

A Risk Worth Taking? A Study of Mature Students' Experiences in Two Irish Universities

by
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Abstract

Policy forecasts suggest that mature students (aged +23) will form an increasing part of a more diverse student body in Irish higher education going forward. This presents challenges for a provision that has been geared to the needs of a traditional age cohort during a period of unprecedented growth in the sector. Notwithstanding speculation and debate about equity and 'balance' in the system now and in the future, the question remains: Is higher education 'fit for purpose' given a forecast of 20% participation rates for full-time mature new entrants to third-level by the end of the current decade, and 25% thereafter? Previous research efforts cast some doubt on this enterprise, suggesting that this is an inherently more 'risky' venture for mature students than it is for their younger counterparts. Specifically, this indicates that mature students intentions (and hence needs) in higher education differ from the traditional age cohort and that some older learners face multiple barriers to their participation and success at third-level.

This paper discusses a critical ethnographic study looking at the intentions and first-year experiences of mature students (n=30) in two Irish universities in the period 2012-2013. Initial findings indicate a highly diverse grouping whose heterogeneity is best captured in the complexity of intentions that these students hold for their higher education experience. This illustrates how career aspirations are held alongside more personal reasons that are located deep in these students' personal histories and biographies from which themes of emancipation, liberation, catharsis and transformation emerge.

Keywords

Mature students; higher education; critical ethnography

Abbreviations

HE	Higher Education
HEA	Higher Education Authority
HEI	Higher Education Institution
IOT	Institute of Technology
ROI	Republic of Ireland

Introduction

At a recent conference examining the legacy of the seminal Investment in Education Report, 1965, Slowey served to remind us that, while significant numbers of Irish people have benefitted from system expansion over the last four decades, many more have remained excluded in an era of so-called mass participation in HE.¹ To put this in context, only 20% of the traditional age cohort advanced to third-level education in 1980. This rate had more than doubled to 44% by 1998 and had reached 55% in 2004.² Current participation rates exceed 60%, more than three times that of the 1980 cohort.³ This has gone hand-in-hand with rapid expansion in a system that has grown from a handful of universities and affiliated colleges in the 1970s, to a provision now comprising seven universities, fourteen IOTs and six smaller colleges.⁴

Irish policymakers have been slow to recognise the situation of those who 'missed out' in this period, only responding to the low numbers of mature students in HE in light of a projected shortage in numbers of traditional aged students⁵, or meeting the demands of the 'knowledge economy'.⁶ More recent attempts at increasing participation rates for mature students might be judged in terms of justifying further expansion in the HE system in ROI and a projected rise in numbers from 42,500 new entrants in 2009 to 68,000

1 Maria Slowey, *'Education and the Economy – contemporary education policy'*. (Seminar address to mark the 50th anniversary launch of the *Investment in Education Report, 1965*, Trinity College Dublin, 28th November, 2012).

2 Higher Education Authority, *Who went to college in 2004? A national survey of new entrants to higher education* (Dublin: HEA, 2006).

3 Selina McCoy and Emer Smyth, 'Higher education expansion and differentiation in the Republic of Ireland', *Higher Education*, 61, 3 (March, 2011): 243.

4 Higher Education Authority, *Towards a Performance Evaluation Framework: Profiling Irish Higher Education* (Dublin: HEA, 2013). This numbers fifteen if IADT is included.

5 Higher Education Authority, *Report of Steering Committee on the Future Development of Higher Education* (HEA: Dublin, 1995).

6 Expert Group on Future Skills Needs (EGFSN), *Towards a National Skills Strategy* (Dublin: Forfas, 2007).

in 2027.⁷ These documents chart an increasing focus on the human capital dimension and a situation where HE is now firmly positioned as an adjunct to macroeconomic policy.⁸

Progress...for some

Some progress has been made in the interim, with mature new entrants to HE in ROI peaking at just over 15% (5,944) in 2010/11.⁹ However, this remains some way short of the participation rates for mature students enjoyed in other Western industrialised countries; for example, mature students account

