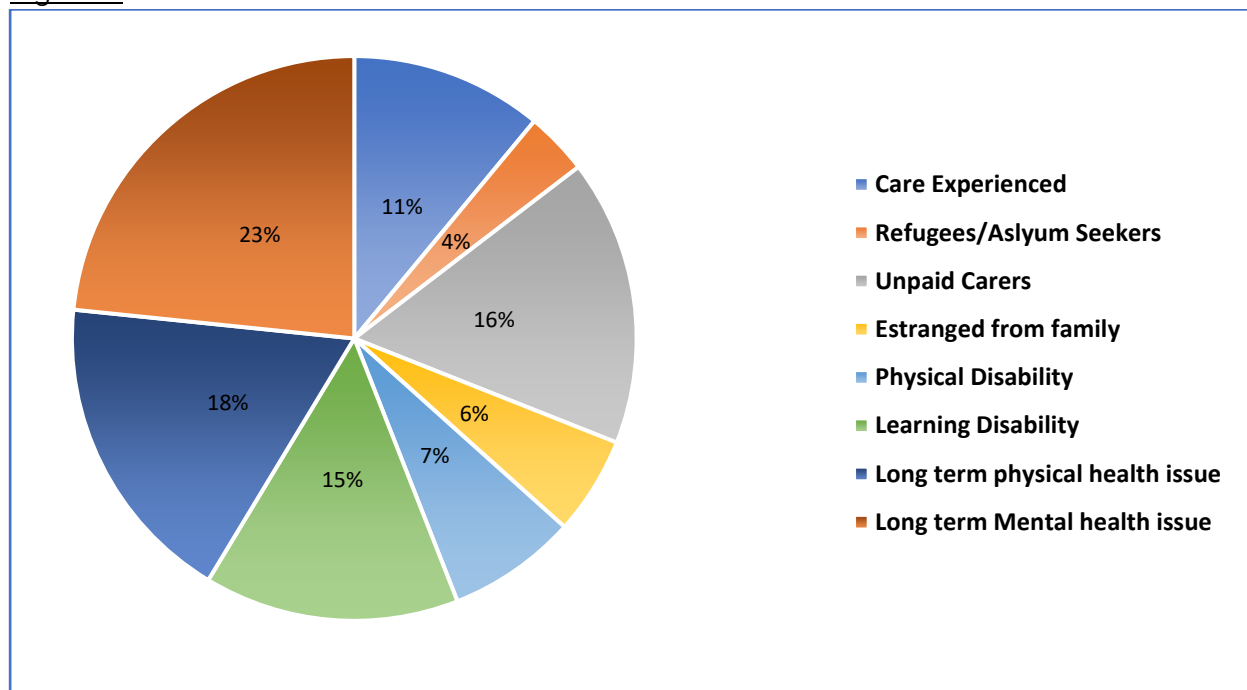
Just under half the respondents (49%) were parents, but only 1% of parents were in the 18-24 age group.

84% were of white ethnicity. Students with African or Asian ethnic origin made up the largest ethnic minority group (10%).

Feedback from the 3 groups identified in the survey

What did the respondents tell us?

Respondents identified as being in one of 3 groups:

    A. Future students who might be considering higher education
    B. Current students – those presently in higher education
    C. Completers – students who have completed their undergraduate studies

The data was then compiled separately from each group.

A   Future students who might be considering higher education

Most of the respondents in this group were SWAP students currently undertaking access programmes.

27% (139) of the overall responses came from students in this category: i.e., those who were considering higher education. These respondents were asked a series of questions.

Where are you wanting to study?

- 43% were planning to move into a variety of Arts, Social Science/Law/Social Work degrees
- 32% were planning to apply for Nursing
- 17% were planning to apply for a science-based degree including Medicine
- 9% were planning to move into HNC study.

How confident do you feel?

Prospective students were asked to detail areas that were concerning them when considering accessing HE. The area where the respondents reported the least confidence was around **money (35% were not confident)** and **balancing study and part-time work (20%).** Only 12% of students were unconfident about **balancing study and family life**. 19% were unconfident about how their **mental health** may be affected and 19% were concerned about how they would manage the **commute** to and from their place of study.

Many reported that they felt they were being well prepared by their current further education (FE) course. Several spoke about a lack of self-confidence; others were anxious about how their disability might affect their ability to do well.

Have you received advice and information about going into HE?

88% of the students said that they received advice/information before applying to college/university. From those, 54% had received this information from SWAP and 31% from a college or university. Only 5% said that they did not know where to get advice on HE study and less than 3% said that they did not need any information. 93% said that the advice given to them had made them feel more confident about moving on to HN or degree study.

How important is money when deciding about going into HE?

Almost everyone (97%) said that money was important. When asked to give further detail, responses included significant concern over money needed for family and travel & only being able to manage if they also worked.

Would money concerns put you off applying for an HE course?

Some have been put off by this. The comments below show this.

> "I have decided not to return to college for the SWAP Access to Medicine course yet as I would not be able to afford to give up my full-time job as I wouldn't be able to make ends meet. To go part time in my current job I would struggle with shift/hours clashing with finishing college at 4 or 4:30pm."
>
> "I have postponed studying for years due to financial worries and the lifestyle changes you need to make to adapt to a lower income. It can be stressful and a worry at times especially in today's climate."
>
> "I barely survive on what money I get as it is, I couldn't afford to become financially worse off. So, I'm thinking of putting money aside for a bit before I apply, maybe."
>
> "My bills are my biggest concerns as a single mum of 4 boys."
>
> "Financial worries are an important factor as to why I am scared to progress onto university. I would like to achieve my dreams of doing maxillofacial speciality and I would require extensive study in both medical and dentistry degrees which I do not have the finances for as I'm a sole unpaid young adult carer for my disabled mum and I have autism so finding jobs that accept my disability is difficult."
>
> "Childcare costs are crazy, and having lessons just three days a week has made it possible for me to go back to college. It will be difficult if and when I have to go more days."
>
> As my husband is disabled and I am taking care of him and no source of income is available, the financial issues would be a great obstacle for me."

Did any financial advice help you?

There were mixed responses to this but, generally, getting financial advice had helped. This was through various means, but mostly through colleges and/or university open days. Being told about SAAS bursaries, loans and grants, college bursaries, free tuition, discretionary funds had helped. Some reported that advice on what benefits would still apply had also helped. Most of the respondents who had received advice felt more confident that they would be able to manage.

What other areas of support would help?

When asked in what other areas they would like to see support, the general comments were around more pastoral support for mature students, especially around well-being.

B   Current students – those presently in higher education

From the total of 524 students who responded to the survey, 210 (40%) of the respondents were current students. 97% of these were at university, 3% were on an HN course. This reflects the number of respondents who are former SWAP students now in HE, as most successful SWAP access students move on to university rather than to HN study.

The survey sought to find out what the student experience is currently like for them; what's worked well and what challenges they've faced. They were asked to score the following areas that are typically issues for mature students. A scale of 1-5 was used with 1 being the most challenging.

Figure 5 below shows the percentage of students who have reported facing significant challenges in the main areas pertaining to the student experience (i.e., those scoring 1-2).

Figure 5
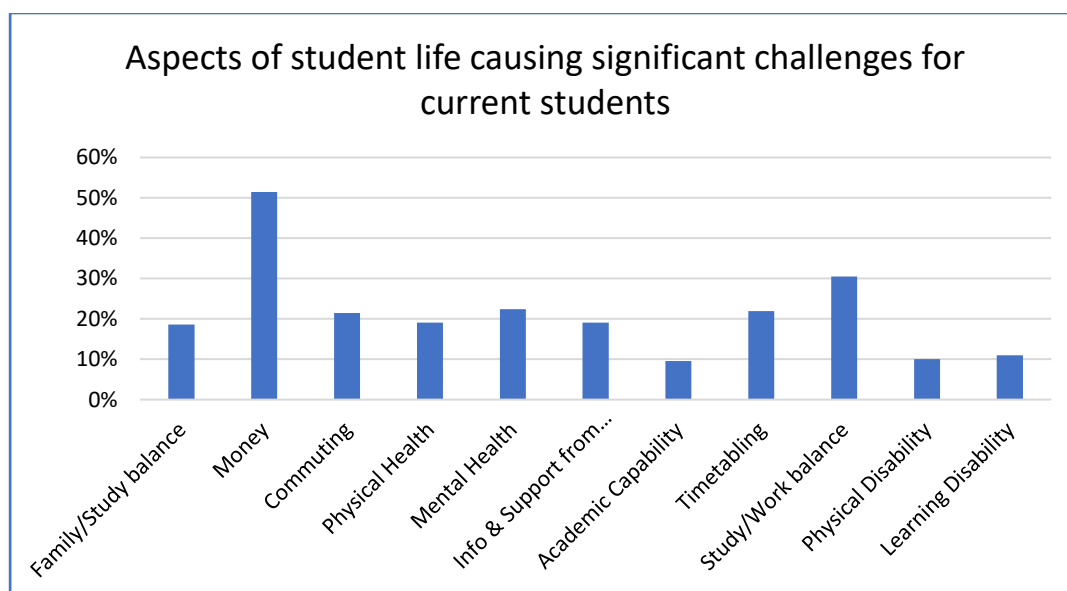
The biggest challenge for current students is lack of money. 51% reported this to be a major challenge. A significant number also found having to work alongside their studies very challenging (30%). Students also reported significant challenges with commuting (21%), timetabling (22%) and mental health (22%).

