

**Mature Entrants' Transitions to Postgraduate
Taught Study**

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Understanding mature entrants' transitions to postgraduate taught study

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Glossary

BIS	Department for Business, Innovation and Skills
HEFCE	Higher Education Funding Council of England
Mature	Aged over 25 at start of course
MBA	Master of Business Administration
NUS	National Union of Students
OECD	Organisation for Economic Co-operation and Development
OPG	Other Postgraduate
PGCE	Postgraduate Certificate in Education
PGR	Postgraduate Research
PGT	Postgraduate Taught
STEM	Science, Technology, Engineering, and Mathematics
UKCES	UK Commission for Employment and Skills

Executive Summary

This report presents evidence on the transitions of UK domiciled mature students (those aged over 25 on entry) into full-time and part-time postgraduate taught study. It examines: their profile and participation; motivations to study; pre-entry activities (in the years between undergraduate study and postgraduate entry); sources of funding; and barriers and challenges faced in taking up study at this level.

Mature individuals comprise 57% of the UK domiciled postgraduate taught student body in England; and 79% study part-time. Little is known about the opportunities and challenges facing this highly heterogeneous market segment. This report has therefore been commissioned to consolidate and add to the evidence base on UK domiciled mature and part-time postgraduate taught students; and to inform policy developments for these students.

The study has been stimulated by four key policy challenges facing postgraduate study:

- a) concerns around a recent fall in demand for postgraduate taught study, particularly among part-time and mature individuals
- b) the need to improve the supply of highly skilled individuals to support economic prosperity and growth, fill skills gaps and align with economic priorities
- c) the need to address perceived market failures particularly in relation to access to finance for postgraduate study
- d) concerns about the accessibility of postgraduate study to individuals from all backgrounds, particularly those from lower socio-economic backgrounds

The research aimed to understand: students' profile and participation, their motivations to study, their pre-entry activities, their sources of funding and finance while studying and the barriers and challenges faced in taking up postgraduate study. Given this focus, and that some of the policy challenges are particularly difficult to examine, the research mainly addresses policy challenge (c) but also touches on (d) .

The research shows how, in the main, UK domiciled mature postgraduate taught students studied part-time, worked alongside their studies (often working full-time hours) in high level occupations, and had family and financial commitments. Their personal and professional circumstances framed the context in which they made decisions about postgraduate study – tying them to particular locations, restricting the availability of study time, and influencing their perceptions of affordability of study (both real costs and opportunity costs).

These mature postgraduate taught students were largely driven by career motivations, but with interest in their subject sustaining their studies. The majority were looking to progress in their career, build upon their work experiences and validate their skills and also gain rewards including higher earnings and promotion to more senior and/or specialist roles. However others were using postgraduate taught study to enter a new career, generally improve their employability and broaden their labour market options; or, for those in their later career, to pursue a long held interest unrelated to their working life.

Self-funding of fee costs and living costs was common but employer support was also important. A substantial minority of working students received fee support from their employers but the vast majority received support such as paid study leave or flexible working in order to balance their work and study commitments. Indeed worrying about being able to balance work, family and study commitments was a key barrier to taking up postgraduate study. Other commonly cited barriers were concerns about committing a number of years to study, lack of sufficient funding or concerns about getting into debt, lack of confidence in study abilities and limited availability of courses nearby. Mature postgraduate taught students were less inclined than younger students to take on study-related debt and more concerned by the potential to build up debts whilst studying but the majority felt they were coping financially in the main by earning and learning and spreading the high costs of postgraduate taught study across a number of years.

The research also shows how the mature postgraduate taught student cohort is in itself diverse, and differs substantially from the young postgraduate taught cohort. Young postgraduate taught students faced their own particular challenges. They were more likely to: need a postgraduate qualification to enter their chosen career, fund themselves and to rely on family and friends for support rather than attract employer funding or be able to earn and learn, have existing debt and concerns about taking on more debt, and feel they were struggling financially.

Key findings

Profile of postgraduates (Chapter 2)

- Postgraduate taught study was the most common type of postgraduate study, more common than postgraduate research and other postgraduate courses. Forty-five per cent of UK domiciled students were on a postgraduate taught programme, and 57% of these were mature (aged over 25 on entry) (Section 2.4)
- There was a significant overlap between age and mode of study. Most UK domiciled mature postgraduate taught students studied part-time (79%), and similarly most UK domiciled part-time postgraduate taught students were mature (77%). Thus when describing the experiences of mature postgraduate taught students, one is largely describing the experiences of part-time mature students (Section 2.4).
- Full-time mature postgraduate taught students tended to be younger than part-time mature postgraduate taught students: 66% of full-time students compared with 46% of part-time students were in their early careers (aged 26 to 35 years) (Section 2.4).
- The profile and characteristics of full-time mature postgraduate taught students tended to be closer to those of young postgraduate taught students (who in the main also studied full-time) than to part-time mature postgraduate taught students (Section 2.4).
- Mature postgraduate taught students, particularly part-time students, were under-represented in high tariff institutions (29%) when compared with young postgraduate taught students (49%) and postgraduates overall (39%). Social sciences were the most common subjects studied by mature postgraduate taught students (36%) (Section 2.4).

- High proportions of mature postgraduate taught students (particularly part-time students) had family commitments i.e. were married or living with a partner (69%) and had dependent children (43%). This is likely to have an influence on their study plans, motivations and choices (Section 2.4).

Deciding on postgraduate study (Chapter 3)

Key motivators to postgraduate taught study

- UK domiciled mature postgraduate taught students had a mix of extrinsic career-related and intrinsic interest-related motivations to undertake postgraduate taught study. However, in the main, students were motivated by a general sense of wanting to improve their employability (60%) and skills (specialist/depth skills, 50%; broader skills, 47%). Mature students were undertaking postgraduate taught study with a specific career in mind (Sections 3.2 and 3.3).
- Five distinct motivation types/clusters were identified: employed career progressors (33%), career changers (26%), those training for a specific profession (7%), the academically motivated (15%), and those with multiple motivations (extrinsic and intrinsic, 19%) (Sections 3.2 and 3.3).
- Those studying full-time were relatively more likely to do so in order to enter or change a career (accounting for 40% of those training for a specific career, and 28% of career changers), whereas those studying part-time (and working alongside their studies) were more likely to do so in order to progress within their current career (accounting for 90% of employed career progressors) (Sections 3.2 and 3.3).
- Interest in the subject was also an important driver (61%) to postgraduate taught study, particularly for older mature postgraduate taught students (68% among those aged 51 to 55, and 71% among those aged over 55). Older mature students (those aged over 50) accounted for 22% of the academically motivated cluster – the group driven by subject and/or academic interests (Sections 3.2 and 3.4).
- 24% of mature postgraduate taught students had taken their course in order to progress to a higher level of study, and 22% planned to go on to further study such as a PhD immediately after completing their course. Further study intentions were considerably higher among young postgraduate taught students, with 39% planning to go on at some time, and 28% planning to do so immediately (Section 3.9).
- Feedback from interviews with UK domiciled mature postgraduate taught students indicated that a change in the labour market, offer of support for funding and a change in personal circumstances could act as triggers to postgraduate study. These triggers could encourage individuals to consider postgraduate study for the first time or enable those with a long-held intention to take-up postgraduate study (Section 3.6).

Choosing where to study and how to study

- Location (51%), flexibility (44%) and reputation (39%) were the most important factors influencing institutional choice, more so than costs (15%) and availability of funding (17%). It was important to mature postgraduate taught students that they had a good local option as they tended to be geographically immobile (Section 3.7).

- Choice of part-time mode was governed by the need to continue in work (80%) and take account of family commitments (27%), but also in order to spread the costs of study as full-time study was considered unaffordable (35%) (Section 3.7).

Influence of employers on decisions

- Eighty per cent of mature postgraduate taught students worked alongside their studies and employers therefore had the potential to influence study decisions. Employers had the most influence over the decision of whether or not to undertake postgraduate study (25% were influenced 'a lot' in this respect) and whether to study full-time or part-time (32%), but had relatively little influence over the choice of course (19%) or institution (16%) (Section 3.8).
- Employers tended to influence study decisions when the course was relevant to the job role, the qualification was valued by employers, and/or students needed the support of employers to facilitate take-up of postgraduate study (Section 3.8).

Making the transition to postgraduate study (Chapter 4)

Employment circumstances of postgraduate taught students

- Eighty per cent of mature postgraduate taught students were in paid work, and 61% of all mature postgraduate taught students worked full-time (30 plus hours a week) alongside their studies. Working mature postgraduate taught students tended to be in high level occupations (84%) and most commonly earning between £20,000 and £40,000 (49%) (Section 4.4).
- Employment circumstances were reflected in the mode of study. Seventy-nine per cent of mature postgraduate taught students had studied full-time at undergraduate level but 75% of these switched to study part-time for their postgraduate programme (Section 4.2).

Transitions to postgraduate taught study

- Nine per cent of UK domiciled mature postgraduate taught students moved directly from undergraduate to postgraduate study and so would have been mature undergraduates as well as mature postgraduates. The proportion making a direct transition was consistent across the age groups suggesting that at whatever age mature students entered undergraduate study they were equally likely to continue straight on to postgraduate study (Section 4.5).
- Seventy-five per cent of mature postgraduate taught students had a gap of more than three years between their undergraduate and postgraduate study, including 37% who waited more than 10 years before embarking on their postgraduate programme (Section 4.5).
- Long transitions were often regarded positively, allowing for postgraduate study to become relevant during a career, allowing students to make considered and independent decisions about their own career trajectories and/or a way to secure satisfaction in later stages of a career. Mature postgraduate taught students felt they appreciated and gained more from their postgraduate study than they would have done if they had taken their course at an earlier age (Section 4.5).

- UK domiciled mature postgraduate taught students and particularly those studying part-time were more likely than other mature postgraduates to have delayed entry because they could not afford to study (30%). However just three per cent delayed entry due to a failed attempt to secure funding, demonstrating that self-funding is the norm. Yet the most common reasons to delay entry to postgraduate taught study were the desire to get a job and work on their career after their undergraduate studies (44%) and needing to get a job to earn money (33%) (Section 4.6).

Funding for postgraduate study (Chapter 5)

Financial commitments of postgraduate taught students

- Annual tuition fee costs for postgraduate taught study varied widely. The average cost for a full-time programme was £8,010, and the maximum reported was £16,750 (Section 5.2).
- Most mature postgraduate taught students had long-term financial commitments for their accommodation (57% were owner occupiers, and 35% were renting), had family commitments (69% were married/living with a partner, and 43% had dependent children) and work commitments (80% were in paid work, alongside their studies) (Section 5.2).
- In addition, 32% had household incomes of less than £30,000, 31% had outstanding Student Loan debt, and 33% had overdrafts or other debt. All of these factors influenced the ease with which they could undertake postgraduate study (Section 5.2).
- Thirty-three per cent of mature postgraduate taught students felt they were struggling financially and tended to be uncertain about how to fulfil their financial commitments whilst studying. These students were more likely to be aged 26 to 35, studying full-time, with shorter transitions between undergraduate and postgraduate study (and thus have outstanding Student Loan debt) (Section 5.2).