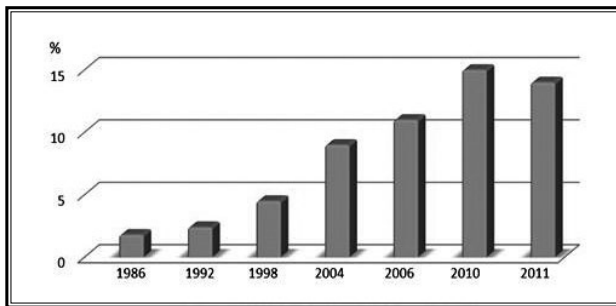


Figure 1: Mature Students New Entry to HE in ROI 1986-2011

Source: Clancy, 1995; HEA Statistics, 1997-2012

for a quarter of university graduates in Iceland, New Zealand and Sweden.¹⁰ With this in mind, the *National Strategy for Irish Higher Education to 2030* predicts that mature students will comprise 18% of new entrants to HE in ROI by 2015, rising to 20% in 2020 and peak at 25% in 2025.¹¹ Only then will ROI begin to reach participation rates for mature students enjoyed in other countries that have taken a more enlightened approach to including older learners in their HE systems.

These targets already appear in some doubt given that mature new entrant rates have fallen back to 14% in 2011-2012, the first decrease numbers since the

⁷ Department of Education and Skills, *National Strategy for Higher Education to 2030* (Dublin: DES, 2010).

⁸ Ellen Hazelkorn and Vincent Massaro, A tale of two strategies: higher education in Ireland and Australia. *Higher Education Policy and Management*, 23, 2, (February, 2011):79.

⁹ Higher Education Authority, *Higher Education Key facts and figures* (Dublin: HEA, 2011).

¹⁰ OECD, *Education at a Glance, 2010* (OECD, Paris: 2011).

¹¹ DES, *National Strategy, 2010*.

1980s.¹² Anecdotal evidence suggests that a revision of funding arrangements arising from Government austerity measures (and specifically a cut in favourable adjacent rates available to mature students) have had a detrimental impact on applications from mature students to HE in ROI. Notwithstanding fluctuations in entry rates going forward, a question mark remains over the 'fitness for purpose' of the HE system given the ambitious targets set for new mature entrants. The relevant literature, below, indicates that HE represents something of a 'risky venture' that poses specific problems or barriers to success for the cohort in a provision that often remains ambivalent to their specific needs and interests.

The Risk Landscape of Higher Education

While the extant literature suggests that mature students have a lot to gain from HE, research shows that this poses particular risks for the cohort. Leonard's study in the Irish context found that mature students are often at greater risk financially, socially, psychologically and academically than their younger counterparts, and thus require a more considered approach in terms of their pedagogical and support needs in HE.¹³ Full-time study can place immense financial burden on mature students and this is particularly the case for those who enter with existing incomes that remain close to the poverty line.¹⁴ Furthermore, many older learners enter HE without a full realisation of the true cost of participation and the considerable impact this can have on their studies.¹⁵ The reality is that many mature students commence their studies with a degree of uncertainty surrounding the financial commitment and eventual return on their investment (for example Moss, 2004)¹⁶, but still hold high expectations that their efforts will result in financially rewarding jobs or careers, despite evidence to the contrary.¹⁷

The research effort to date points to a critical lack of time, or 'time poverty' that

12 Higher Education Authority, *Higher Education key facts and figures 2011/12* (Dublin: HEA, 2013).

13 Marie Leonard, 'Educating real-life Ritas: Mature female students in higher education', in *Women and Education in Ireland*, eds. Brid Connolly & Anne Ryan. (Maynooth: MACE, Volume 1, 1999).

14 Jackie Brine & Richard Waller, 'Working class women on an Access course: risk, opportunity and identities', *Gender and Education*, 16, 1 (April, 2004): 97.

15 Rachel Alsop, Stella Gonzalez - Arnal & Majella Kilkey, 'The widening participation agenda: the marginal place of care,' *Gender and Education*, 20, 6, (November, 2008):623.

16 Dorothy Moss, 'Creating Space for learning: conceptualising women and higher education through time and space', *Gender and Education*, 16, 3, (November, 2004): 284.