The data has been broken down further to give details on students at risk of future poverty. For the purposes of the survey, 8 at risk groups were identified:

- refugee/asylum seeker;
- unpaid carers;
- estranged;
- care experienced;
- long term physical issues

- long term mental health issues
- Physical disabilities
- learning disabilities

The first 4 groups were identified by TRT to be most at risk of future poverty. The last 4 groups were added, in line with the OPFS survey findings. Significant numbers disclosed these last 4 in the survey and are often one of the reasons why some do not take their education further from school.

From the 210 respondents currently in higher education, 49% identified with one of these groups, with just under half of the 49% identifying with more than 1 group. Figure 6 shows the percentages of students finding challenges.
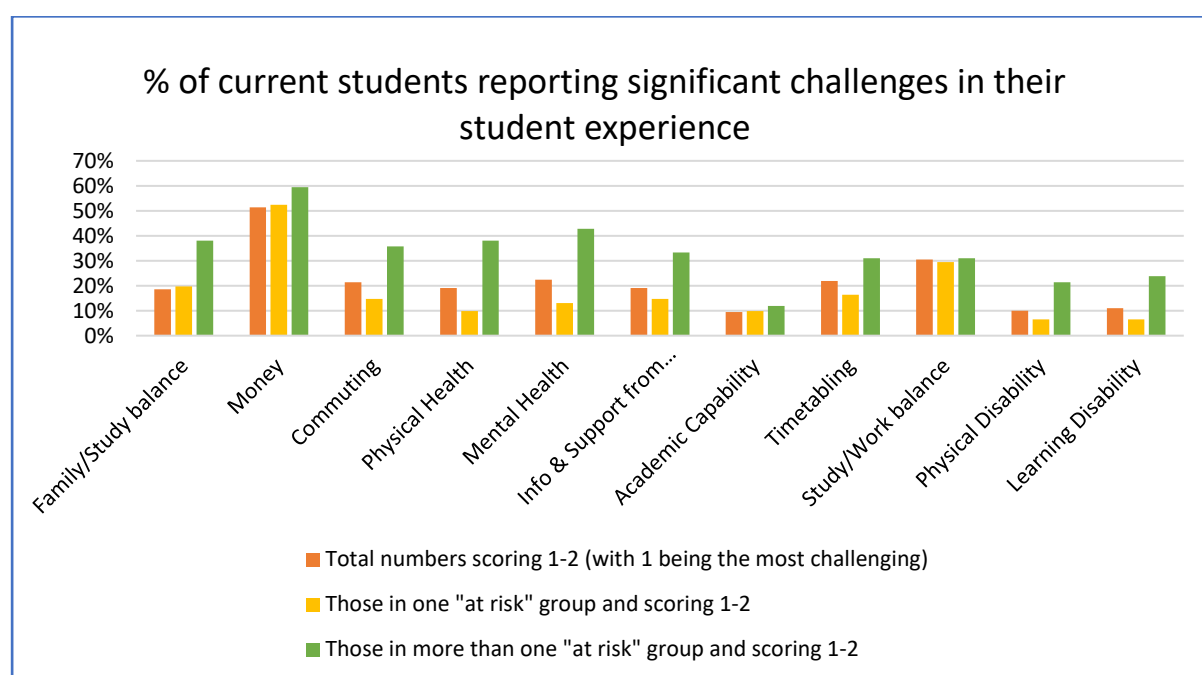
Figure 6

Figure 6 also shows that students who were in one "at risk of poverty" group generally scored the same, and less in some cases, as the total current student cohort. However, the percentage of students facing challenges, who were in more than one "at risk of poverty" group, was in nearly all cases, markedly higher.

Respondents were asked for further comment on any challenges that they were facing whilst studying. Again, the challenges cited were very much caused by financial hardship, particularly for those with childcare responsibilities. Another challenge that was reported many times was the stress caused by trying to balance work, study and childcare. Nurses spoke about having to work over and above their work placements shift because the bursary wasn't enough to pay for living costs (rent/mortgage, fuel, food, clothes for the children etc) and it affecting their studies. Students who had children with additional needs also reported on the additional time needed to manage this along with work and studies. Others cited timetabling changes as making it difficult to organise childcare and their part-time work schedule. Others spoke of the long commute to university, sometimes for just one lecture, as being difficult and expensive when it could be watched online if that had

been available to them. Others spoke of the increase in costs for utilities, food and rent causing anxiety.

Many respondents gave significant detail on the challenges they faced. A selection of these comments is set out below.

> "University timetabling not aligning with school times/school holidays, juggling study alongside work AND being a parent"
>
> "Very difficult to do a full-time degree whilst being a single parent. Money always feels like a huge barrier to education as I am worried how I will manage to pay for breakfast clubs and after school clubs due to times of seminars or lectures. There is also the issue of placement on my degree (Primary Education) which is another added pressure which is unpaid - but often students in my cohort are unable to work due to the workload and demands of uni and placement. But you need the finances to get to placement for fuel / public transport / taking your own lunch. There's also the added cost of resources (uni will tell you to use what the school have) but often these are under resourced and students end up feeling bad about taking or using from the already scarce school resources. I am in 3rd year now and I have just about managed to muddle through. There is only 1 academic year left but there needs to be more support and integration for mature students. Even fresher's week - all aimed at school leavers. Would be nice to have more of a community on campus for mature students."
>
> "Money has been an issue this year as I used savings last year to help with accommodation expenses, I don't have that fall back this year and even with a part time job it is hard."
>
> "Trying to juggle university and working whilst having family and kids with additional needs."

Seeking out advice and information

The survey asked current students if they had asked for advice or information on support and finances at college or university at any stage of considering, applying or whilst being at university. The findings were:

- Before applying to college/university - 29%
- After applying to college/university but before the course started - 18%
- After the course started - 25%
- Did not seek advice or information at any stage - 29%

The respondents were then asked where they had received advice about studying at college or university. The most common answer was through SWAP (43%). This large number is to be expected as a large number of respondents were SWAP students. The second biggest response was advice given by a college or university (33%). After that, it dropped significantly to a 7% response from those who received information from friends/family.

The respondents were further asked if they felt that the information and advice given about moving on into HE had made them more confident. 93% gave responses. 84% felt more confident after receiving advice. They were also asked if they felt that the information and advice given about moving on into HE was effective. 82% agreed that they had found it
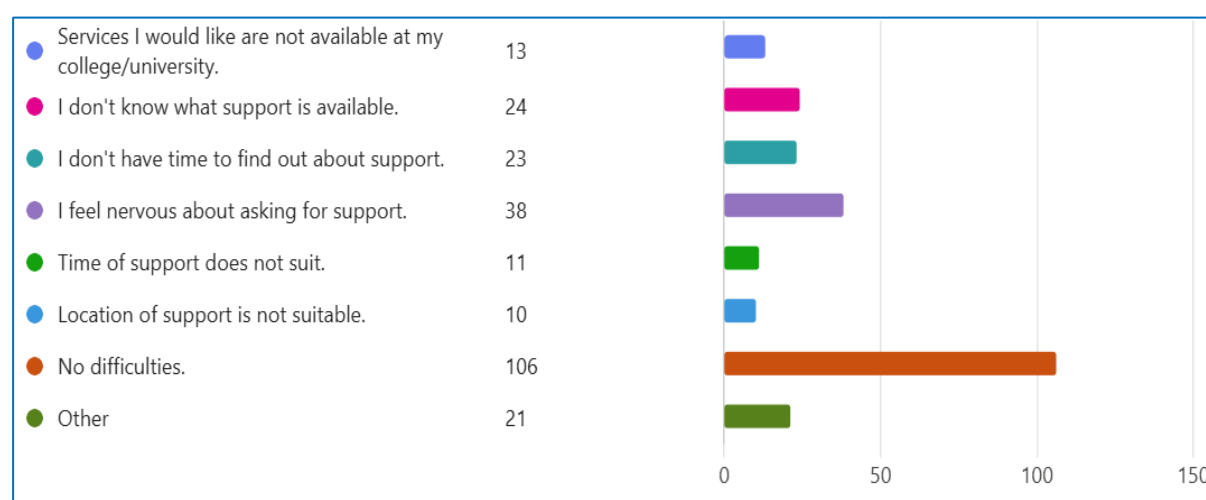
effective. Figure 7 gives further details on this, broken down to where they received the advice.