Information about funding for postgraduate taught study

- Forty-eight per cent of mature postgraduate taught students (and 51% of mature part-time postgraduate taught students) received no information about potential sources of funding. However this includes students who felt they did not need any information as well as students who looked for information but were unable to find or understand it (Section 5.3).

Funding sources

- Sixty-five per cent of mature postgraduate taught students contributed towards their fee costs, in the main saving up before they embarked on their studies, and 93% self-funded their wider study and living costs. Self-funding was considerably more common among mature postgraduate taught students and those studying full-time than other groups of postgraduates. Funding from Research Councils and from Higher Education Institutions was virtually non-existent for mature postgraduate taught students (Sections 5.5 and 5.6).

- Part-time students tended to ease concerns about study costs and finances by working alongside their studies (90% did so). They used their earnings to pay for costs: 46% to pay fee costs, and 83% to pay for their wider study and living costs. They also spread their study costs over a greater number of years as part-time fees were approximately half the level of full-time fees (on average £3,587 compared with £8,010). Part-time mature postgraduate taught students were also better able than full-time students to attract employer support (financial and non-financial) for their studies (Sections 5.2 to 5.6).

Role of employers as facilitators to postgraduate taught study

- Employers were an important source of support for mature postgraduate taught students, particularly part-time students and those in their early and mid-careers. Employers contributed towards fee costs for 36% of mature postgraduate taught students in employment (rising to 39% among part-time students in work), reducing their need to self-fund (Sections 5.5 and 5.6).
- Those studying sciences were more likely to receive employer financial support than those studying arts and humanities – 47% of physical sciences and engineering and 39% of biomedical sciences students in work received support compared with 11% of arts and humanities students (Section 5.6).
- The likelihood of attracting funding from employers increased with earnings and household incomes. Thus self-funding appears to decrease with earnings and household incomes. Among those with less than £10,000 in household earnings two per cent received employer support for fee costs and 79% self-funded. This compares with students with household incomes of between £70,000 to £80,000 where 44% received employer support and 51% self-funded (Sections 5.5 and 5.6).
- Employers also contributed wider non-financial support for 69% of working mature postgraduate taught students. Most commonly employers provided paid study leave and formal flexi-time which enabled students to balance study and work commitments (Sections 5.5 and 5.6).

Role of loans

- The application and take-up rate of commercial loans to contribute towards the costs of postgraduate study (fees or wider costs) was low. Overall eight per cent of mature postgraduate taught students applied for a loan. The low use of loans was driven partly by a perceived lack of need but also an aversion to taking on further debt (Sections 5.4 and 5.5).
- Six per cent applied for a Professional Career Development Loan, and two per cent applied for other types of commercial loans. Just five per cent took out a Professional Career Development Loan (Sections 5.4 and 5.5).
- 92% of mature postgraduate taught students did not apply for any of the loan products currently on the market to pay for fee costs or wider costs. Of these, 67% didn't need a loan, while 41% did not want to have debt or add to their existing debts. When mature postgraduate taught students did apply for loans, they tended to be less successful than young postgraduate taught loan applicants or postgraduates overall in gaining full or partial funding (Section 5.4).

Barriers and challenges to postgraduate study (Chapter 6)

Difficulties balancing study with wider commitments

- The day-to-day responsibilities, ties and commitments of work and family life presented students, particularly those studying part-time, with difficult choices; and structural barriers relating to the 'fit' of study with the individual and their lifestyle were the most common barriers to taking up postgraduate study. Here students reported difficulties fitting the course around their existing work commitments or family commitments (49% and 28%) (Section 6.4).
- Fifty-two per cent of those working alongside their studies had to make adjustments to their working hours and 43% of those with children had to make changes to their childcare arrangements in order to undertake their course (Section 6.4).
- Other structural challenges included: lack of suitable courses nearby (26%), compounded by a relative geographical immobility and lack of suitable transport options; lack of support and encouragement from employers (14%), indeed employers could create barriers to study; the nature of students' work such as heavy workloads, high levels of responsibility and frequent deadlines; and family pressures (Section 6.4).

Financial barriers to postgraduate taught study

- Financial barriers to postgraduate taught study among UK domiciled mature students were also common. Challenges here included a perceived lack of sufficient funding (28%); concerns about getting into debt (27%) and increasing existing debt (21%); and difficulties getting the information needed to calculate the costs of study (10%) (Section 6.3). Financial concerns were more common among full-time mature postgraduate taught students, and young postgraduate taught students.
- Thirty-three per cent reported that they were nearly deterred from postgraduate study due to concerns about the debts they would build up (Section 6.3).
- Feedback from interviews with UK domiciled mature postgraduate taught students indicated that finance also acted as a barrier if students were unable to self-fund, felt the opportunity costs in giving up all or part of their work income were too great, or felt they couldn't afford study costs on top of their wider financial commitments (such as mortgage repayments) (Section 6.3).
- The funding and support available to students (support such as savings, earnings and family support, as well as support from employers and the limited support from government and Higher Education Institutions) limits and shapes decisions about postgraduate taught study. Twenty-five per cent of mature postgraduate taught students felt they would not have studied without funding. Funding also influenced choice of study mode – influencing students towards part-time study (20%) and distance learning (five per cent) – and choice of institution (13%) (Section 6.3).

Other barriers to postgraduate taught study

- Institutional arrangements also impacted upon ability to take up postgraduate taught study including concerns over length of programmes (38%), lack of information about funding support (22%) and/or study opportunities (13%), and complexity of the application process (eight per cent), which was felt to be geared towards young entrants progressing directly from undergraduate study (Section 6.5).
- Mature postgraduate taught students often felt they lacked detailed information about the practicalities and requirements of postgraduate study, information they needed to make decisions and plan their study (Section 6.5).
- Lack of confidence in study ability also acted as a barrier to postgraduate taught study for mature entrants (28%). Confidence could be negatively affected by a poor (or no) previous experience of higher education. Having a lengthy gap between undergraduate and postgraduate study was also felt to affect confidence, with academic skills and higher education familiarity perceived to deteriorate over time. Other concerns, relating to confidence, included worries that the experience would be too intellectually demanding, worries about fitting in, and worries about specific activities such as essay writing (Section 6.6).

Policy implications (Chapter 8)

In conclusion there are nine key implications for the sector:

1. Meeting the needs of a diverse population requires a differentiated and tailored approach from stakeholders with a targeted approach necessary to be effective (Section 8.1.1). One example here is biological science students. This group of students are most likely to struggle financially (Section 8.1.9).
2. Lengthy transitions to postgraduate study can be deliberate and allow for more considered decisions – but mean that Higher Education Institutions need to market their postgraduate offer to a wider audience than just their existing undergraduate cohort or alumni (Section 8.1.2).
3. Returners may need particular support during their application and beyond to secure a successful transition as some potential mature postgraduates would not have studied for some time and lack confidence (Section 8.1.3).
4. Postgraduates can find it difficult to juggle work, family and study and for some this is a more significant problem than the cost of study. Provision needs to be as flexible as possible and clear information provided to potential students about what is involved in postgraduate study (Section 8.1.4).
5. Financial concerns are likely to inhibit some potential postgraduate students from entry including those from disadvantaged backgrounds and in lower income jobs who may not have financial support to fall back on. For this group, lower fees, flexible tariffs and repayment options may help to make the costs seem more manageable and rebalance the risk/reward ratio (Section 8.1.5).
6. The existing commercial loans for postgraduate study (including Professional Career Development Loans) currently only appeal to a small minority of students. There was support amongst careers advisers to introduce a Student Loan system for

postgraduate study modelled on the system for undergraduate students. There is a lack of detailed information about postgraduate study including the financial implications which can create challenges for potential students. This gap could be filled by the new HEFCE sponsored postgraduate taught decision-making toolkit and other careers information providers (Section 8.1.7).

7. Working and studying is the norm, therefore employers play a key facilitating role and could be more proactive in promoting postgraduate taught study to help develop their supply of high level skills from both their existing and future workforce (Section 8.1.8).
8. Postgraduate entry levels are declining, especially among younger postgraduate taught students. This group face a series of particular informational and financial challenges. They are more likely than mature postgraduate taught students to self-fund, rely on their families for support, have existing debt and feel they struggle financially, and to require their qualification to start their careers. At the same time they are less likely to be working alongside their studies and thus attract employer support. They may therefore merit more immediate policy attention (Section 8.1.9).

1 Introduction

1.1 Introduction

The Institute for Employment Studies and the National Centre for Social Research were commissioned by the Department for Business, Innovation and Skills, to undertake research to add to the evidence base and support policy development around entry to postgraduate study with a particular focus on UK domiciled students and mature entrants including those planning to study part-time. This study is supported by the Higher Education Funding Council for England (HEFCE), and forms part of a wider on-going body of work undertaken by the Department for Business, Innovation and Skills and HEFCE focused on the postgraduate sector.

In the UK there are **three types of postgraduate study**:

- **Postgraduate research programmes** which involve significant independent study and the development of research and analysis skills. Examples of postgraduate research qualifications are the PhD and MPhil.
- **Postgraduate taught programmes** which are largely taught but can involve research elements, and include programmes aimed at extending knowledge in a particular area or converting to a new discipline. Examples of postgraduate taught qualifications include the Master's degree, MBA and MRes¹.
- **Other postgraduate programmes** are a sub-set of postgraduate taught programmes involving teaching aimed at employment in a particular profession. Other postgraduate programmes include regulated provision such as Postgraduate Certificates of Education and professional courses in health, social care and architecture; and non-regulated study towards postgraduate certificates and diplomas.

The research explored all types of postgraduate study and data was collected from and about postgraduate research, postgraduate taught and other postgraduate programme students, and those who lived in the UK, wider EU and overseas. This provides a wealth of qualitative and quantitative data which can be used for further analysis.

However this report focusses primarily on **UK domiciled postgraduate taught students** as these are a priority group for government and policy-makers. The report places a particular emphasis on the experiences of mature (those aged over 25 on entry to their postgraduate course) postgraduate taught students in order to:

¹ We follow the HEFCE guidance and include MRes within the postgraduate taught category but some institutions may regard these students as research students.

- a) identify differences and similarities in pathways, decisions and challenges within this important and under-researched cohort; particularly the experiences of part-time students; and
- b) contrast their experiences to young postgraduate taught students (those aged 25 or less).

Tables giving comparisons with young and mature postgraduate research and other postgraduate programme students are also provided for reference.

It should be noted that the majority of primary research forming the basis of this report has been undertaken with current postgraduate students who have therefore succeeded in making the transition to postgraduate study. It does not examine the experiences of those who have tried but not succeeded to make that transition. Also many of the students in scope will have studied at undergraduate level and paid fees, but will not have paid the £9,000 fee level introduced in 2012/13 for full-time first degree study.