17 Kate Purcell, Nick Wilton & Peter Elias, 'Hard Lessons for Lifelong Learners? Age and Experience in the Graduate Labour Market,' *Higher Education Quarterly*, 61, 1, (January, 2007):57.

can have severe implications for the health and well-being for those juggling external responsibilities with the academic demands of HE.¹⁸ Entry to HE can also place significant stress on existing relationships; for example, 50% of participants in Murphy and Flemings' ROI study experienced relationship difficulties as a result of their decision to return to education.¹⁹ Research elsewhere points to the fragile nature of some mature students education biographies that can manifest in a lack of confidence in their ability to cope in academia.²⁰ Stevens found that her participants were more likely to suffer crises of confidence in terms of their academic ability and experience greater distress concerning coursework and examination as a consequence. Similarly, Leithwood and O'Connell note how constant feelings of inadequacy or 'not being good enough' were deep-rooted in the accounts of mature students in their sample.²¹ These feelings can be particularly acute in the initial stage of entry to HE that can also provoke feelings of strangerhood (Stevens, 2003)²², isolation (Foster, 2009)²³, alienation (Bowl, 2003)²⁴ or anomie (Merrill, 1999)²⁵, leading to considerable anxiety and stress for some mature students as they try to locate academic community.

Different Risk Parameters

A nuanced reading of the literature indicates that some sub-groups of mature students face multiple barriers to their participation and success in HE. Bowl's study of working-class women demonstrates how this group take up their studies 'resource poor' relative to the traditional aged cohort as well as other, more advantaged, mature student groups.²⁶ Despite the heavy workload associated with a return to full-time education, mature women entrants

18 Diane Reay, Steven Ball & Miriam David, 'It's taking me a long time but I'll get there in the end': mature students on access courses and higher education choice' *British Educational Research Journal*, 28, 1 (February 2002): 5.

19 Ted Fleming and Mark Murphy, *College Knowledge Policy, Power and the Mature Student Experience at University* (NUI Maynooth: Centre for Adult and Community Education, 1997).

20 Graham Stevens, 'Late studentship: Academic aspiration, personal growth, and the death of the past.' *Journal of Phenomenological Psychology*, 4, 2 (November, 2003): 235.

21 Carole Leithwood and Paul O'Connell, 'It's a struggle: the construction of the 'new student' in higher education', *Journal of Education Policy*, 18, 6 (November, 2004):597.

22 Stevens, 'Late studentship', p.240.

23 Tom Foster, *Research paper No.4: Alternative Routes into and Pathways through Higher Education*. (London: BIS, 2009).

24 Marion Bowl, *'They talk about me': Non-traditional entrants to Higher Education* (Staffs: Trentham Books, 2003).

25 Barbara Merrill, *Gender, Change and Identity: Mature Women Students in Universities*. (Hants: Ashgate Publishing, 1999).

26 Bowl, *'They talk about me.'*

continue to bear the burden of family care and often have to juggle multiple roles and responsibilities as a result. Edwards found that the withdrawal of time and concomitant care led to acute feelings of guilt on the part of her women participants, some of whom faced persistent opposition to their HE venture from partners or significant others. Elsewhere, Hinton-Smiths' research investigating the experiences of single parents in HE earmarks this as sub-group of mature (mostly women) students who face specific difficulties in attempting to sustain their third-level studies.²⁷

This sample of the extant literature points to specific 'at-risk' groups within the mature cohort who present to HE with particular needs. This refers to pedagogical and support needs that differ in many ways from the traditional age cohort, and illustrated further by the efforts of Fleming and Finnegan in the ROI context.²⁸ These, and other contributions in the literature (for example, Daniels)²⁹ point to HE policy and institutional systems that continue to favour the notion of the autonomous, eighteen year-old learner that remains far outside the experience of many mature students making their way into HE. Given the above, HEIs are challenged to replace '...outmoded pedagogy, policies and practices with systemic supports for adult students'.³⁰ Sandmann suggests that:

The data on adults into higher education indicates that those HEIs who are successful are those who recognise change, embrace it and implement the integration of adult curricula and support and delivery systems...³¹

The Study

Research Questions, Purpose

With the above debates in mind, in the position of (n=30) full-time, mature undergraduate students in two Irish universities in the period 2012-2013 is problematized and explored via two guiding questions:

²⁷ Tasmin Hinton-Smith, *Lone Parents' Experiences as Higher Education Students*. (Leicester: NIACE, 2012).

²⁸ Ted Fleming and Fergal Finnegan, *Non-Traditional Students in Irish Higher Education: A Research Report*. (Wroclaw, RANLHE: 2011).

²⁹ Jennie Daniels, 'Women learners and their virtual handbags: invisible experiences and everyday contexts in vocational education', *International Journal of Lifelong Education*, 29, 1 (February, 2010):77.