Figure 7

Where did they ask for information and advice on support & finance	Percentage feeling advice given was effective *(and choosing between 3-5 on the scale of 1-5, with 1 being the least effective)*	Percentage feeling more confident because of advice given *(and choosing between 3-5 on the scale of 1-5, with 1 being the least effective)*
SWAP	86%	90%
University or College	79%	77%
Family/Friend	79%	100%
Other	77%	86%

Respondents were asked if they had had any difficulties accessing support. 106 respondents (55%) said that they had had no difficulties (or had left it blank). Others responded that they had had some degree of difficulty in at least one area detailed below (respondents were able to tick more than 1 box). Reasons given, with actual numbers of respondents, are shown in Figure 8:
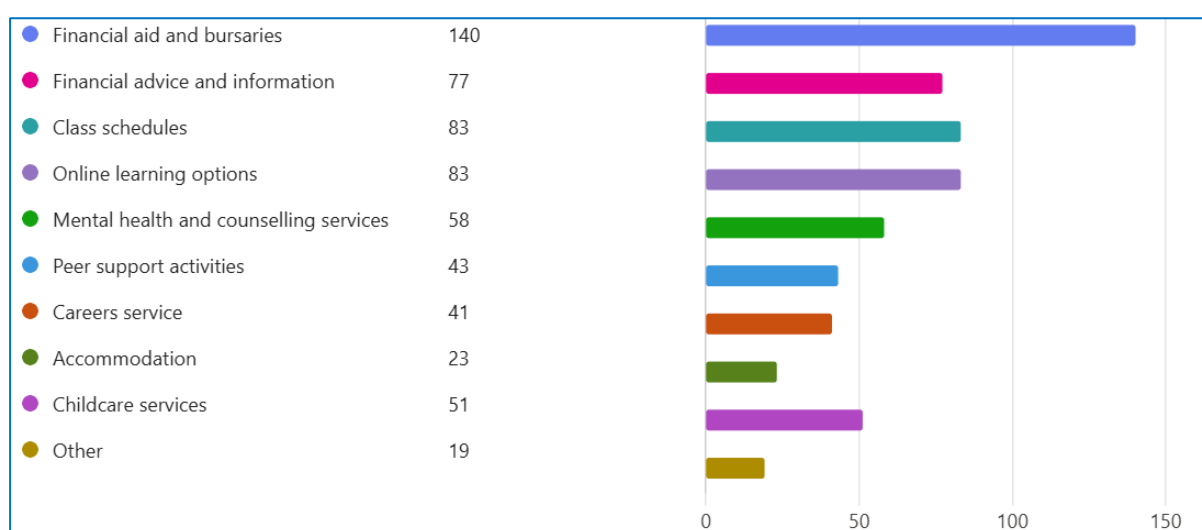
Figure 8

- Services I would like are not available at my college/university. — 13
- I don't know what support is available. — 24
- I don't have time to find out about support. — 23
- I feel nervous about asking for support. — 38
- Time of support does not suit. — 11
- Location of support is not suitable. — 10
- No difficulties. — 106
- Other — 21

What support is important?

The data below shows the support deemed the most important by students whilst at university. The figures show the percentages who ranked this 4 or 5, on a scale of 1-5 with 5 being the most important. The percentages in black are responses for the cohort as a whole. The numbers in red are responses from students who had ticked at least one of the groups identified as "at risk of poverty". The data shows that they attached slightly more importance to these services:

- Academic support - 79%; 81%
- Family & friends' support – 76%; 78%
- Childcare services – 76% (only parents' data was used for this figure); 77%
- Financial support - 69%; 69%
- Student Support Services - 67%; 72%
- Peer Support - 59%; 65%
- External Support from charities – 26%; 29%

Figure 9 shows which support services they felt could be improved. Respondents were able to tick more than 1 box:

<u>Figure 9</u>

Financial aid and bursaries	140
Financial advice and information	77
Class schedules	83
Online learning options	83
Mental health and counselling services	58
Peer support activities	43
Careers service	41
Accommodation	23
Childcare services	51
Other	19

Students were also asked how they would like to access information on support. Again, they were able to tick more than 1 box:

- In person – 32%
- Phone – 17%
- Webchat – 17%
- Email - 32%
- Other – 7%

What support is working well?

67% responded to this question. The main factors listed were academic support (including flexibility of online lectures), bursary and scholarship support, childcare and peer support. They were also pleased with non-financial support, mainly around flexibility of learning and good student support – both academic and pastoral. A selection of comments is given below:

> "I have a RAP sheet for my disability and a carers plan because I am an informal kinship carer. I have had good support in college and university that enables me to continue my studies."
>
> "I am currently only in University 2 days a week which allows me to provide more childcare."

> "The support of the university sending me good sources of information on who can help me, whether that is academic or mental health."
>
> "Guidance and the support of my lecturers, I have incredibly understanding and patient lecturers and I couldn't be more grateful for them all."
>
> "Staff are always available to answer questions, our group feels like our thoughts are taken into consideration i.e., group work"
>
> "Sessions posted via university e-mail and on university website for academic support which I can sign up for."
>
> "Napier do record all lectures which is great for catching up on these in my own time when the timetable isn't aligning with my childcare etc"
>
> "Disability support and accommodations are working well for me. I have a meeting with a mentor every two weeks, which has helped me to keep on track with my studies and talk about any concerns as they arise."
>
> "I received study support skill sessions - a block of 6 that I spread across two semesters, in my 2nd year. It really helped ground my approach and my study hygiene and habits. I also accessed the laptop IT support when I had not yet bought my own laptop. The university gave me a grant towards technology and they lent me a laptop until I had bought my own. It was a game changer as in my 1st year I had no savings and I couldn't afford a laptop."
>
> "The bursary takes a big weight off of the shoulders."
>
> "One on one support! I have a learning disability and meet with a study helper one day a week. this has been the biggest help to me. I truly feel if mature students were able to have access to one-on-one support to build a personal tailored time schedule with tailored goals, it will allow mature students to balance their life."

What's missing from the support?

53% either left this blank or reported that there was nothing missing and that they were happy with the level of support they were receiving. From the 37% who did respond with suggestions for improvements that could be made to support students, responses were mainly centred around finance (39%). Other issues cited were more support for mature students (separate from school leavers); more options for online or recorded lectures; additional academic support e.g., 1:1; drop-in sessions; and aligning school holidays with university holidays.

Set out below are some individual comments on what support was lacking for them.

> "Bursaries for placement and to be able to ask for online lectures without being degraded! I already raised concerns and was told it was a 'me' problem - I signed up for this. I've never questioned anything since, after the way I was made to feel. If I miss a class - which happens from time to time due to my family commitments, you are threatened with meetings/questioned if you are committed to the course. "
>
> "The financial side of studying as a student nurse is sorely underfunded. I have no choice but to work alongside my degree to pay for childcare and bills. The grant from SAAS barely

covers childcare costs and bursary is far too low with the high cost of living to be sustainable alone. I worry every month if I will have enough money."

"I feel very out of place within my course coming from a disadvantaged background and this is not the norm on a law course. A mentor from a similar background within the same course would have been good."

"Flexible learning i.e., ALL lectures being recorded. I hate having to do a 4hr commute for 1x 50minute class because the uni doesn't have a good timetable and some lecturers don't record their lectures."

"Align schools and university holiday times"

"DSA has been almost impossible to access. I have yet to receive technology support and help with traveling to and from the university. This has resulted in me building up a debt. Better systems for DSA would make things a lot easier and where there is a delay, financial support should be made available in the interim. This has made me concerned about being able to fund the rest of the year and paying off the debt. There could also be better support for childcare made available for those who have young children, there is some, but this could be improved.