1.2 Policy context for postgraduate education

The skills developed through all types of postgraduate study are important to increase the supply of higher level skills, foster innovation and generate economic growth. Yet after many years of increases, the number of postgraduate students has fallen. Policymakers want to understand the context in which this fall has occurred, the barriers prospective postgraduate students face, including financial, and what this means in terms of approaches to maximise the potential benefits of postgraduate study for the economy, employers and individuals.

Each of the five key challenges is explored in detail below. These relate to postgraduate education in general and to all stakeholders rather than specifically to postgraduate taught study among mature UK domiciled individuals.

1.2.1 Postgraduate study increases competitiveness, innovation and growth

Postgraduate education nurtures the development of highly skilled individuals including the next generation of academics to train new higher education entrants, strengthens the UK research base, and supports international competitiveness of the UK. It is an important asset for the UK economy by playing a key role in its plan for economic prosperity and global competition. Government recognises that postgraduate education: a) plays a crucial role in improving productivity, and driving innovation and growth; b) provides employers with the higher level skills they need (such as advanced knowledge and capability, and ability to tackle business challenges); c) attracts global businesses to locate in the UK; and d) builds Higher Education Institutions research capability (see 1994 Group, 2012; HE Commission, 2012; UKCES National Strategic Skills Audit, Skills for Jobs: Today and Tomorrow, 2010; Smith Review, One Step Beyond, BIS, 2010a; OECD, 2009; Stuart et al., 2008; Leitch Review, Prosperity For All in the Global Economy, HM Treasury 2006; and Wakeling 2003).

In addition the work of Funding and Research Councils notes how postgraduate qualifications ensure the supply of skilled individuals to key areas of the public sector such as education, health and social services, where jobs may offer relatively low private gain to the individual student but high public gain to society (see HEFCE overview report, 2013b);

and how research and research-related skills can have wider impacts – increasing the effectiveness of public services and policy, and enhancing quality of life, health and creative output (Research Councils UK definition of research impact; <http://www.esrc.ac.uk/funding-and-guidance/impact-toolkit/what-how-and-why/what-is-research-impact.aspx>).

The importance of postgraduate education to the economy was reinforced in the Government's Budget Report (HM Treasury, March 2014, pages 38 and 83). This confirmed that the changing nature of the labour market demands higher skilled workers (those with postgraduate skills and knowledge) to ensure the UK can compete successfully in the global economy. It also acknowledged that there are barriers in the system that may restrict the supply of postgraduates and so the Government pledged to investigate the options to support increasing participation in postgraduate study. This research forms part of the work in this area.

1.2.2 Postgraduate student numbers are now falling

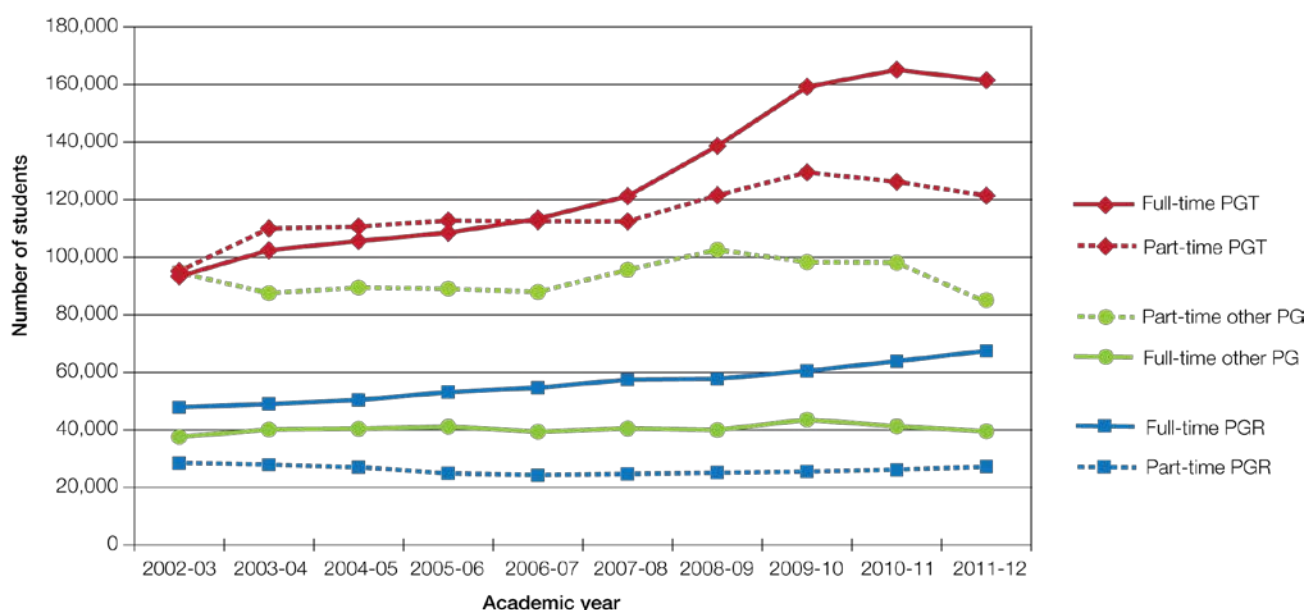
An investigation by HEFCE provided an overview of the scale and nature of postgraduate study in England and Northern Ireland (HEFCE 2013b). This comprehensive report points to two key findings: a) a period of steady growth in postgraduate numbers; and b) recent declines in some aspects of postgraduate study.

Postgraduate provision has grown significantly in the last 10 years, and at the start of the millennium the numbers participating in postgraduate study were growing fast, faster than undergraduate study. (see Figures 1.1 and 1.2):

- In the period between 2002/03 and 2011/12, postgraduate student numbers rose by 18%. By 2011/12 there were over half a million (501,330) postgraduate students in England and Northern Ireland (or 475,005 in English Higher Education Institutions). This is a greater growth than experienced in undergraduate numbers which increased by 16% over the same period.
- For postgraduate provision there was a particularly sharp rise between 2006/07 and 2009/10 driven in the main by increases in the popularity of full-time postgraduate taught programmes such as Masters.
- However between 2010/11 and 2011/12 overall postgraduate student numbers fell. The declines were most noticeable among part-time, UK domiciled and postgraduate taught programmes. Indeed, there has been a marked decline among the postgraduate population in part-time student numbers, and the number of UK-domiciled part-time students has been steadily falling as a proportion of the entire postgraduate cohort since 2004/05 (see Universities UK, 2010). In contrast the numbers appear to have remained stable or grown slightly for postgraduate research programmes (particularly for full-time study) in recent years.
- Figures from the Higher Education Statistics Agency for the academic year 2012/13 suggest that overall postgraduate student numbers in England have fallen again from 475,005 to 445,125 representing a further decrease of six per cent (Statistical First Release 197, Table 1a, Higher Education Statistics Agency, 2014).

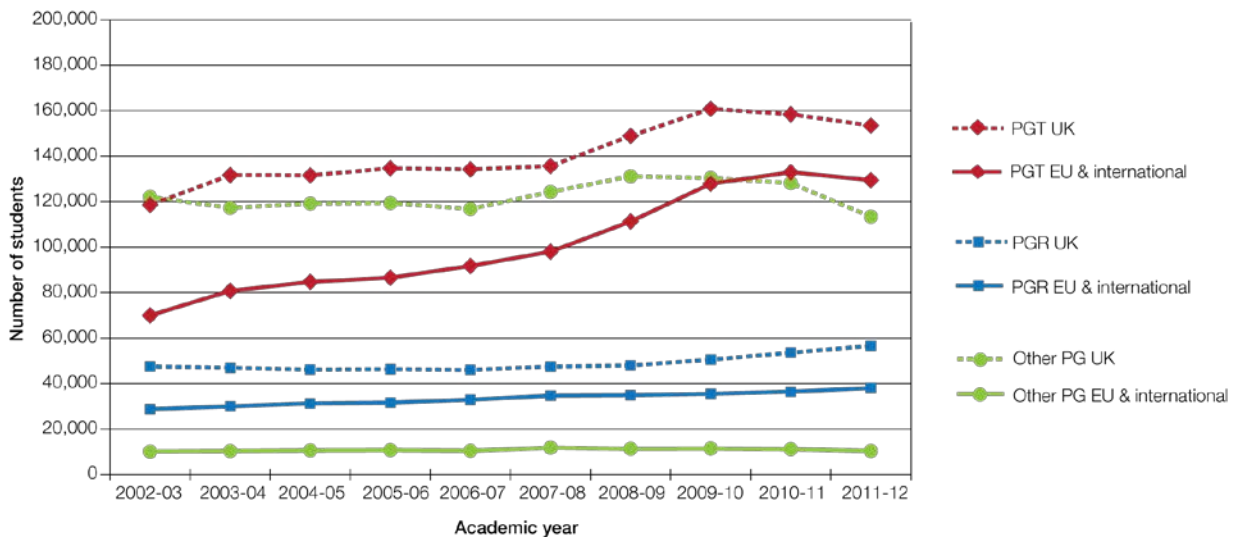
The numbers of UK domiciled mature postgraduate taught students remained steady between 2003/04 and 2007/08, before growing between 2007/08 and 2009/10 (corresponding with the recession) reaching a peak in 2009/10. Numbers then fell from 2009/10, by 3.6% between 2010/11 and 2011/12. Over the entire 10 year period, the numbers increased by 24%. By contrast, UK domiciled young postgraduate taught students saw a small but steady increase from 2002/03 to 2007/08 followed by a sharper upturn in demand from 2007/08 to 2009/10 (again reaching a peak in 2009/10). There was a decline from 2009/10 to 2011/12. The numbers of younger UK domiciled postgraduate taught students increased by 46% over the 10 year period (see Figure 1.3).