³⁰ Lorilee Sandmann, 'Adults in Four Year Colleges and Universities', in *The Handbook of Adult and Continuing Education*, ed. Carol Kasworm et al (London: Sage, 2010), 221.

³¹ *Ibid.*

1. What are the intentions and related expectations of mature students to HE and, given these intentions/expectations;
2. How do mature students experience HE in their first year of study?

Intentions here refers to reasons for taking up study at a mature age, while expectations relate to participants' perceptions of the particular support (pedagogical and other) needs to help them in their efforts. With reference to (1), above: How do these intentions relate to participants' 'learning careers' to date?³² This aims to establish connections between reasons for return to study and past education/life histories, so that mature student entry to HE can be placed in the context of educational efforts and individual biographies across the lifespan. In relation to question 2, above: How do mature students experience teaching and learning as well academic and institutional supports in their first year in HE? What are their experiences of the non-academic (or social) element of university life and how does this impact on their first year experience? It is hoped that this study will add significantly to our understanding of why mature students take up HE at a later age as well as highlighting the factors that contribute to their success in the academy

Research Approach

The research approach is informed by prescriptions for conducting applied or 'field' ethnography (for example, Le Compte and Senshul, 2010)³³, as well as insights offered by Carspecken and Apple (1993) for effecting a critical research project in the field of education, or 'critical ethnography'.³⁴ Gunzenhauser (2004) suggests that critical ethnography usually entails four specific promises on the part of the researcher: giving voice; identifying agency; uncovering power; and connecting analysis to cultural critique.³⁵ This amalgam of aims served to guide the project throughout, from research design to selection and deployment of research instruments, below.

32 Beth Crossan, John Field, Jim Gallacher and Barbara Merrill, 'Understanding Participation in Learning for Non-traditional Adult Learners: Learning Careers and the Construction of Learning Identities', *British Journal of Sociology of Education*, 24, 1 (April, 2003):55.

33 Margaret Le Compte and Jean Senshul, *The Ethnographers Toolkit* (Maryland: Altamira Press, 2010).

34 Phil Carspecken and Michael Apple, 'Critical Qualitative Research: Theory, Methods and Practice', in *The Handbook of Qualitative Research in Education* ed. Margaret Le Compte et al (London: Academic Press, 1993).

35 Michael Gunzenhauser, 'Promising rhetoric for a post-critical ethnography', in *Postcritical Ethnography: Reinscribing Critique*, ed. George Noblit et al (Michigan: Hampton Press, 2004).

Research Site, Sampling Strategy

A purposeful sampling approach was employed in order to yield a broad mature student population across two Irish Universities with contrasting mission and institutional response to accommodating mature and non-traditional students. Briefly, the relatively smaller 'College A' trades on a reputation for accommodating a more diverse student body in its ranks, including mature students. In contrast, the much larger, elite-status, 'College B' retains a rigid limit on the numbers of mature student entrants and those seeking to gain entry via alternative routes, while continuing to serve a more traditional student body in terms of age and profile. Previous research effort (Fleming and Finnegan, 2011)³⁶ indicates that these contrasting strategies have implications for how non-traditional and older students are received in the institution and this research effort will allow for these differences to be investigated further. The sampling strategy yielded eighteen female and twelve male participants studying a broad range of arts, and non-arts, based subjects across the respective HEIs.

Research Instruments & Output

The initial data generation element of the study comprised a set of (n=30) interviews with students to explore their intentions for HE study as well their expectations for their forthcoming venture. Participant observation, or rather 'observation of participation' in the form of (online, real-time) participant diaries provided the bulk of data on students experiences in their first year in the academy. This yielded n=160 entries over a nine month period from n=25 mature students who took part in this element of the study. In addition, two focus groups were operated mid-way through the academic year across both research sites and were attended by one-third of the group (n=10). This data provided the basis for final interviews with (n=27) participants the end of the academic year to explore their experiences and observations of life as a mature student in HE. Thus, the attrition rate in this study was n=3, or 10% of the sample.

³⁶ Fleming and Finnegan, *Non-traditional students*.

Instrument	Research Output n=
Interview 1: Learning Careers/Biographies	30
Online Logs or Diary Entries	166
Focus Groups	2
Interview 2: End-of-year review	27

Table I: Research Output: Student Population

Other 'key informants' included two MSOs (Mature Student Officers) as well as counselling and academic support services across the respective HEIs (n=4).