"My disability means that there are lectures I cannot attend due to the location being inaccessible. It would be great to attend, rather than record this as an absence and follow up with emails to each lecturer explaining my circumstances."

The fact that, in the last 2 questions, the same areas were highlighted both negatively and positively by different students shows that there is a range of satisfaction levels from students studying on different degrees at different colleges and universities. It also demonstrates that students with differing levels of need require differing levels of support.

Anything else to add on support?

When asked if there was anything else, positive or negative on which they wanted to comment, 15% gave an additional response. Nearly all of these were positive and spoke about the support received from their institution that had really made a difference & how the bursary had helped.

Finance – is it enough?

Students were then asked to comment on how they were coping financially. Only 6% were coping really well. 40% scored this as a 1 or 2, on a scale of 1-5 with 1 coping least well and 5 coping very well.

Finance – what's working?

When asked which financial support was working well for them, the biggest response was the SAAS student bursary and the loan. Some mentioned discretionary funds making a difference and others spoke about part-time work combined with SAAS as helping them to manage. Some comments are given below.

Could financial support be improved?

56% of students responded to this question. The majority of the students' responses asked for an increased bursary and/or student loan and help with travel expenses. Some asked for more tailored 1:1 advice and guidance to ensure that they were aware of all support available. Student nurses asked for a full-time wage to be given when out on placement. Some of the comments given by the respondents are highlighted below.

"There is additional financial aid available like the discretionary fund, however finding that hard to access because the application itself is quite difficult."

"Many students are unaware of all the financial support options available to them, including loans, grants, or emergency funding. Providing more comprehensive financial education, perhaps through workshops or dedicated online resources, could help students navigate the options available and avoid missing out on support they might be entitled to. Clear guidance on how to budget effectively as a student could also reduce stress."

"More financial help for students, particularly mature students who live alone and rely on student loans. This would be especially beneficial to students in professional degrees where it's very difficult to fit in a job. Possible help with public transport costs for mature students as I think that is a massive issue for people who are too old for free bus travel or a discount card that is able to be used at peak times. Help with rent would also be helpful as it's stressful having to try to cover it and bills from student loans."

"A free bus pass for students would be beneficial not just for under 22. My cost of travel is outrageous on the train in the mornings at around £20 and the bus and subway takes 2.5 hours and still costs me over £10 a day. As an older student I have a mortgage so cannot move closer to university."

"Students who undertake any placement, teachers, nurses etc social work. I feel they need to be properly reimbursed for their time. You can't work due to the long hours and demands of placement but then need money to be able to actually successfully complete placement? There must be a better way to support students on these programmes. Student loan etc is not enough to live on."

23% of the respondents in this group are currently undertaking Nursing degrees and many mentioned that a higher bursary or access to a student loan would help with their financial difficulties as their full-time shift work on placements made it very difficult, especially if they have children, to undertake any part-time work during these periods.

How much part-time work is being done alongside study?

Responses from the survey show that 67% of students were combining a part-time job with study. Figure 10 gives the breakdown of number of hours these students are working.
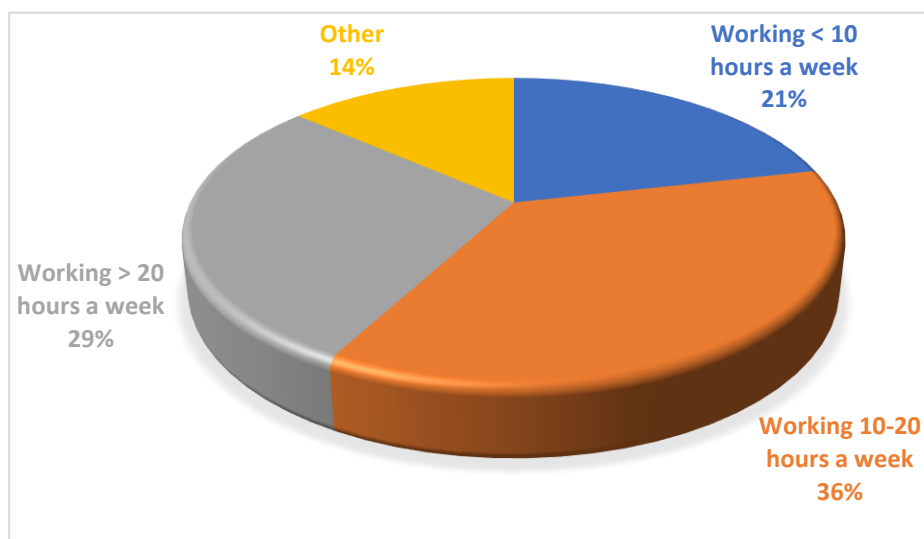
Figure 10

Other denotes where work patterns may be more irregular e.g., holiday work, volunteering, or who did not work every year of their studies.

What impact is this work having on your studies?

76% of students gave some feedback on this. Responses ranged from students being able to find a good balance between work and study to those who do not or cannot work as they have children or caring responsibilities and don't have time to work, which impacts on them financially. Many mentioned that having to work was impacting on the amount of time they had for their studies, that it affected their mental and physical energy levels and their family and social life, but that, for financial reasons, they had to. A frequent response was that it was tough to balance work and study but they were "making it work". Only a few students who were working said that it had no impact on them. Some of the responses are detailed below.

"It makes it harder to engage with studies. I'm at a disadvantage." Law student, University of Edinburgh."

"I am exhausted. I work every weekend I can. When on placement it is 7 days a week with kids and fitting studies in too." Nursing student, Queen Margaret University.

"It is a big impact. Every weekend I must work, no options. I need that money. So, in the end, the rest of my classmates have 24 hours more to study than me. There is a straight repercussion on grades." Modern Languages student, University of Edinburgh.

"Financially struggling at times. I initially worked a few hours on the weekend when I started uni but it wasn't feasible to keep up with uni work and a job simultaneously." Vet Medicine student, Glasgow University.

"Unpaid caring responsibilities- I know I said I'm not working, but I am in a sense. Everyone I live with has physical disabilities and one has learning difficulties." Social Sciences student, UWS.

"I have CFS and trying to work/ study together is impossible for me due to tiredness." Social Sciences student, UHI.

"Exhaustion, on verge of burnout. Underperforming. If we could get more financial support we could work less and do better with the studies = better nurses with more knowledge and skills!" Nursing student, UWS.

"I had to leave my job for this year of university as the timetable is over all 5 days and I can't work in the evenings because of childcare. This means I have to rely on universal credit as well as student loan etc and it isn't much as they deduct the entirety of your student payments from your entitlement unlike in employment where there is a personal allowance." Nursing student, UWS.

"I feel under a lot of pressure in meeting the needs of work alongside my course. Late scheduling of some classes and other course commitments makes things particularly difficult. Right now, I am halfway through my second semester and I'm finding the juggling of commitments really exhausting." Musicology student, University of Edinburgh.

"I was doing outdoor after school clubs with primary school aged children. I loved working a job that is active and community based. It was a joy to balance studies with a job within the education and leisure sector. Modern Languages student, Heriot watt University.

"I need to work in order to pay bills due to the cost of living at the moment it would not be possible to not work and study because the student loan for single parents doesn't cover much." Social Sciences student, UWS.

Finally, current students were asked if they would like to give any further comments or suggestions for how mature students could be supported. 44% of respondents gave a comment. These comments included more flexibility in the delivery of the learning to help with childcare commitments; more activities and meet up opportunities for mature students, especially at the start of the course; more financial help – especially for degrees that involve placements with significant travel costs; more guidance on available financial aid. Parents particularly mentioned flexibility in their learning to save on time, travel and childcare costs. Travel costs were frequently mentioned in this survey as a barrier for mature students. U22s get free bus travel; U25s get one-third off rail travel. One student reported that they spend £140 a month on travel costs alone and another that 1/3 of her loan goes on travel.

C   Completers – students who have completed their studies

175 (33%) of the respondents to this survey were completers. 132 of these were university graduates (75.4%); 10.3% had completed an HN and 14.3% had completed a course at FE level (SWAP access). From the total number of respondents who had completed their studies, only 5 (3%) had failed or withdrawn from their studies.

From the 132 who were university graduates, 15% gained a 1st Class Honours degree; 45% a 2:1 or 2:2 and 39% achieved other pass classifications e.g., Merit/Distinction. Many of the last category were holders of 3-year degrees such as for Nursing or Paramedic Science.