Figure 1.1: Number of students enrolling on postgraduate courses at Higher Education Institutions in England and Northern Ireland between 2002/03 and 2011/12 split by course aim and mode of study



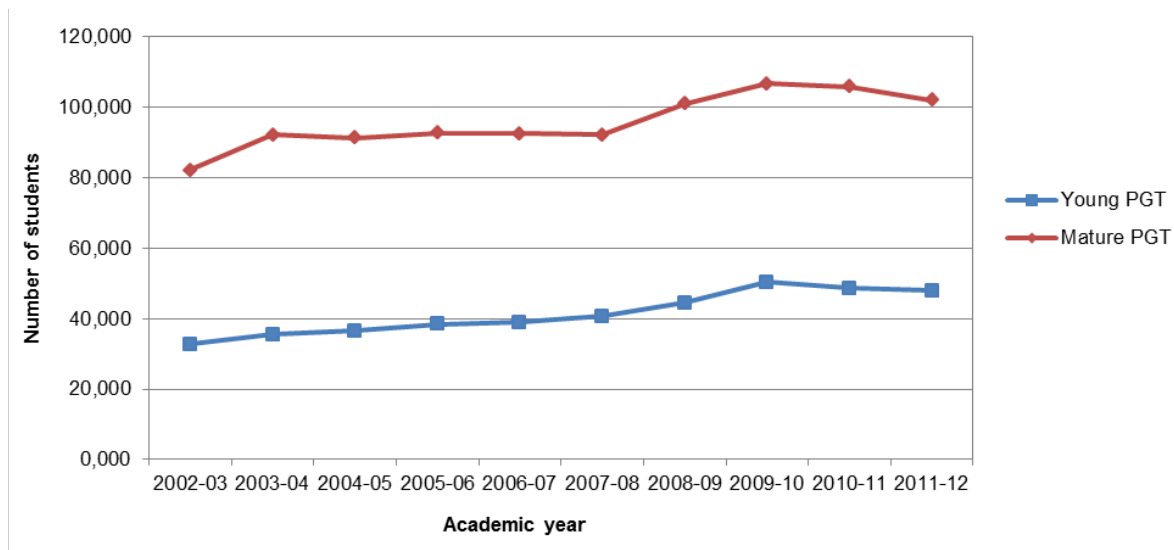
Source: Reproduced with permission from Postgraduate Education in England and Northern Ireland: Overview Report 2013, Higher Education Funding Council for England, 2013, Figure 2b, p17

Figure 1.2: Number of students enrolling on postgraduate courses at Higher Education Institutions in England and Northern Ireland between 2002/03 and 2011/12 split by course aim and domicile



Source: Reproduced with permission from Postgraduate Education in England and Northern Ireland: Overview Report 2013, Higher Education Funding Council for England, 2013, Figure 3, p19

Figure 1.3: Number of UK domiciled students enrolling on postgraduate taught courses at English Higher Education Institutions between 2002/03 and 2011/12 split by age



Source: IES/NatCen analysis of figures provided by HEFCE, 2014

These trends were mirrored in research undertaken by IFF Research for the Department for Business, Innovation and Skills (2013a) which monitored historic trends in postgraduate applications and identified patterns in postgraduate demand and the factors behind these changes. The report shows how applications to all types of postgraduate study grew reaching a peak in 2009/10 but that growth has slowed or even fallen in recent years.

1.2.3 Funding postgraduate study: Finance acts as a barrier

Existing research evidence suggests financial concerns are an important factor hindering entry to postgraduate study, This gives rise to the possibility that some undergraduates may be deterred from, or delay starting, postgraduate study and that addressing this barrier could help to increase postgraduate numbers. (see research by: BIS, 2013; NUS, 2010; and Allen et al, 2006; and commentary by: Frostick and Gault, 2013; and Leunig, 2011). The research indicates how finance acts as a barrier in three key ways:

- **Fees:** Fees for postgraduate study are unregulated and so Higher Education Institutions are free to set their own fee levels. Fees vary widely from programme to programme and institution to institution. Potential postgraduates are sensitive to these costs, not least because students must pay these costs upfront and must be able to access adequate funding to afford them The relative cost of a programme has become a more important driver of institutional choice over time for postgraduate taught students (Leman et al., 2013).
- **Debt:** The level of pre-existing debt and worry that, given the financial products available, taking on further debt could lead to unaffordable repayments could potentially reduce the numbers of postgraduate students, at least to some degree (Purcell et al. cited in Wakeling and Kyriacou, 2010, and Stuart et al., 2008). The relatively shorter working life of mature students after graduation, and the costs of several years of study, meant that mature students were seen as '*debt averse*' (McVitty and Morris, 2012; Magano, 2011; Jamieson et al., 2009; and Davies et al., 2002).
- **Limited public funding:** There is some limited public funding to support fee costs, covering only a small proportion of postgraduate students, for example some postgraduate taught students can apply for a postgraduate loan (Professional Career Development Loan¹). Commentators note that in reality there is little public funding to support postgraduate students. There has been neither means-tested financial support for postgraduate study nor a blanket loans system covering all postgraduate study and students.

There are concerns that the existing funding system may not be sufficient to support postgraduate students and the problem is compounded by a lack of awareness of the (limited) funding options, particularly among part-time students (McVitty and Morris, 2012; Wales, 2013; NUS, 2010; Sastry, 2004). There are other sources of financial support for postgraduate study such as employer support, and support from charities and learned societies but the vast majority of postgraduate students receive no financial support for their studies (Leman et al., 2013, NUS 2010).

Instead students across all types of postgraduate study fund themselves, paying for their upfront fee costs and living costs using: savings, earnings, relying on their families

¹ These are commercial bank loans but they have the interest rate repayments covered by the government whilst individuals are studying and up to one month after studying concludes. They have strict eligibility criteria, are currently only offered by two banks, and have comparatively high interest rate charges. There is concern about the low level of awareness and take-up of these loans Frostick T and Gault T (2013) Higher Education Commission (2012).

for support or taking out commercial loans. This brings additional financial concerns that are often more intensely felt by mature students due to their greater likelihood of having additional financial responsibilities (Moore et al., 2013; McVitty and Morris, 2012).

1.2.4 Lack of access to postgraduate study limits social mobility

In recent years the postgraduate student body has become increasingly diverse in terms of its gender and ethnic profile. This diversity is felt to generate a vibrant and stimulating environment, and exchange of cultural knowledge, experience and insights (BIS, 2010a). However the policy and research literature, and sector commentary also highlights that there are concerns around the degree to which individuals from all backgrounds can really access postgraduate study.

The Independent Review of funding and student finance in 2010 (Browne, 2010) acknowledged that participation in postgraduate study varied by socio-economic background but concluded this was driven by trends in undergraduate study and so recommended that policy should focus on improving access in undergraduate study. Social mobility efforts at undergraduate level have been welcomed, but it is argued that more work is needed in the postgraduate sector itself: to understand the social background of postgraduate population and to improve access to postgraduate study (HE White Paper, BIS, 2011; Smith Review, BIS, 2010a; and HEFCE, 2013b). Indeed there are concerns about access to postgraduate study (Milburn, 2013 and 2012), (Frostick and Gault, 2013). Some commentators therefore suggest that, without action to make postgraduate study more affordable, it will no longer be about stretching the brightest minds but will be *'simply dipping into the deepest pockets'* (Lindley and Machin, 2013).

There is very little data published within the research literature on the enrolment of postgraduate students from different socio-economic backgrounds, as this information is not routinely captured during the application process. However recent research finds individuals from lower socio-economic groups do tend to be underrepresented in postgraduate student cohorts. Relevant findings include: a) students from family backgrounds of routine occupations and long-term unemployment together accounted for just four per cent of students progressing directly to postgraduate study; b) individuals become progressively less likely to intend to enter, or actually enter, postgraduate study the lower their socio-economic classification; and c) those that do proceed to postgraduate study tend to opt for other postgraduate programmes and vocational postgraduate programmes may be a more common route to the professions for those from lower socio-economic backgrounds (HEFCE, 2013a; Wakeling and Hampden-Thompson, 2013; Wales, 2013; House, 2010; and Wakeling and Kyriacou, 2010).

However other research finds no direct link between socio-economic background and intention to progress to postgraduate study although the authors suggest that it has an indirect influence through its influence on family experience of higher education. Family experience was a predictor of postgraduate intent, and those without family that had previous HE experience were less likely to intend to undertake postgraduate study (Stuart et al., 2008).

The research also suggests that there is a certain degree of inequality around age, ethnicity, gender and socio-economic class within higher education, and this can particularly impair progression of mature students into postgraduate study. This inequality

can involve a lower awareness of study options and access to information and advice, poorer access and familiarity with information and communication technology, and fearing that they would not fit in, and lower likelihood of attaining a first or upper-second class first degree (OECD, 2013b; Moore et al., 2013; Magano, 2011; Strayhorn, 2010; Tobbell et al., 2008; and Vronides and Vitsilakis, 2008).

1.3 Research approach

1.3.1 Research aims

Mature individuals are a key constituent of the postgraduate student market and many study part-time. Analysis of HEFCE data for the 2011/12 postgraduate student cohort, shows that mature postgraduates outnumbered those aged 25 or under; and 66% of mature students studied part-time. However this group are rarely the focus of dedicated research or analysis and so little is known about the opportunities and challenges facing this highly heterogeneous market segment.

The overarching aims of the research were therefore to consolidate and improve the information base on mature postgraduate participation. In this study, mature is defined as aged over 25 on entry to the postgraduate programme (and young is defined as aged 25 or under on entry). More specifically the research aimed to understand:

- a) students' profile and participation;
- b) their motivations to study;
- c) their pre-entry activities;
- d) sources of funding/finance whilst studying; and
- e) the barriers and challenges faced in taking up postgraduate study.

Essentially the study probed the aspects of demand for postgraduate study and the pathways or transitions to postgraduate study. It was not concerned with the early on-course experiences of postgraduate students and as such it is different to the existing and well established investigations of the experiences and satisfactions of the postgraduate student body.

1.3.2 Research scope

The scope or focus of the research was broad to enable comparisons across the entire postgraduate study body. The data collection therefore encompassed: all levels of postgraduate study (postgraduate research, postgraduate taught and other postgraduate)¹; students of all domiciles, so domestic, EU and overseas students²; students in all years of their programme, and all ages of entrants. This provided a number of control groups against which to contrast the pre-entry decisions, drivers and barriers of mature entrants to postgraduate study. This enabled the research to determine whether the experiences of mature postgraduates were materially different from younger

¹ Enhanced undergraduate Masters courses were considered out of scope, as these students are usually reported as undergraduates and are funded/supported as such.

² Transnational postgraduate study – students studying with UK higher education institutions but in overseas satellite campuses – was also deemed outside of scope.

postgraduates; whilst also exploring differences and similarities within the mature postgraduate cohort.

1.3.3 Research methodology

The research utilised a mix of qualitative and quantitative elements and primary and secondary research, and had three key phases:

1. The set-up phase involved a review of relevant literature using a Rapid Evidence Assessment approach, analysis of national student data (provided by HEFCE, the Higher Education Statistics Agency and the Higher Education Academy) and interviews with sector stakeholders (see Appendix 2: further details of the methodology). This provided the context for the study and helped to refine the research questions.
2. The fieldwork phase involved working with 45 English Higher Education Institutions¹ to administer: a) an online survey of postgraduate students, and b) an online consultation with postgraduate Admissions Tutors, Course Leaders and Department Heads responsible for recruiting to postgraduate courses (together referred to throughout the report as 'Admissions Tutors').

The online survey was sent to all postgraduate students currently studying in the participating institutions – all levels of postgraduate study, modes of study, years of study and ages of students². The survey captured details of:

- postgraduate study and undergraduate study;
- current employment and prior activities including recent job history;
- length of transition between undergraduate and postgraduate study;
- motivations to postgraduate study and decisions about where and how to study;
- how students financed their study;
- support from, and influence of, employers on postgraduate decisions;
- barriers and challenges to taking up postgraduate study; and
- future plans and the perceived value of postgraduate study.