Findings

Initial findings from the study indicate a highly heterogeneous cohort (23 to 55 years.) representing two distinct generations of mature students to HE. This heterogeneity is captured, in the first instance, in the participant census attached to this paper (Appendix 1). Age is one point of difference in a cohort who present to HE as a highly diverse grouping in terms of status, social class, race, colour, sexuality, cultural background, educational attainment, previous occupations and so on. The sample here can be seen to be made up of older and younger mature students variously representing first, second, as well as third generations to progress to third-level education. The findings also reveal significant disparities in prior education attainment, ranging from no formal educational attainment to MBA level. While the bulk of these mature students are first time entrants (n=20), this research also reveals a significant number (n=10) who return as undergraduates for a second time, four of whom have successfully completed undergraduate degrees. This research effort also provides evidence, previously anecdotal, of the impact of the GFC (Global Financial Crisis) and new mature student populations being pulled into the system of HE as a result. This impact can be detected in 50% of cases (n=15) with participant's citing redundancy, business failure, economic hardship or a failure to secure meaningful or sustainable employment as a primary catalyst for their return to education.

In keeping with the literature on the matter, this mature student group present to HE with different 'risk parameters', not just in terms of educational profile or 'capital', but also in terms of access to highly practical resources (time,

health, finance, external support networks) to sustain them in their efforts. While some in the sample cohort are well positioned to absorb the cost of their undergraduate degrees without incurring significant debt, others like Paula, below, take up HE with precarious finances and limited access to other resources that place this venture in some jeopardy from the outset.

Mature Students Intentions for Higher Education

The heterogeneous nature of this group is further revealed in the complexity of meaning or meanings that these students offer for their return to education at a later age. This includes themes relating to unrecognised or unrealised potential, missed opportunity or ambitions thwarted. In this regard, HE offers the prospect for actualising potential; for emancipation or liberation from alienating work or domestic roles; for meaningful employment and the prospect of a 'good life'. The journey into HE can be cathartic process for some and related to perceived past failures or hopes stymied by systems/others. Still more look upon HE as an opportunity for work on the self; for identity work or play; for respect and recognition; for personal transformation or change. While HE holds a deep-held, personal, significance for many in this sample group, there is very little evidence to suggest that this is positioned as any form of lifestyle option; rather, it can be seen that participants in this study also retain highly pragmatic, instrumental, reasons relating to career progression and improved life chances for themselves, their families and for their wider communities. There is a strong altruistic streak running through many of these accounts that places HE in the context of the benefits accruing to self, significant others, as well as to society at large. The complexity of intention that these mature students hold for their HE is captured in the respective cases of Paula and Jo, below.

Case Studies: Paula & Jo

Paula, (26), is a single parent with two young children studying for a combined arts degree at College A. She also grew up in a single parent family - Paula's father died when she was very young, leaving her mother to bring up four small children on her own. Paula describes an impoverished family situation where she felt compelled to leave school early to take up work so that she could buy all of the things that her teenage peers took for granted: decent shoes, make up and so on. Asked about her intentions for HE, Paula states

that her main priority is:

...for my children to follow me and break the cycle of leaving school early in the family. I want my children to reach their full potential in life whatever they choose to do. I want them to have options.

Recent research in the ROI context indicates that it is the mother's level of education attainment that will have the greatest impact on a child's life chances, negating factors such as family composition, status and class.³⁷ While the need to create a culture of learning and progression in her small family unit remains a priority for Paula, she readily acknowledges some contradiction in her motives for HE when she states that she also wants to:

Get my own identity back - I'm not just a mammy, and to gain self-respect.

Paula has a long wish-list for HE that extends to a career and the prospect of financial security:

I want a career and of course to be financially secure in life so I can give my children the things that two parent families have.

In terms of post-graduate destination, Paula reveals that she would like to pursue a career path that involves helping young people who face structural disadvantage in society to realise their potential in life. This brings Paula's intentions for HE back full-circle to her own formative experiences of growing up in a culture of poverty and the multiple barriers that she has had to overcome in her life to now. While Paula and others have a lot to gain from her HE venture, as a single parent solely reliant on welfare payments, this appears in some jeopardy from the very outset; for example, she reports having to borrow money to pay for her registration fees while waiting for a subsistence grant that did not arrive until three months into her studies. The diary entries supplied by Paula over the course of the year describe a complex logistical process of childcare involving family, childcare facilities and help from friends in order to make her time and meagre finances go further. The following contribution captures the precarious nature of the venture for some groups of mature students, who nonetheless manage to succeed in HE, despite the odds:

My head is just above water. I have 4 assignments to do, a book to read and a presentation to do all in the next 2 weeks. I should be stressed but I'm not, which worries me. I feel I've lost my get up and go. I have had a lot of family ties this semester and they keep

³⁷ Department of Health and Children, *Growing Up in Ireland: The Lives of Nine-Year Olds*, Dublin: The Stationery Office, 2009.

coming. But I'll do what I can in the time I have and I'm hoping its enough to pass. I can't wait for summer as I need to recharge and spend some much needed time with the kids as they have been emotionally neglected. I feel bad about that, but I know it's for their own good in the long run. It's been a great year, it is nearly over, don't regret doing it, and I've gained respect for myself and from others, I have noticed. People treat me different as a student...than as a single mother, with respect. Sums it up nicely.

Jo's Story

There are similar themes underlying through Jo's decision to embark on a four-year (applied) Arts Degree at College B. Jo is a single parent with one (pre-school) aged child and, like Paula, sees her HE entry in terms of improved life chances for her off-spring:

Because I am a single parent, the onus is on me...I want to be a good role model for him and be able to support him without being on benefits and that kind of stuff.

Jo was recently made redundant from her (sales-related) job that was intimately connected to the housing boom during the so-called Celtic-Tiger years. There is an element of serendipity attached to her decision to eschew a return to a form of work she found alienating in favour of taking up HE and a potentially rewarding career helping others:

I think down the line...I don't want to say make a difference because it sounds like I want to change the world: there are other reasons why I chose (profession). But, yeah, to effect some sort of changes, even if they are only small.

Like many of the women-carers who make up a significant sub-cohort in this study (n=10), Jo frames this as a process for others, as well as 'doing it for myself', when she states that:

I didn't want to be just going through the motions and not being really happy just so I can support him (child) financially.

Jo is second generation to progress to HE, third generation if you include her grandmother obtaining an OU (Open University) degree. She suggests that this background is an important factor in her decision to return to education as a mature student and that it is 'quite normal' for members of her family to progress to third-level. Jo's decision to leave school early is framed in terms of not having the necessary personal resources to carry on her education past

the formal age of schooling, as well as lack of direction as to where this might take her:

I wasn't ready for further study at that time and, over the course of the next ten years, I had a hundred and one different ideas about what I wanted to do with my life....

The following diary entry from Jo illustrates the misrecognition of mature students and their intentions to HE as they attempt to establish their place as legitimate students in the academy:

Had an interesting discussion in my Sociology tutorial last week. We were asked to discuss Mills' idea of 'private orbits'. I am the only mature student in this class and was openly singled out as being 'different' by the younger students. It was assumed that I must have come from a family that 'didn't place importance on higher education' because otherwise I would have gone to uni at aged 18. Quite untrue. A few of the students seemingly looked down on me because of my situation (single parent, mature student) but I, in turn, felt sorry for those experiencing immense parental pressures...

Despite having positive intentions towards engaging the 'whole student experience' in HE, Jo is resigned to the fact that her commitments as a single-parent will limit her opportunity to fully immerse herself in academic and social life of HE. At the same time, she is optimistic that her maturity and life experience will add significantly to her chances of third-level success.

Discussion

As a group, these mature students represent broader patterns of engagement and participation into HE that stands in contrast to the homogenic, second-cycle, third-level progression route that has been the main concern of the system up to now. This sample can be seen to represent a highly diverse cohort with many points of difference in and between the group; while some of these students present near to the traditional student 'norm' in terms of age, profile, background, educational profile and so on, others can be seen to share few characteristics with their younger student counterparts. In short, for this sample grouping, the risk parameters attached to their HE participation are wide and varied and some mature students like Paula take up their third-level study relatively resource (financial, other) poor.