As with the current students, completed students were asked to score how challenging they had found different aspects of their experience as a student. Figure 11 gives the percentage of completers who scored 1-2. Scale was 1-5, with 1 being very challenging. As with current students, the biggest challenge for completers was lack of money (53%), however there was a sharp increase in the number of completers who reported challenges with their mental health (36%) in comparison with current students' responses. Generally, the percentage of challenges was higher than for current students. (Figure 1 in the Executive summary shows the comparisons with current and prospective students.)
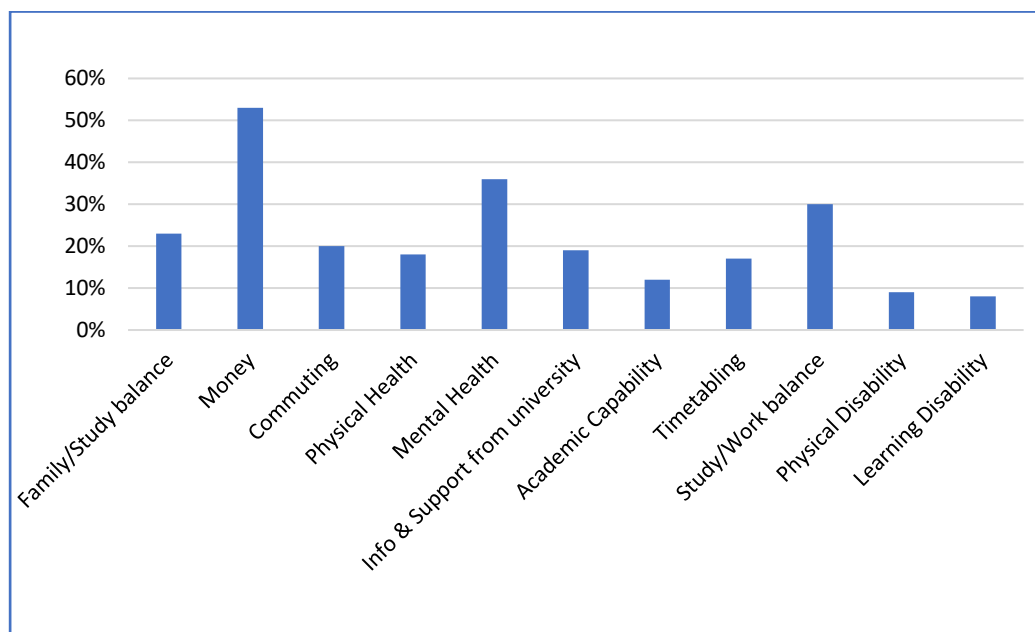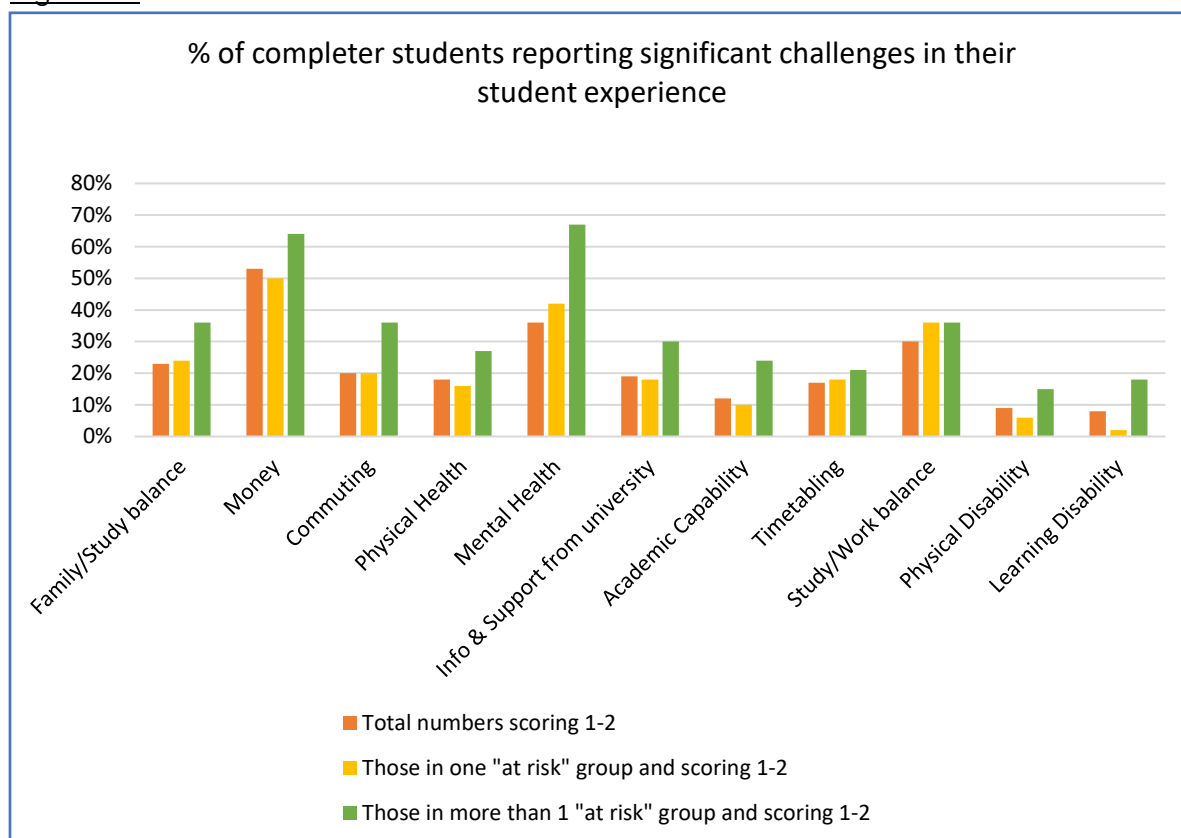
Figure 11

Figure 12 below breaks down the data further to give details on the number of completers reporting challenges who have flagged the "at risk of poverty" groups. This is broken down to those who responded as being in one "at risk of poverty" group and those who responded as being in more than one "at risk of poverty" group and then compares them with the general cohort (in orange) of completed students.

Figure 12

% of completer students reporting significant challenges in their student experience

- Total numbers scoring 1-2
- Those in one "at risk" group and scoring 1-2
- Those in more than 1 "at risk" group and scoring 1-2

As with the students who were currently in HE, a greater percentage of completers who ticked more than 1 of the at-risk groups faced more challenges.

When asked to give further detail on particular challenges, 140 (80%) completers gave comments, most of which centred around concern over finances and time spent having to work alongside their studies and family responsibilities. It should be noted that a number of completers had at least part of their studies during the COVID pandemic. Some comments are shown below.

"I was a single parent at the start of my university course. My finances were in poor state and I sought further support where I could. Balancing full time work and full-time studies was incredibly difficult."

"Inflexibility with childcare issues. Very few adjustments for parents especially single parents."

"Balancing life/work/study was very hard. The SAAS bursary was very abysmal, and I think it did not consider the fact that I was an adult with adult needs. I always struggled with money barely affording food and to pay rent. Having a part-time job helped, but I struggled between balancing work and study and taking care of my disabled mother."

"Having to do unpaid placement which meant essentially doing two full time jobs and balancing having a young family." Education student, UWS.

"Having the SAAS Grant meant I was no longer entitled to Universal Credit. This then had a knock-on effect with my entitlement to Scottish Child Payment and my rent. I had been put at a severe disadvantage for wanting to go to college and university - to the point I'm now in severe debt as a result. I feel the reality of trying to gain qualifications to become a skilled worker when you have a young family or whilst on benefits is nearly impossible. It's been made very difficult."

"Balancing being a single parent with 3 children, 1 grandchild, running a house, childcare, working and trying to pay bills whilst completing uni work and placements was extremely stressful"

"Being a mature student and coming from a working background it was difficult initially to feel like I fit in and was supposed to be there."

"It was difficult as I was holding down a 25 hour a week job as well as a full-time university course."

"The classes starting at 9 am, when you are a care experienced parent - there was no consideration to relational poverty. I had no support around me to get 3 kids to school in mornings then three buses and drop 4th child in nursery that could accommodate their young age. When I stated I had no support I was told to make my studies my priority."

Did you ask for advice or information on support and finances?

81% of completers did, at some point, before and/or during their course, ask for advice or information.

- Before applying to college/university – 37%
- After applying to college/university but before the course started – 20%
- After the course started – 24%
- 19% did not ask for advice or information on support and finances.

The numbers seeking advice before returning to education are higher than for those currently in education. It also shows more reached out for advice and information.

### Where did you get this information from and did it help?

The largest number of completers who had received their information reported that it came from either SWAP or their college/university.