The survey was launched in early December 2013 and over 10,000 full responses were received from postgraduate students in English HE institutions by the end of January 2014. These responses were weighted against population figures provided by the participating Higher Education Institutions and by HEFCE so they are

¹ The institutions were selected randomly from a list stratified by region, whether a high tariff, medium/low tariff or specialist institution, and size of postgraduate cohort. Data were supplied by HEFCE to enable the selection. The number of Higher Education Institutions chosen was deemed sufficient to generate a large enough sample of students for the survey and to be representative of postgraduate provision in England.

² Three institutions were unable to send to their entire postgraduate cohort and in these instances, a random sample were targeted representing 25 per cent of their postgraduate population.

representative of the entire postgraduate student population (across all domiciles, years of study, modes of study and ages) (see Tables A2.1 and A2.2).

The online consultation consisted of seven open questions. It took place between November and December 2013 and contributions were made by a range of staff involved in the process of recruiting and selecting postgraduates. These staff were often highly experienced and worked with both UK and international applicants and postgraduate students. The majority had responsibilities for both postgraduate taught and postgraduate research students, but some worked specifically with one or the other cohort. Responses were received from 238 members of staff who provided feedback (where possible drawing out differences between mature and younger entrants) on:

- trends in applications and admissions,
 - motivations to study,
 - factors influencing length of transitions,
 - barriers to entering postgraduate study,
 - reasons for drop-out, and
 - efforts to stimulate demand and ideas for encouraging entry.
3. Finally, the follow-up phase involved a small number of in-depth telephone interviews. This second tranche of fieldwork was undertaken to gather further detail and insight from both staff and students. Interviews were undertaken in January 2014 with 38 staff responding to the consultation. Interviews were undertaken in February 2014 with 40 mature postgraduate students (UK domiciled students on postgraduate taught programmes) who had responded to the survey and additionally with a small number of individuals who left their postgraduate course early.

1.4 Report structure

This report presents the main evidence about the UK domiciled research population in brief, but focuses in detail on the experiences of a particular sub-group: **UK domiciled mature postgraduate taught students**. The experiences of this cohort are contrasted with those of UK domiciled young postgraduate taught students. Additionally, where possible, the experiences of UK domiciled part-time mature postgraduate taught students are compared with UK domiciled full-time mature postgraduate taught students.

The report sets out the findings from across the various methodological strands. The survey evidence lies at the core, and this is supplemented with the qualitative feedback from interviews with students, and the staff consultation and interviews, and also evidence from the review of existing research.

- Chapter 2 explores the profile of UK domiciled postgraduate taught students and the nature of their participation to provide an understanding of the landscape of postgraduate education.

- Chapter 3 looks at motivations to postgraduate study, the decisions students make and the influences and influencers on these decisions, set against the benefits individuals expect to gain from postgraduate study and where they plan to go next.
- Chapter 4 takes a closer look at transitions and pathways to postgraduate study, examining undergraduate experiences and activities between undergraduate and postgraduate study. It also focuses on the timing of postgraduate study. Those with longer transitions are identified, and the factors influencing longer and/or more complex journeys are explored.
- Chapter 5 presents findings relating to the funding of postgraduate study, including students' assessment of their financial position, the costs of postgraduate study and the sources students use to meet these costs (both fees and living costs).
- Chapter 6 examines the perceived barriers or challenges to engaging with postgraduate study, aspects that could deter or at least delay entry and/or concern new entrants.
- Chapter 7 presents qualitative feedback from staff and students on ways to stimulate demand for postgraduate taught study, encourage mature entrants and to support their transitions.
- Chapter 8 draws out key themes from the research and discusses implications of these findings for key stakeholder groups including Higher Education Institutions, the higher education sector, government and industry.

Each chapter contains a number of key tables that illustrate patterns in the data. In some cases the tables present findings for mature postgraduate taught students alongside other cohorts (young postgraduate taught; and/or mature postgraduate research, young postgraduate research, mature other postgraduate and young other postgraduate). However the commentary focuses solely on the postgraduate taught cohort, and generally the mature postgraduate taught cohort. In other cases, data for mature postgraduate taught students alone are presented. For ease of identification, data relating to UK domiciled mature postgraduate taught students are shaded light blue. Where there are statistically significant associations¹ these are noted (generally with an asterisk). Additional tables are provided in a separate annexe and when referred to in the main text are denoted by 'A' e.g. Table A2.3.

¹ When the probability of the relationship happening by chance are less than five per cent, ie $p < 0.05$.

2 Profile of postgraduates

2.1 Introduction

This chapter explores the sample profile of UK domiciled students at English Higher Education Institutions in 2013/14, specifically mature postgraduate taught students. It also explores the nature of their participation to provide an understanding of the landscape of postgraduate education. This also gives a useful context for the following chapters of the report – which detail the expectations and experiences of UK domiciled mature postgraduate taught students as they transition to postgraduate study.

2.2 Key findings for UK domiciled mature postgraduate taught students

1. Forty-five per cent of UK domiciled students were on a postgraduate taught programme. This was the most common type of postgraduate study, more common than postgraduate research and other postgraduate. Fifty-seven per cent of UK-domiciled postgraduate taught students were mature students, that is aged over 25 on entry.
2. Flexible study was important to mature postgraduate taught students, and there is a significant overlap between age and mode of study. Most UK domiciled mature postgraduate taught students study part-time (79%), and similarly most UK domiciled part-time postgraduate taught students are mature (77%). Thus when describing the experiences of mature postgraduate taught students, one is largely describing the experiences of part-time mature students.
3. Thirty-seven per cent of mature postgraduate taught students were distance learners, and 63% were campus based (studying face-to-face). Part-time students were much more likely to be distance learners compared with full-time students (44% compared with eight per cent).
4. Within the mature postgraduate taught population there were differences in the age profile of full-time and part-time students. Full-time students tended to be younger whereas part-time students tended to be older (with 66% and 46% aged 26 to 35 respectively).
5. High proportions of mature postgraduate taught students (particularly part-time students) had family commitments i.e. were married or living with a partner (69%) and had dependent children (43%). This is likely to have an influence on their study plans, motivations and choices.
6. Mature postgraduate taught students, particularly part-time students, were under-represented in high tariff institutions (29% of all mature postgraduate taught students and 27% of part-time mature postgraduate taught students were in high tariff institutions compared with 49% of young postgraduate taught students and 39% of all postgraduates).
7. Social sciences were the most common subjects studied by mature postgraduate taught students (accounting for 36% of the cohort).

8. The profile and study characteristics of full-time mature postgraduate taught students tended to be closer to those of young postgraduate taught students (who in the main also studied full-time, 69%) than to part-time mature postgraduate taught students.

2.3 The role of postgraduate taught provision

Postgraduate study in the UK is diverse, offering a range of different programmes leading to different qualifications, and different routes to and through study. This diversity is seen as a positive attribute of the UK system. Postgraduate taught programmes or postgraduate taught are the largest group. The latest data from HEFCE (for postgraduate students enrolled in English Higher Education Institutions in 2012/13) indicates that postgraduate taught students account for 55% of all postgraduate students, or 45% of all UK domiciled students, studying in English Higher Education Institutions. Postgraduate taught programmes provide individuals with the skills needed to enter a range of careers (in the private or public sector, in business or academia) or to enable up-skilling and re-training of those already in the workforce. Postgraduate taught programmes can also act as building blocks with many individuals taking a postgraduate taught programme before embarking on a research degree (postgraduate research). Indeed it is argued that for many postgraduate research courses a Masters qualification has become a pre-requisite for entry. HEFCE's analysis of 2011/12 data reported in their overview report (2013b) shows that the majority of postgraduate research students (56%) commence their study holding a Masters degree, compared with 33% a decade ago.

2.4 Postgraduate student survey respondent profile

2.4.1 Overview

In total 10,682 individuals responded to the online survey and detailed data were captured on their background and study characteristics. These data were weighted¹ using data provided by the participating universities who provided the sample of students to survey and by data supplied by HEFCE. This weighting process ensured that the survey data was representative of all postgraduate students studying in England (see Table A2.1).

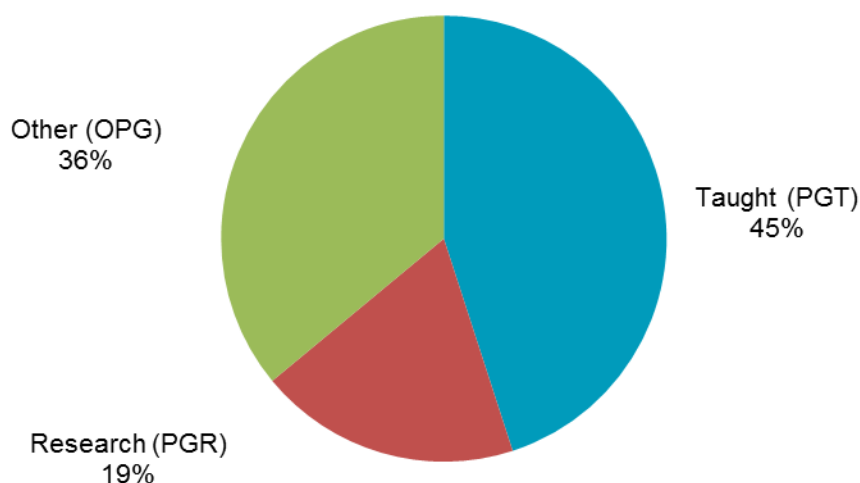
- In total 7,734 students were from the UK (of UK-domicile), representing 64% of the weighted dataset, and 2,926 students were from the wider EU or overseas, representing 36%. Non-UK students are excluded from the analysis presented in this report (see Chapter 1).
- Among the UK domiciled students, 45% were studying on a postgraduate taught course, 36% on an Other postgraduate programme and 19% on a postgraduate research programme (see Figure 2.1).

¹ Weights were produced by performing a post-survey adjustment on the respondent sample known as calibration weighting. In this case weights were calibrated to the population of students registered at Higher Education Institutions in England and Northern Ireland, provided by HEFCE. Although the sample was taken from English institutions only, it was decided that the inclusion in the population data of institutions in Northern Ireland would have little impact as they represent a small proportion of the data. The respondent sample was split by course type – postgraduate taught, postgraduate research and other postgraduate – and the calibration process was repeated for each type. The sample was calibrated to the following population variables; age, gender, domicile, course status (part-time/full-time) and subject group.

- Among the UK domiciled postgraduate taught students, 57% were mature students (aged over 25 years on entry to their programme) and 43% were classified as young entrants (25 or under on entry, see Table 2.1).

The large proportion of older students on postgraduate programmes, students who generally take a break between undergraduate and postgraduate study, is acknowledged in the research literature. However, HEFCE analysis indicates that whilst the majority of postgraduate students are mature (over 25 on entry), entrants particularly to postgraduate taught programmes are getting younger (HEFCE, 2013b). Indeed, trend analysis indicates a marked decline in enrolments for postgraduate taught courses among the over 25s between 2010/11 and 2011/12 in comparison with those aged 25 and under (this is linked to the decline in part-time enrolments). The most common age bracket in which to enter postgraduate study is between the age of 21 and 25; and over the past 10 years, the proportion of entrants from this age cohort has increased most markedly among postgraduate taught students, from 37% to 47%.