This analysis calls, in the first instance, for a more nuanced understanding of how mature students are variously situated in terms of access to resources that is little recognised in policy or in institutional responses to including a more diverse, older, student in HE. Clearly, younger mature student returners armed with an undergraduate degree present a vastly different proposition to older mature students who make their way to HE following a thirty-year absence from formal education and with fewer educational resources to hand. The study reveals how a significant number (n=10) return to third-level study following first-time withdrawal and/or having pursued the wrong degree pathway. This group of 'recyclers' offer the prospect of (negative) a consideration of a culture of progression to HE, the peer/parental/policy-system pressures involved, and a seemingly complicit, conveyor-belt system of second-cycle, third-level progression. Jo's case highlights how some students may not be ready to make the leap to HE at the formative age, either through a lack of personal resources or a clear vocational focus, or both. Simply, the route into HE as a mature student makes more sense for Jo now that she has gained a deeper appreciation of what she wants from a future career; in this case a vocational pathway that offers intellectual stimulation, as well an opportunity to help others in adversity.

The heterogeneity of this group is further revealed in the complexity of these mature student's intentions or motives for HE that remains qualitatively different to their traditional age counterparts. Here, jobs and projected future careers sit alongside deeper-held meanings rooted in personal histories and past encounters with education. The accounts supplied by Paula and Jo illustrate the highly autobiographical nature of this venture, quite often with the intention that this will be of benefit to themselves, their offspring and/or to wider society. However, it is often the case that mature students like Paula and Jo who have the most to gain from their HE correspondingly face the greatest risks or dangers of non-completion in a system that remains wedded to the notion of the independent, academically successful, traditional aged learner. Jo's account captures the very real prejudices and difficulties facing some of the cohort as they attempt to find their place in the institution, while Paula's contribution highlights the financial, practical, as well as the emotional cost for some 'at-risk' groups of mature student to HE. The particular dilemmas or risks facing mature students in academy will be further explored in subsequent papers and presentations derived from the (on-going) study.

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ID	College	Gender	Origin	Age	Social Class	Marital Status	Generation to HE	Dependents	Highest Education Attainment	Previous Higher Education
PT01	A	F	ROI	40	WC	Single	1st	0	LC	N
PT02	B	F	ROI	55	MC	Married	1st	3	LC	N
PT03	A	F	UK	47	WC	Separated	1st	2	FETA C 5	N
PT04	A	F	ROI	52	MC	Married	1st	2	LC	N
PT05	A	F	ROI	28	WC	Single	1st	0	LC	Y, W/D Yr.1
PT06	B	F	UK	27	MC	Single	3rd	1	FE CERT	N
PT08	B	F	ROI	50	MC	Married	3rd	3	MBA	Y, Successful
PT09	B	F	ROI	24	WC	Single	2nd	0	LC	N
PT10	B	M	ROI	26	MC	Single	2nd	0	Hons Degree	Y, Successful
PT11	B	F	ROI	32	MC	Single	2nd	0	LC	Y, W/D Year 1
PT15	B	F	ROI	45	WC	Married	1st	3	LC	N
PT16	B	M	S.A.mer	28	WC	Single	1st	0	FETA C 5	Y, W/D Yr. 1
PT17	B	F	ROI	54	MC	Separated	2nd	2	FE Diploma	N
PT18	B	F	ROI	55	MC	Divorced	1st	1	LC	N
PT20	B	M	ROI	24	WC	Single	1st	0	LC	N
PT21	A	F	ROI	26	WC	Single	1st	2	ESL, FETA C 5	N
PT22	A	F	S.Africa	33	WC	Single	1st	0	LC Equivalent	N
PT23	A	F	ROI	30	MC	Single	1st	0	LC	Y, W/D Yr. 1
PT24	B	M	ROI	51	MC	Re-married	1st	2	LC	Y, W/D Yr. 2
PT25	B	M	ROI	28	MC	Single	2nd	0	Ordinary Degree	Y, Successful
PT26	B	M	ROI	24	MC	Single	1st	0	Hons Degree	Y, Successful
PT27	B	M	ROI	52	WC	Married	1st	2	None	N
PT28	B	F	S.Africa	35	MC	Married	2nd	2	LC Equivalent	Y, W/D Year 1
PT29	B	F	ROI	28	WC	Single, Co-habit	1st	1	FETA C 5	N
PT30	B	M	N.Africa	28	WC	Single	1st	0	FETA C 6	N
PT31	B	M	UK	47	MC	Married	2nd	4	A-Levels	N
PT32	A	M	ROI	40	WC	Single	1st	0	LC	N
PT33	A	M	ROI	33	WC	Married	1st	2	LC	N
PT34	A	M	ROI	27	WC	Single, Co-habit	1st	0	LC	N
PT35	B	F	ROI	40	WC	Married	1st	3	LC	N

Appendix I: Participant Census