Asked if support had made them feel more confident (on a scale of 1-5 (1 least and 5 most), 46% of completers who responded, scored this 4 or 5.

Did you have difficulties accessing the support services at your institution?

Figure 13 shows that 85 of the completer respondents (50%) said that they did not have difficulty accessing the support services. Note that more than 1 box could be ticked.

Figure 13
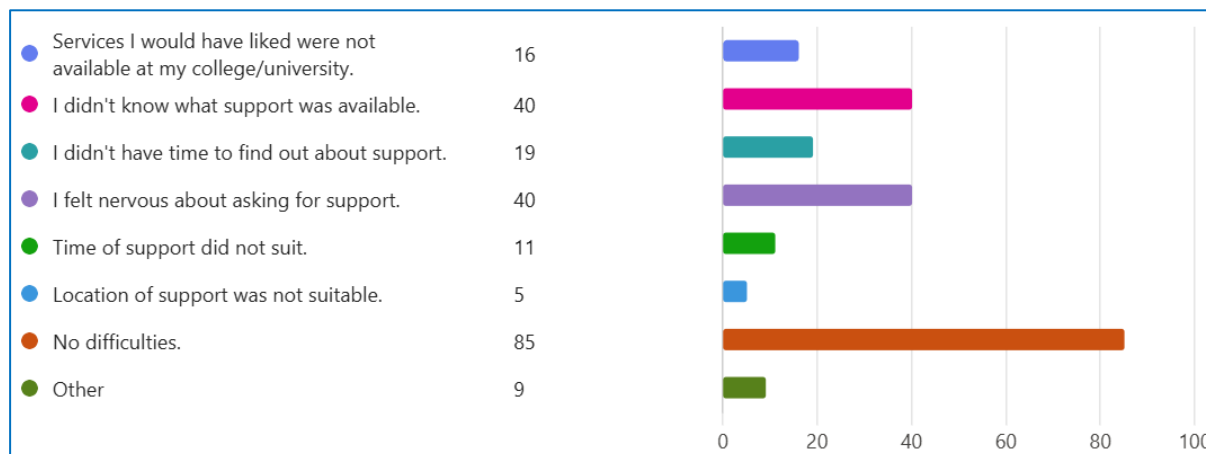
What services were important to you?

Completers were asked to rate how important the following forms of support were to them, (1 being the least important, 5 the most). Areas scoring either 4 or 5 were:
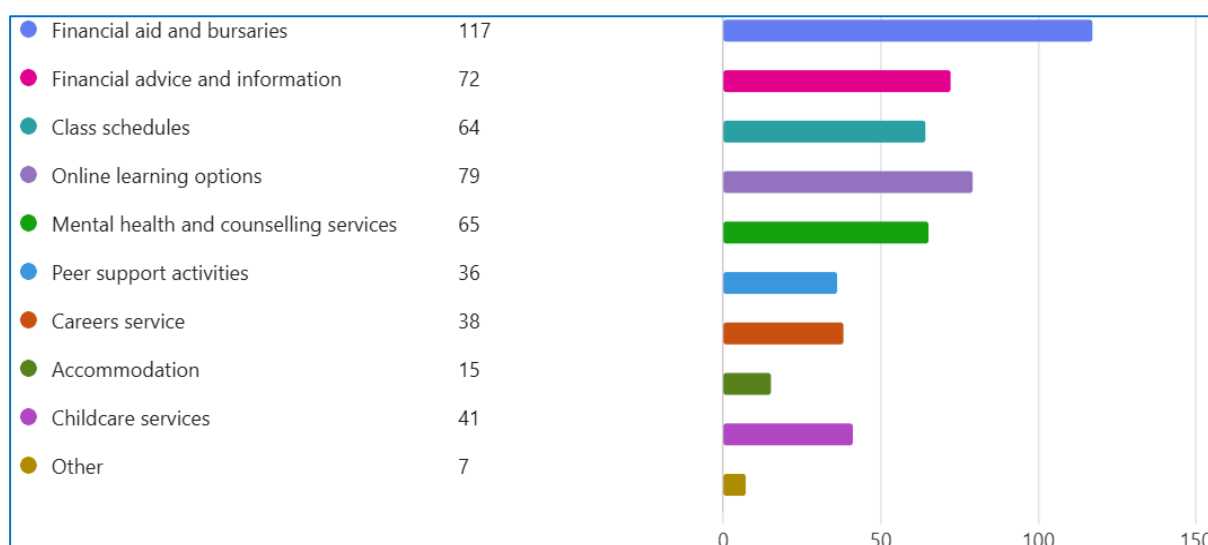
- academic support (79%)
- student support services (70%);
- support of family & friends (79%);
- financial support (75%).
- Peer support (59%)
- Counselling (53%)
- Childcare (for those with children (81%)

What services could have been improved?

Completers were asked what would have helped them as mature students. Figure 14 below shows the areas where they felt they would have liked more help. More than 1 box could be ticked. Improvement on financial aid and bursaries was reported by 70% of the completers. The other main areas were completers wanting more flexibility in their studies, more information and advice on finance, better class scheduling and more services centred around mental health well-being.

Figure 14

● Financial aid and bursaries	117	
● Financial advice and information	72	
● Class schedules	64	
● Online learning options	79	
● Mental health and counselling services	65	
● Peer support activities	36	
● Careers service	38	
● Accommodation	15	
● Childcare services	41	
● Other	7	

Scale: 0, 50, 100, 150

What services worked well for you?

Responses to this question were in an open text box. The main areas where completers had really appreciated the support were from:

- Academic support (particularly lecturers);
- Financial aid;
- Student services;
- Peer support

Some individual comments are detailed below.

> "Counselling, disability & mental health support"
>
> "Having services come and talk about support available and not have to go and find it if not knowing where to go look."
>
> "Teachers at college were amazing and went out of their way. St Andrews University had a student extra learning place which was helpful. They also had a mature student room which really helped to have a place to go where there were others in the same boat. This was such a great community; I don't know how I would have got through without it."
>
> "The lecturers on the course were understanding of peoples' personal circumstances as around half of the course were mature students."
>
> "I only reached out for support in 4th year of university. The support received was monumental to my ability to continue with my final year. I received counselling from university counsellors, I also received financial support through SAAS to fund a new laptop and desk to be able to work from home in comfort. I received support from the head of support services with extensions and I was also allowed to defer my submission date for my final project. If I hadn't received any of this, I wouldn't have been able to graduate."
>
> "Scholarships and mental health support including coursework extensions."

> "My lecturers were amazing, incredibly understanding and supportive of me and any difficulties I'd had. There were times I couldn't even afford fuel to come into class but they really helped me progress in college."

What support did you feel was missing?

59% of completers gave a comment. From these, 25% mentioned more financial help, some specifically around help with transport costs. Tailored support for mature students, for social interaction, peer support and for relevant information and advice were also mentioned. Some also asked for more opportunity to be offered online learning.

When asked to add any further comment, many completers took the opportunity to say how well certain staff/departments had helped them within their college & university and to praise staff who had helped them get through their degree. Others used it to yet again stress the need for mature students who have caring responsibilities to be given more help financially and also to ask that more resources be given to allow institutions to give more support to students needing to access their services.

How well did you cope financially?

This question was scored between 1-5; 1 was least well.

- 18% scored 1
- 20% scored 2
- 35% scored 3
- 19% scored 4
- 9% scored 5

What financial support had worked well?

Many completers mentioned the bursary, the SAAS student loan and the discretionary grants, university scholarships and TRT Lone Parent Scholarship. Others spoke of their partner's support being crucial and using savings or income earned from part-time work to support themselves during their studies.

What financial support could have been better?

Completers were also asked where financial support could have been better. 50% gave comments. They were mainly centred around the following issues:

- Travel costs (especially when having to take the car due to parental responsibilities);
- Bursary/loan payments split over 12 months;
- More support to lower the hours students need to work to meet living costs;
- Paid placement hours;
- More help with childcare and accommodation costs;
- Better access to advice on all avenues of financial help available;
- A low interest student loan option for nurses as the bursary is not enough;
- More help for single parents

Similarly with the current students' feedback, many of the completer nurses said that the bursary was not enough because when they were on 12-hour shift work placements they could not work part-time and they could not access a student loan.