Figure 2.1: Qualification type



Base: All UK domiciled postgraduate students

Table 2.1: Student age profile (column %) – all UK domiciled postgraduates

Student age at start of the current post-graduate qualification*	Qualification type			Total
	postgraduate taught	postgraduate research	other post graduate	
25 years or younger	43	42	33	39
26-30	17	19	19	18
31-35	12	12	14	13
36-40	9	7	11	9
41-45	8	7	9	8
46-50	6	5	7	6
51-55	3	4	4	4

Student age at start of the current post-graduate qualification*	Qualification type			Total
	postgraduate taught	postgraduate research	other post graduate	
56 years or older	2	4	2	2
<i>Unweighted bases</i>	3,959	2,434	1,339	7,733
<i>Weighted bases</i>	3,090	1,274	2,418	6,782

Base: All UK postgraduate students; * indicates statistically significant difference (at the 95% level).

2.4.2 Student characteristics

From here on the profile of **UK domiciled mature postgraduate taught students** studying in England is described in detail, to reflect the primary policy focus of government and the focus of this report. The student survey showed that there was a high degree of heterogeneity within this group of mature postgraduate taught students. The background characteristics of these students were as follows (see Tables 2.2 to 2.4):

- **Domicile:** Ninety-seven per cent were living in England with just three per cent commuting from elsewhere in the UK (two per cent living in Wales, one per cent in Scotland and less than one per cent in Northern Ireland, Table 2.2).
- **Age:** Among mature postgraduate taught students, 50% were deemed ‘early career’ students in that they were aged between 26 and 35. Thirty-nine per cent were ‘mid-career’ in that they were aged between 36 and 50, and 10% were ‘late career’, aged over 50. Full-time students were more likely than part-time students to be in their early career (66% compared with 46%). Conversely full-time students were less likely to be in their mid (29%) or late career (five per cent), compared with part-time students (42 and 11%, Table 2.4).
- **Gender:** 55% were female, and 45% were male. There was no real difference in the gender profile for full-time and part-time mature postgraduate taught students (Table 2.2). However females were more heavily concentrated in biomedical sciences and education (79% and 71% of students on these programmes were female); and males more heavily concentrated in physical sciences and engineering (72% were male, Table A2.4). Males were also marginally more likely to study social sciences than females (and thus were over-represented on these programmes, making up 50% of the cohort compared with 45% overall).

The wider research literature highlights how the postgraduate student body has become increasingly diverse in terms of its gender, particularly for postgraduate taught programmes. Women now constitute the majority of the overall postgraduate population. The research also notes that women are more heavily concentrated in the ‘people-focused’ disciplines of the social sciences, arts and humanities, education and law, while men predominate in Science, Technology, Engineering and Mathematics (STEM) subjects (HEFCE, 2013b; Wakeling and Hampden-Thompson, 2013; and Wakeling and Kyriacou, 2010).

- **Ethnicity:** 81% were from a white background, seven per cent were from a black background (higher than found across postgraduates as a whole), five per cent from

an Asian background, three per cent were from mixed backgrounds and four per cent from other backgrounds. Full-time students were more ethnically diverse: a considerably higher proportion of full-time students were from black and minority ethnic backgrounds than found for part-time students (38% compared with 14%, Table 2.3). Similarly, there was a better representation of black and minority ethnic students among the young postgraduate taught population (27%, Table 2.2).

Existing research indicates that whilst the vast majority of UK domiciled postgraduate students are of white ethnic origin, since 2002/03 participation among black and minority ethnic groups has increased substantially. Participation and intention to participate has been growing at a relatively faster rate, especially among the postgraduate taught cohort and for those of Black African-Caribbean ethnic origin (HEFCE, 2013b; see also House, 2010; Wakeling, 2009; and Stuart et al, 2008).

Table 2.2: Summary of student characteristics (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Domicile							
England	97	97	97	98	96	96	97
Wales	2	2	2	1	2	2	2
Scotland	1	1	1	1	<1	1	1
Northern Ireland	<1	<1	<1	<1	2	<1	<1
Gender*							
Male	42	45	52	49	30	32	41
Female	58	55	48	51	70	68	59
Ethnic background*							
White British	67	70	82	72	87	80	75
White other (including Irish)	6	11	6	13	4	10	9
Asian	8	5	3	4	4	3	5
Black	3	7	1	3	2	4	4
Mixed	3	3	3	3	2	2	3
Other (including Chinese)	13	4	5	4	1	2	5
Health problem or disability							
Yes	15	16	18	18	16	17	16
No	85	84	82	82	84	83	84
Marital status*							
Married and living with spouse/civil partner	3	49	4	47	5	49	31
Living with a partner	19	20	28	21	27	20	21
Single, never married	78	26	67	26	68	23	44
Divorced, separated or widowed	0	6	0	5	-	7	4
Has dependent children*							
Yes	4	43	4	38	5	45	28

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
No	96	57	96	62	95	55	72
<i>Unweighted bases</i>	1,566	2,356	983	1,419	528	799	7,653
<i>Weighted bases</i>	1,316	1,746	529	729	792	1,603	6,719

Base: All UK postgraduate students: * indicates statistically significant difference (at the 95% level).

To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

- **Disability:** 16% reported themselves as having a disability (health condition or illness) (Table 2.2).
- **Family circumstances:** 69% were cohabiting with a partner (either married, 49%; or living with a partner, 20%); and 43% had dependent children (Table 2.2). Part-time students were significantly more likely than full-time students to be married or living with a partner (74% compared with 50%) and to have dependent children (46% compared with 33%, Table 2.3). Unsurprisingly mature postgraduate taught students were considerably more likely to be cohabiting and to have dependents than young postgraduate taught students (69% and 43% compared with 22% and four per cent respectively).

Table 2.3: Summary of student characteristics by mode of study (column %) – mature UK domiciled postgraduate taught students

	Full-time	Part-time	Total
Domicile			
England	98	97	97
Wales	1	2	2
Scotland	1	1	1
Northern Ireland	1	<1	<1
Gender			
Male	49	44	45
Female	51	56	55
Ethnic background*			
White British	52	75	70
White other (including Irish)	10	11	11
Asian	10	4	5
Black	14	6	7
Mixed	3	2	3
Other (including Chinese)	11	2	4
Health problem or disability			
Yes	17	15	16
No	83	85	84
Marital status*			
Married and living with spouse/ civil partner	33	53	49
Living with a partner	17	21	20

	Full-time	Part-time	Total
Single, never married	44	21	26
Divorced, separated or widowed	6	6	6
Has dependent children*			
Yes	33	46	43
No	67	54	57
<i>Unweighted bases</i>	638	1,744	2,382
<i>Weighted bases</i>	367	1,398	1,765

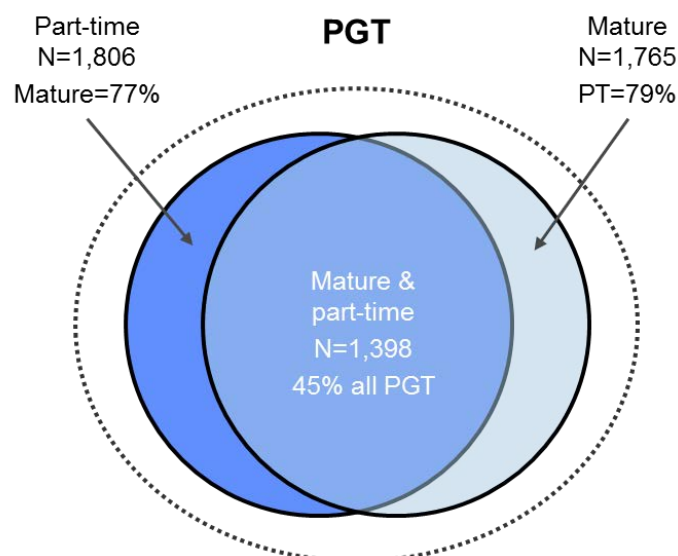
Base: Mature UK postgraduate taught students; * indicates statistically significant difference (at the 95% level).

Table 2.4: Student age profile by mode of study (column %) – mature UK domiciled postgraduate taught students

Age profile*	Full-time	Part-time	Total
25 years or younger	NA	NA	NA
26-30	45	26	30
31-35	21	20	20
36-40	13	16	15
41-45	11	15	14
46-50	5	11	10
51-55	4	6	6
56 years or older	1	5	4
<i>Unweighted bases</i>	638	1,744	2,383
<i>Weighted bases</i>	367	1,398	1,766

Base: Mature UK postgraduate taught students; * indicates statistically significant difference (at the 95% level).

Figure 2.2: Distribution of UK domiciled postgraduate taught students by age and mode of study – UK domiciled postgraduate taught students only



Base: UK domiciled postgraduate taught students, weighted base sizes shown.

Study characteristics

In terms of postgraduate study characteristics (see Tables 2.5 to 2.10) aspects to note were:

- **Mode of study:** Part-time study¹ was the most common mode of study; 79% of UK domiciled mature postgraduate taught students studied part-time and just 21% studied full-time (Table 2.6). Thus when describing mature postgraduate taught students, we are also largely describing part-time students (see Figure 2.2), whereas among young postgraduate taught students, the most common form of study was full-time (69%) and just 31% studied part-time.

These patterns are well established, and the research literature notes how the likelihood of studying part-time increases with age, as older applicants to postgraduate taught courses are more likely to be constrained by a range of commitments in their personal and professional lives, and thus to be combining work with study in order to enhance their career prospects (see HEFCE, 2013b; and NUS, 2012b). Wider research also highlights that the postgraduate market has seen an increase in the availability of part-time study, distance learning, and modular study (which increases the potential for credit accumulation and transfer). However, the number of UK-domiciled part-time students has been steadily falling as a proportion of the entire postgraduate cohort since 2004/05 (see BIS, 2010a; Universities UK, 2010).

- **Location of study:** 37% of students were distance learners, and 63% were campus based (studying face-to-face, Table 2.6). Part-time students were much more likely to be distance learners compared with full-time students (44% compared with eight per cent, Table 2.9). Considerably fewer young postgraduate taught students were distance learners (15%, Table 2.6).
- **Institution type**²: 19% were enrolled at specialist institutions (higher than found for postgraduates overall), 29% were studying at high tariff institutions, 29% at medium tariff institutions, and 24% at low tariff institutions (Table 2.5). Part-time students were more likely than full-time students to be in a specialist institution (21% compared with nine per cent) and marginally more likely to be in a low tariff institution (24% compared with 21%). Part-time students were therefore less likely to be in a high (27%) or medium tariff institution (27%) compared with full-time students (35 and 34% respectively, Table 2.8). Young postgraduate taught students had a different study profile, and were more likely than mature postgraduate taught students to be studying at high tariff institutions (49%) but were less likely to be at specialist or low tariff institutions (seven and 13%, Table 2.5).
- **Length of study:** Mature postgraduate taught students' greater likelihood of studying part-time was reflected in their longer estimated duration of current studies. Just 20%

¹ Whether part-time or full-time was defined by the student themselves, based on their registering status

² This typology has been derived by HEFCE using data from the 2011/12 academic year. English Higher Education Institutions are grouped using the average tariff score of young UK-domiciled undergraduate. Specialist institutions, those with at least 60 per cent of their provision concentrated in one or two subjects are separated out. The remaining institutions are ranked by average tariff score, and then grouped into thirds: those in the top third are classified as high tariff institutions and those in the bottom third are classified as low tariff institutions.

of all mature postgraduate taught students reported that their current studies would last one year. However, 44% expected their programme to last two years and a further 27% expected it to take three years to complete their programme. Few, eight per cent, anticipated that their programme would last more than four years (Table 2.6). Generally full-time students expected to finish their studies within one year (76%), whereas part-time students expected to finish after two to three years (84%, Table 2.9). Young postgraduate taught students were considerably more likely to complete their studies over a shorter period than mature postgraduate taught students. Again mirroring the pattern of study mode, 62% of young postgraduate taught students expected to finish in one year (Table 2.6).

- **Year of study:** 53% of mature postgraduate taught students were in the first year (or only year) of their programme, starting in or after September 2013. However 47% were further into their courses reflecting the greater likelihood of studying part-time (Table 2.6). Indeed, whilst 81% of full-time students were in their first (and potentially only) year of study, 55% of part-time students were further into their courses (Table 2.9).
- **Subject of study:** Social science subjects were the most common area of study among mature postgraduate taught students (36%, this group includes business and administrative studies). This was followed by: biomedical sciences (18%), physical sciences and engineering (15%) and education (11%). Relatively few (just six per cent) studied biological sciences (Table 2.7). Education courses were much more common among part-time students than full-time students (13% compared with three per cent), and full-time students were more likely to have studied social sciences (42% compared with 35%, Table 2.10). Among young postgraduate taught students, social sciences were also the most common subject studied (38%). However young postgraduate taught students were much more likely than mature postgraduate taught students to be studying biological sciences (13%) but were less likely to be studying either biomedical sciences (12%) or education (four per cent, Table 2.7).

The research literature highlights how enrolment in postgraduate taught courses in clinical subjects, education and subjects allied to medicine has grown significantly over the past 10 years (clinical subject courses saw an 87% increase in enrolments between 2002/03 and 2011/12) (HEFCE, 2014). This is likely to reflect the professionalisation of some roles, particularly in health and social care (e.g. nursing, paramedics, see also Universities UK, 2010).

There were differences in the profile of mature postgraduate taught students enrolled on different subjects of study (see Tables A2.5 to A2.6):

- Biomedical sciences students were relatively more likely to be mid-career age (45%) and female (79%), and to have either studied at a high tariff (31%) or low tariff (31%) institution than mature postgraduate taught students as a whole.
- Biological sciences students were relatively more likely to be early-career age (56%), marginally more likely to be female (58%), to have studied at medium tariff institutions (45%) and studied full-time (28%).
- Physical sciences and engineering students were relatively more likely to be early-career age (62%), this group were heavily male dominated (72%), and

were more likely to have studied at a medium tariff institution (31%) and marginally more likely to study full-time (24%)

- Social sciences students, given the size of the cohort, tended to mirror the overall profile of mature postgraduate taught students with one or two small differences (they were marginally more likely to be male (50%) and study full-time (24%))
- Arts and humanities students were much more likely to be late-career age (26%), to study part-time (82%) and to study at a specialist (23%) or high tariff institution (35%)
- Education students were more likely to be mid-career age (43%), female (71%) and study part-time (94%).

Table 2.5: Institution type for tariff purposes (column %) – all UK domiciled postgraduates

Tariff category *	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Specialist	7	19	3	10	5	11	11
High	49	29	82	55	34	24	39
Medium	31	29	10	16	35	31	28
Low	13	24	4	18	25	33	22
Other	0	0	1	0	1	0	0
<i>Unweighted bases</i>	1,459	2,310	887	1,313	502	774	7,247
<i>Weighted bases</i>	1,222	1,715	475	683	748	1,563	6,408

Base: All UK postgraduate students; * indicates statistically significant difference (at the 95% level).

To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 2.6: Mode of study, duration of course, start date and primary location of study (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Mode of study*							
Full-time	69	21	91	46	72	19	44
Part-time	31	79	9	54	28	81	56
Duration of current studies*							
1	62	20	2	1	64	49	36
2	27	44	1	1	23	31	27
3	9	27	50	32	5	11	19
4	1	4	42	21	6	4	8
5	0	3	2	17	1	4	4
6	0	1	3	20	0	1	3
7 years or more	0	0	2	9	-	1	1
Date started programme*							
After Sept 2013 (1 st year)	78	53	36	26	77	70	60
1 Jan 2013 to 31 Aug 2013	2	6	5	7	6	7	6
1 Sept 2012 to 31 Dec 2012	15	22	23	19	11	12	17
1 Sept 2011 to 31 Aug 2012	4	12	23	21	3	6	10
Before 1 Sept 2011	1	8	14	28	2	4	7
Primary location of study*							
Campus-based (face-to-face)	85	63	90	59	61	46	65
Distance learner	15	37	10	41	39	54	35
<i>Unweighted bases</i>	1,575	2,379	995	1,437	534	803	7,724
<i>Weighted bases</i>	1,323	1,763	535	738	799	1,613	6,771

Base: All UK postgraduate students; * indicates statistically significant difference (at the 95% level).

To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 2.7: Postgraduate subject of study (column %) – all UK domiciled postgraduates

Subject*	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Biomedical sciences	12	18	12	20	16	25	18
Biological sciences	13	6	25	10	1	2	8
Physical sciences and engineering	19	15	41	20	9	6	16
Social sciences	38	36	8	19	19	23	27
Arts and humanities	10	9	12	16	1	1	7
Education	4	11	1	11	54	40	21
Combined/ other	4	5	2	3	1	3	3
<i>Unweighted bases</i>	<i>1,576</i>	<i>2,383</i>	<i>995</i>	<i>1,438</i>	<i>533</i>	<i>805</i>	<i>7,731</i>
<i>Weighted bases</i>	<i>1,324</i>	<i>1,766</i>	<i>535</i>	<i>738</i>	<i>798</i>	<i>1,619</i>	<i>6,782</i>

Base: All UK postgraduate students; * indicates statistically significant difference (at the 95% level). To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 2.8: Institution type for tariff purposes by mode of study (column %) – mature UK domiciled PGT students

Tariff category*	Full-time	Part-time	Total
Specialist	9	21	19
High	35	27	29
Medium	34	27	29
Low	21	24	24
<i>Unweighted bases</i>	<i>616</i>	<i>1,693</i>	<i>2,310</i>
<i>Weighted bases</i>	<i>355</i>	<i>1,359</i>	<i>1,715</i>

Base: Mature UK postgraduate taught students; * indicates statistically significant difference (at the 95% level). To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 2.9: Duration of course, start date and primary location of study by mode of study (column %) – mature UK domiciled PGT students

	Full-time	Part-time	Total
Duration of current studies			
1	76	5	20
2	20	51	44
3	3	33	27
4	0	5	4
5	0	4	3
6	0	2	1
7 years or more	0	0	0
Date started programme*			
After Sept 2013 (1 st year)	81	45	53
1 Jan 2013 to 31 Aug 2013	4	6	6
1 Sept 2012 to 31 Dec 2012	12	25	22
1 Sept 2011 to 31 Aug 2012	1	15	12
Before 1 Sept 2011	1	9	8
Primary location of study*			
Campus-based (face-to-face)	92	56	63
Distance learner	8	44	37
<i>Unweighted bases</i>	637	1740	2,379
<i>Weighted bases</i>	367	1395	1,763

Base: Mature UK postgraduate taught students; * indicates statistically significant difference (at the 95% level).

Table 2.10: Postgraduate subject of study by mode of study (column %) – mature UK domiciled postgraduate taught students

Subject*	Full-time	Part-time	Total
Biomedical sciences	17	18	18
Biological sciences	8	5	6
Physical sciences and engineering	18	15	15
Social sciences	42	35	36
Arts and humanities	7	9	9
Education	3	13	11
Combined/ other	4	5	5
<i>Unweighted bases</i>	638	1,744	2,383
<i>Weighted bases</i>	367	1,398	1,766

Base: Mature UK postgraduate taught students; * indicates statistically significant difference (at the 95% level).

3 Deciding on postgraduate study

This chapter explores the motivations that factor in mature entrants decisions to study at postgraduate taught level, and why students decide that now is the right time for them to embark on their studies. It also examines the factors that influence specific study decisions – where to study and mode of study. Lastly this chapter develops a picture of individuals' anticipated benefits for postgraduate study – where they expect their experience to take them and what they plan to do next.

3.1 Key findings for UK domiciled mature postgraduate taught students

1. Students had a mix of extrinsic career-related and intrinsic interest-related motivations to undertake postgraduate taught study.
2. In the main, students were motivated by a general sense of wanting to improve their employability (60%) and skills (specialist/depth skills, 50%; broader skills, 47%). They were undertaking postgraduate taught study with a specific career in mind.
3. Five distinct motivation types/clusters were identified: employed career progressors (33%), career changers (26%), those training for a specific profession (seven per cent), the academically motivated (15%), and those with multiple motivations (extrinsic and intrinsic, 19%).
4. Mature postgraduate taught students in their early career were more likely to be training for a specific profession (accounting for 68% of students in the cluster), whereas those mid-career were more likely to be career changers (41% of the cluster) or more commonly to be employed career progressors (again 41% of the cluster).
5. Those studying full-time were relatively more likely to do so in order to enter or change a career (accounting for 40% of those training for a specific career, and 28% of career changers) whereas those studying part-time (and working alongside their studies) were more likely to do so in order to progress within their current career (accounting for 90% of employed career progressors).
6. Interest in the subject was also an important driver (61%) to postgraduate taught study, particularly for older mature postgraduate taught students (68% among those aged 51 to 55, and 71% among those aged over 55). Older mature students (those aged over 50) accounted for 22% of the academically motivated cluster – the group driven by subject and/or academic interests.
7. Extrinsic and intrinsic motivations operate in different directions when explored by age. Career motivators fell with age (and were lowest when individuals were in their late career/aged over 50). Conversely the likelihood of undertaking postgraduate study for interest reasons was highest when students were in their late career.
8. A change in the labour market, offer of support for funding and a change in personal circumstances could act as triggers to postgraduate study. These triggers could encourage individuals to consider postgraduate study for the first time or enable those with a long-held intention to take-up postgraduate study.