Completers were asked how many hours they typically worked when they were studying full-time. 29% did not work. Figure 15 gives you a breakdown of the 71% who did typically work alongside their studies. Of those who worked, 41% were working more than 20 hours a week. A further 45% were working between 10-20 hours a week.
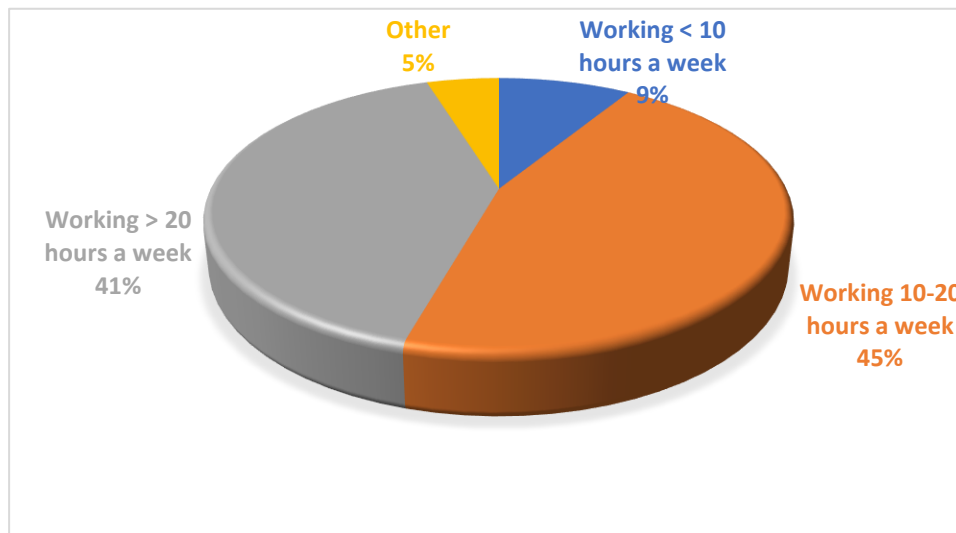
Figure 15

Other denotes where work patterns may be more irregular e.g., holiday work, volunteering, or who did not work every year of their studies.

What impact did working or not working have on your life and studies?

25% of completers did not respond to this question. From the 75% who did give a comment, only 3% said that working did not impact. The impact of having to work whilst studying (and often raising a family) can be grouped into these main areas:

- Less time to spend with family and particularly those with young children;
- Less study time – and not being able to focus just on learning;
- Impact on mental and physical health due to having to balance work, study and often also being a Mum or Dad and looking after family;
- Social life and outside activities curtailed or halted;
- No down time - little time to rest and recover;
- Exhaustion, because of the amount of time spent working, which affected studies & grades achieved;
- When work couldn't be juggled around lectures or tutorials, student would have to miss classes.

Those not working who responded to this question spoke of being able to focus on their studies and maintain relationships with family and friends.

What more could have been done to help you when you were studying?

34% of students who'd completed their studies at college or university also gave further suggestions on more support that could be given for mature students. The following suggestions are taken from a number of responses around different areas.

"Further financial support not based on partners income to allow parents to not have to obtain part time work and focus on their studies. I feel that by working I couldn't dedicate a lot of time to studying and didn't get the best grades"

"A centralised database of all grants/bursaries available to mature students in Scotland."

"Information on support available and how to apply given at induction."

"A dedicated space in learning facilities for mature students would be beneficial. A common room of sorts for socialising and studying."

"More peer support for mature students."

"Increased understanding of mature students' commitments and responsibilities."

"An increase on financial support to help students work less and spend more time being able to experience more of what the college/university has to offer."

"More explicit details on what financial support's available for mature students."

"Mentoring – matching of mature students with other mature students who have graduated from the same degree."

D   Focus Groups

SWAP carried out 5 focus groups. These were in Glasgow, in Edinburgh and online. 35 students participated in these sessions. The participants were a mixture of students who were either in higher education, had completed their studies or were currently on access programmes and hoping to move on to university. The discussions were wide ranging and reinforced much of what had been reported in the survey. They spoke of the additional financial and non-financial support that would help or could have helped them at university.

For the purposes of the focus group, The Robertson Trust asked SWAP to focus on 2 main questions.

1. What is the financial offer needed for this group to access Higher Education?

All the groups spoke generally of financial challenges in the following areas and where additional financial support would have helped:

TRAVEL COSTS

Most SWAP students commute and often do not live locally to their place of study. The main reason why the vast majority commute is because they have dependents and a mortgage and cannot re-locate to be closer to their place of study. Students reported that they had budgeted for travel but that travel costs are high and are increasing every year. The aspect of under 22 free bus travel was mostly raised as fairness in terms of being a student where money was tight for everyone. If the student is over 22, the Young Person's bus pass is not available to them. If the student is over 24, neither is the discounted railcard. In this context note that the average age of a SWAP student is 29. Some mentioned having to travel when tickets are the most expensive (i.e., peak times) because of when their lectures are. One student reported paying £240 per month on travel. Others talked about commuting all the way into university for 1 lecture because the department didn't record lectures, although some spoke of their preference of being on campus for their lectures. Flexible options to give students choices when needed were highlighted. Students also reported unexpected additional costs in respect of car repairs.

A student travel pass, regardless of age, would help with travel costs. Recording of lectures available throughout the HE sector would also help to give students options for engaging with the learning.

COST OF LIVING

A number of students who were coming to the end of the programme spoke about the brutal element of the cost of living and the increase in bills and how that had significantly knocked their planning. For those in that situation they felt that it was the biggest financial challenge they had faced.

CHILDCARE COSTS

The parents in the group spoke about their concern with the high level of childcare costs and that not all costs are covered by the college or university. If there are lectures after 3pm, students have to pay for after school club, or if they're at 9am, then breakfast clubs.

Some students reported missing lectures because they could not afford childcare. Some parents spoke about how vital support from family was and that without that they would not have been able to balance studying and being a parent.

They would like to see increased support with childcare costs.

READING MATERIALS & EQUIPMENT

The group discussed the cost of buying the required books and how it could amount to £100s. They mentioned that the library does not source enough books to accommodate all the students who require them.

It was generally felt that more financial help for books would be useful so that all students, regardless of financial situation, have access to the books they need for learning.

Having resources to study such as a decent laptop / iPad was raised. For some that was a luxury. One student said that was the best investment she made early on. Despite causing her financial pain, she was glad she invested in a good laptop which has lasted her for 5 years.

NO BURSARY OVER THE SUMMER HOLIDAY PERIOD

In all the focus groups students reported needing help with living costs over the summer months when there are no bursary payments – that it was not possible to save during term-time to tide them over. Every penny of the bursary was needed between September – May. For many, gaining employment at the level they needed proved challenging. Some reported employers that were sympathetic and would work round students; others not. Some got round this by not telling them that they were students. Some students felt that they had a lack of choice and opportunities, being tied to specific types of summer jobs, and saw younger students being able to gain experience through more focused opportunities, both paid & non-paid.

Seeking part-time work over the summer when children are on holiday is difficult for parents, unless they can finance childcare. Some felt that no guidance was given on real practical support.

LACK OF FINANCIAL ADVICE TAILORED TO MATURE STUDENTS

The groups spoke of not always being aware of the funding available to them or getting advice on how to make their finances work best. They agreed that good financial advice, especially tailored for mature students, would have been really beneficial.

THE SAAS LOAN AND BURSARY - NOT ENOUGH TO LIVE ON

Most students in the groups worked part-time through university in order to make ends meet. They agreed that the level of work impacted on their ability to study and ultimately jeopardised the grades they could achieve/achieved. The group spoke of both physical and mental exhaustion caused by having to work then go home to study and/or look after family. This caused stress/anxiety which in itself inhibited their ability to focus on their learning.

There was a general consensus that there should be an acknowledgement that mature students have mortgages; children to feed/clothe and spend time with; domestic bills to pay and often with no other family support.

Nurses and Paramedics spoke of the bursary / paramedic bursary not being at sufficient level and not being able to supplement it by other means. A few reported problems of being worse off than when they were working as healthcare professionals. They spoke of sacrifices they had to make for themselves and families. Some mentioned Christmas being difficult in that they couldn't contribute.

A few students who were single reported that they had moved back in with their families so they could return to study and the resultant sense of loss of independence.

However, another student spoke about the sense of betterment and achievement as a student as she had previously been on benefits.

Some students spoke about their joy of learning but not having many resources for anything beyond that. Even enjoying a coffee with colleagues was sometimes not within the budget. But it had not put anyone off their studies. And to a certain extent was normalised in terms of how they spoke about being a student – that there was not a lot of opportunity to explore other aspects of student life beyond the academic work. Their norm was a very simple, basic day to day existence.

From the focus groups, there were mainly 3 distinctive "groups of students".

Group 1 – those who had come from benefits. Used to living on benefits and hand to mouth. University just kept them on the even keel in terms of finances. Incredibly frugal with how they were living. No room for anything going wrong. Really appreciated opportunity that education was allowing to provide them with a focus on developing and improving.

Group 2 – those who had been in employment. Plan was to return to pick up a professional and better role in the future. Part of the budget was that they knew there would be a sacrifice for a number of years. Support mechanism, mainly through family, was key to them keeping themselves going.

Group 3 – significant personal issue, redundancy / COVID / shifting to becoming a carer. Balancing a re-evaluation of their life. Again, there was a realisation of the financial sacrifice this would require.

Amongst all 3 groups there was the challenge of an unexpected issue impacting on them. Balance of planning and something then going wrong. One of the students described the impact of becoming a single parent during her studies:

> "I became a lone parent during my Masters year and had to claim Universal Credit which is complicated. The amount I received in monthly student loan payments was deducted from my universal credit payment but I then had to part fund my masters so half of my monthly loan payment went towards that. Without financial support from family members, I would not have been able to complete my masters. Having the £4k scholarship would have prevented me from having to claim Universal Credit and would have allowed me to also access other student funding that I was scared to apply for in case I was penalised further. It would have massively

impacted my learning as it would have alleviated the stress and worry over finances and allowed me to concentrate on my studies, during what was a very difficult time for me already"

2. What is the non-financial offer needed for this group to access Higher Education?

Respondents from the focus groups discussed various areas from their student experience where non-financial support helped/would have helped. The report splits these responses into the following areas:

Peer support

Because most of the group were commuters, they felt that there was less opportunity to have group chats after classes. This would have helped answer some of their questions from the lectures and also given them more information. At the same time, they also felt that there was less opportunity to socialise and therefore a mature student group that they could have joined would have really helped. One student spoke about the feeling of isolation and loneliness in his classes as he was one of only a few mature students and how he would have liked to have been able to have had more contact with mature students.

As there had been a close bond with students on the SWAP programme, the students at university have often felt they took a lead in setting up these informal groups. Some with other adult students and some with a more diverse group. The feedback given from the different groups suggests that this type of support depends on size of classes and to what extent having adult students is a norm in a class. The personality of students themselves is also a factor.

It was clear from the groups that the students were very focussed on their learning; that was what they were at university to do. They would mostly seek support where it helped with their purpose of getting the degree they needed. There was a sense that they could miss out on opportunities as sometimes they were so focussed on what they needed to do. They were conscious that they sometimes did miss out on the more social and personal development elements of their learning. For some there was a frustration that they couldn't become more involved but that was mainly due to time factors / finance.

Mental Health support

There was discussion also about the university giving more pre-emptive mental health support, to help those who might be at risk of withdrawing.

However, there was also a sense that there was a lot of good work in this area. Examples were given where there had been good support provided to students when they had faced challenges during their studies. One student lost both his parents and the university had been really understanding. There was a sense though, from the focus groups, that students were often prodded from an understanding lecturer or contact with the university.

Mentoring

The group discussed the value of mentoring and how it could help to give confidence. However, one spoke that the mentor should be another mature student who could better understand their situation. Ideally, they felt the university should make the effort to ensure that this matching happens.

One member of the group spoke about how beneficial a mentoring programme at university had been for him – from meeting with fellow mature students from college the week before they started to then meeting on a regular basis throughout the year, along with staff from that university's widening access team. Another suggested that they would have really benefitted from having a mentor at a university when they were on their access programme. The same student also suggested that mentoring being offered early on in the access programme year could help with those at risk of withdrawing.

Support from their institution

Some felt that there needed to be a recognition that mature students need advice and support in different ways to school leavers. There was also discussion about having more access to academic skills support – over and above the general workshops offered. Some spoke about the incredible support that they had received from their lecturers and Learning Development Tutors when they were at college and had missed that when they moved on to university and a much larger institution.

There was discussion on the difference between college and university. Most appreciated that it was a different environment. The close-knit SWAP class community had been useful for most. Though again, some students reported that they also focussed on their own learning when they were on their access programme.

Flexibility in the learning

The group discussed their learning experience and how they would have benefitted from more flexibility and better timetabling from their institution. Most of this was to do with saving money and has been mentioned in the previous section (within Travel Costs and Childcare).

There was a sense of those who had studied during COVID that returning to a campus had benefitted them and their learning. That universities had in some cases responded well to their needs.

Entering university as a mature student

There was a sense from some of the groups that to begin with, at university, that most students were regarded as young. Only when the mature students were established at university did they feel confident enough to engage as an adult returner. They spoke of a sense sometimes of feeling different. The students on the focus groups had been successful with their learning but did always feel the challenge of how they would cope with the demands of a degree. Although this was balanced by comments that they also generally felt better equipped to handle those challenges than students straight from school.

Careers advice

There was a discussion about careers advice and being prepared for life after university. This was suggested for both non-financial support (information, advice, CVs, etc.) and financial support (travel to interviews, clothes for interviews etc.).

All the groups generally felt they would have benefitted from more of this type of support. One spoke about the importance of volunteering for the type of work he was wanting to do and how he could have used the time better at university in gaining this experience. Another spoke about opportunities that their university had provided which were beneficial, as he would not have known how to access this support previously.

Delivery of non-financial support

One comment, which was reinforced by the other participants, was that any non-financial support given to recipients of TRT scholarships should not be prescriptive, as that can lead to resentment and, ultimately, disengagement. Student feedback on this type of support was generally positive. Their concern however was the challenge of ensuring that a scholarship programme could be incorporated into the learning day and not cause issues in terms of the balance of all other issues they were dealing with. Ultimately though, they felt that if it was part of the scholarship, they would see it as a benefit.

Conclusion from the focus groups

Most of the discussions centred around the stress and anxiety caused by lack of money and the costs of going to university as a mature student. It was evident that this had/was having the most negative impact on their student life.

The groups wholeheartedly agreed that financial support in the form of TRT scholarships would make (or have made) a huge difference. Most of the groups talked about financial concerns but emphasised that they were or had been determined to succeed – they just wanted a little help. They spoke about how much of a difference it would have made. Others who had finished their studies talked about the high level of debt that they are now facing along with a big loan to pay back, overdrafts and/or credit cards at the maximum. They also did not think that the scholarship should be only for certain groups of people e.g., only for care experienced or only for single parents. They felt that each applicant's situation should be looked at separately. By restricting which mature students could apply you may miss an applicant who is facing real poverty and trauma and denied the opportunity to embark or continue on a university learning experience without the support that they really need in order to succeed and realise their potential.

The participants felt that a scholarship of at least £4,000 would make a huge difference:

- It would take away some of the stress and anxiety over money;
- It would mean that they would not have to take on so much part-time work;
- It would give them more family time and time to study and more time to focus on their studies;
- It would help with childcare costs which would mean not missing classes; not having to scrimp with food choices.

This would impact really positively on their mental and physical health, which in turn would impact positively on their family. It might also mean them leaving university with less debt. However, there was a general agreement that £4,000 would not have been/be enough to stop working whilst studying; such was the level of the cost of living for them as mature students. It was also noted that a bursary of £4,000 would be exactly the same as the maximum discretionary funds a student could receive. The bursary could end up just replacing this. It should be ensured that it does not make them ineligible for those funds.

Two students spoke about the chance that a scholarship that might have given them to consider post graduate study. One was doing this and the other was taking time out to save up to consider a masters in the future.

Some spoke about a sense of achievement and that it would validate the choice they'd made to return to learning. Some felt a sense that no one was saying to them well done for making this big change in their lives. Many felt that adult returners were overlooked.

One student in the group summed it up well (when the group was speaking about the higher financial burdens that mature students usually have): "Most young students are being taken care of by their family but mature students are the ones taking care of their family."

Acknowledgement and thanks

The Scottish Wider Access Programme would like to sincerely thank all those who took part in the survey and gave up their time to respond to us. We'd like to especially thank the students who participated in the focus groups and who gave us a huge amount of information on their learning experiences, their challenges and their thoughts on where their time in higher education could be or could have been better supported. We hope we have reflected these thoughts accurately in our report. We wish them all the very best for their continuing learning and their future careers.

We would also like to thank the Robertson Trust for giving us this extremely important opportunity for the mature student voice to be heard and for us to be able to report on the challenges that many mature students face whilst accessing or staying in higher education. We hope that the evidence and recommendations that we have given in this report are considered and awareness raised where needed.

Lesley Dunbar & Kenny Anderson

SWAP Directors

www.scottishwideraccess.org