9. Location (51%), flexibility (44%) and reputation (of institution, 39%) were the most important factors influencing institutional choice. These factors were more important than costs (15%) and availability of funding (17%). Location and flexible delivery were central considerations for those planning to study part-time, whereas location and reputation were more important to those planning to study full-time and/or aiming for a high tariff or specialist institution. It was important to students that they had a good local option as they tended to be geographically immobile. This local option needed to offer them the right course and a good fit with their existing commitments and expectations of the higher education experience.
10. Choice of part-time mode was governed by the need to continue in work (80%) and take account of family commitments (27%), but also in order to spread the costs of study as full-time study was considered unaffordable (35%).
11. Eighty per cent of students worked alongside their studies and employers therefore had the potential to influence study decisions. Employers had the most influence over the decision to undertake postgraduate study (25% were influenced 'a lot') and whether to study full-time or part-time (32%), but had relatively little influence over the choice of course (19%) or institution (16%).
12. Employers tended to influence study decisions when the course was relevant to the job role, the qualification was valued by employers, and/or students needed the support of employers to facilitate take-up of postgraduate study.
13. Motivations to study were closely linked to the anticipated outcomes from postgraduate study. Most commonly students expected to continue in their current role with their existing employer immediately following their studies (42%), and longer-term anticipated a professional career related to their postgraduate study (67%). They also anticipated that their studies would lead to better pay (52%) and/or promotion (49%); and more job choices (47%).
14. Twenty-four per cent of mature postgraduate taught students had taken their course in order to progress to a higher level of study, and 22% planned to go on to further study such as a PhD immediately after completing their course. Further study intentions were considerably higher among young postgraduate taught students, with 39% planning to go on at some time, and 28% planning to do so immediately (Section 3.9)

3.2 Overview of motivations to postgraduate study

The survey asked students to report what motivated them to undertake postgraduate study. They were asked to select from a given list of 21 possible motivators all those that applied to them (a multiple response question). They were then asked to choose from the same list which they considered to be their main reason for studying for a postgraduate qualification.

For UK domiciled mature postgraduate taught students, by far the most commonly cited motivators were an interest in their subject (61%) and a desire to improve employment prospects (60%) – an intrinsic or internal motivator and an extrinsic or external motivator (see below). Other commonly reported motivators were: to progress in their current career (51%, higher than found across all postgraduates), to develop specialist skills and knowledge (50%), and to develop a broader range of skills and knowledge (47%, again higher than found across all postgraduates, Table 3.1). Other motivators included:

- **Love of study:** Another group of motivations related to their experience of higher education: feeling like a natural step (37%), wanting to continue with study (31%), and because they had enjoyed their previous studies (26%). All these were lower proportions than found across the whole UK domiciled postgraduate cohort. This group also included developing professional networks (29%), proving themselves capable of postgraduate study (29%) and wanting to progress to a higher level qualification such as a PhD (24%).
- **Career change or entry:** 28% had chosen their course in order to change their career (more common among mature postgraduate taught than postgraduates as a whole), 18% were taking their course as it was a requirement to enter their chosen profession, but relatively few (14%) were aiming for a career in higher education.
- **Encouragement and/or necessity:** 21% were motivated to undertake postgraduate taught study as funding was available for them to do so, and 14% were encouraged by their current employer. Few were encouraged to study by a former tutor (eight per cent), or because it was a requirement of their current job (seven per cent). (See also HEFCE, 2013c; Moore et al., 2013; and Loo et al., 2011; which also discuss the role of encouragement or pressure from a student's immediate social network of friends, family or employers in postgraduate study decisions).
- **Little alternative:** Few were motivated to undertake a postgraduate taught programme because they could not find a suitable job (seven per cent) or saw postgraduate study as a way to postpone or avoid the job market (one per cent).

In the main, UK domiciled mature postgraduate taught students were motivated by a general sense of wanting to improve their employability and skills. They were undertaking postgraduate taught study with a specific career in mind yet interest in the subject was also an important driver for this group towards postgraduate study. However when these students selected their main motivation, career and employment reasons were the most common – again either to improve prospects generally (18%) or more specifically to progress in their current career (17%) – more so than interest (11%, Table 3.1).

Although the most commonly cited motivators among young postgraduate taught students echoed those of their mature peers, there were some clear age differences in motivations within the UK domiciled postgraduate taught student population:

- **Young postgraduate taught students** were much more likely to cite the desire to improve employment prospects as a motivator or their main motivator (73% and 23%) than mature postgraduate taught students. Young postgraduate taught students were also more likely to be taking their course in order to enter rather than progress in a career (37 and 31% respectively), the opposite pattern to that found among mature postgraduate taught students. Young postgraduate taught students were relatively more likely than mature postgraduate taught students to see their course as a natural step, to want to continue with studying, and to be motivated to study at postgraduate level because they had enjoyed their previous higher education study (46, 46 and 38% respectively, see also Bowman, 2005 who describes how younger postgraduate taught students may continue to postgraduate study to avoid disrupting their existing student lifestyle). Similarly they were more likely to decide to undertake postgraduate taught study because they were encouraged by a previous tutor (19%) and in order to progress on to a higher level of study (39%). However they were less likely to be

motivated by availability of funding (13%) and more likely to be motivated by labour market difficulties (inability to find a suitable job, 15%; or to postpone job-hunting, 14%, Table 3.1).

Table 3.1: Motivations for postgraduate study (column %) – all UK domiciled postgraduates

Motivations	All motivations [#]			Main motivation		
	Young PGT	Mature PGT	All PGs (age and level)	Young PGT	Mature PGT	All PGs (age and level)
Interested in the subject	68	61	60	11	11	10
To improve employment prospects	73	60	57	23	18	14
To develop specialist skills and knowledge	55	50	48	7	9	8
To progress in current career	31	51	45	8	17	14
To develop broader range of skills and knowledge	47	47	42	5	6	4
Felt like a natural step	46	37	42	5	3	5
Wanted to continue studying	46	31	35	4	3	3
Requirement to enter chosen profession	37	18	33	11	6	13
Had enjoyed previous HE studies	38	26	31			
To progress to a higher level of study	39	24	30	8	5	6
Develop professional networks	32	29	27	1	1	1
Funding available	13	21	24	1	2	2
To prove was capable of postgraduate study	24	29	22	1	3	2
Want a career in HE	19	14	21	4	3	6
To change current career	12	28	19	3	10	6
Encouraged by a former academic tutor/supervisor	19	8	16	0	0	1
Encouraged by an employer	6	14	12	0	1	1
Requirement of current job	4	7	9	2	2	3
Had been unable to find a suitable job	15	7	9	3	1	2
To postpone job-hunting	14	1	5	1	0	0
Other reason	3	5	4	1	1	1
<i>Unweighted bases</i>	<i>1,576</i>	<i>2,383</i>	<i>7,732</i>	<i>1,399</i>	<i>2,009</i>	<i>6,652</i>
<i>Weighted bases</i>	<i>1,324</i>	<i>1,766</i>	<i>6,780</i>	<i>1,170</i>	<i>1,499</i>	<i>5,751</i>

Base: All UK postgraduate students, [#]multiple response question so sum may be greater than 100%
To note: PGT is postgraduate taught, PGR is postgraduate research, PG is postgraduate.

3.2.1 Introducing a typology of motivations

The survey results indicate that students have multiple and interacting motivations that factor in their decision to study at postgraduate level. To explore this a little further, Latent Class Analysis¹ was used to segment the survey respondents into groups or clusters that share a similar pattern or profile of motivations. The analysis identified five distinct motivation types (clusters of people sharing a similar motivation profile) among the overall UK domiciled student population (Table 3.2). The resulting typology was then used to explore the features of these groups.

Many characteristics were significantly associated with the motivations typology, suggesting that each group had a distinct demographic and study profile. Indeed, there were significant differences by mode of study (see Table 3.3). Similarly age, employment status, tariff group, subject of study, mode of study, undergraduate fee regime, whether the student had a break of two or more years between their undergraduate and postgraduate courses, and whether the student had an outstanding student loan, were also significantly associated with the motivation groups for mature postgraduate taught students (see Tables A3.4 to A3.7).

The first four groups were:

1. **Employed career progressors:** These students were primarily motivated by a desire to progress in their current careers, and accounted for 33% of UK domiciled mature postgraduate taught students. Mature postgraduate taught students were much more likely to be in this group than young postgraduate taught students (where just 12% were deemed to be employed career progressors).
2. **Career changers:** These students were primarily motivated by a desire to change career and up-skill to improve their employment prospects, and accounted for 26% of UK domiciled mature postgraduate taught students. A similar proportion of young postgraduate taught students were in this group (28%).
3. **Academically motivated:** These students had an intrinsic interest in a particular subject and saw postgraduate study as the natural next step in their academic journey, in some cases as a route to an academic career. This group accounted for 15% of UK domiciled mature postgraduate taught students (and similarly 15% of young postgraduate taught students were in this group).
4. **Training for a specific profession:** These students were primarily motivated by a desire to enter a particular profession, which required a specific postgraduate qualification, and accounted for seven per cent UK domiciled mature postgraduate

¹ Latent Class Analysis is an approach widely used in commercial and marketing analyses to segment the population into distinct, non-overlapping classes (or groups of people) where each class shares a similar pattern or profile of responses. Essentially, Latent Class Analysis consists of first identifying the number of classes that best fit the data, then generating probabilities, per respondent, of class membership. In this case every respondent in the dataset was assigned to a class where they were most similar to the others in terms of their responses to the multiple response motivation question (ie all motivations not just main motivation). The software Latent Gold was used for this analysis.

taught students. This group accounted for a higher proportion of young postgraduate taught students (12%).

A final fifth group emerged from the analysis which was notable for the large number of (intrinsic and extrinsic) motivations cited for undertaking postgraduate study:

5. **Multiple motivations:** These students had multiple motivations (including career and interest-related drivers) for undertaking postgraduate study, and accounted for 19% of UK domiciled mature postgraduate taught students (see Table 3.2). Mature postgraduate taught students were less likely to be in this group than young postgraduate taught students, or indeed UK-domiciled postgraduates as a whole. However mature postgraduate taught students in this group were the most likely to have studied for an undergraduate degree from 2006 onwards (therefore to have paid higher tuition fees), they were the least likely to have had a break of two years or more between their undergraduate and postgraduate courses (60%), and were considerably more likely to have an outstanding student loan (41%).

This group fits with wider research suggesting that students have multiple and interacting motivations – both extrinsic and intrinsic – that factor into their postgraduate study, that the aims and reasons for participating in postgraduate level study may not always be clear to the students themselves (Bowman, 2005; Jackson and Jamieson, 2009; and Ho and Hong, 2012).

The typologies are explored further below, separating out extrinsic motivators from intrinsic motivators, and exploring the characteristics most associated with these drivers.

Table 3.2: Overview of the typology of motivations – highlighting mature UK domiciled postgraduate taught students

Cluster	Nature of primary motivation	Proportion of MPGT students (%)	Proportion of YPGT students (%)	Proportion of all PG students (%)
Employed career progressors	Extrinsic	33	12	25
Career changers	Extrinsic	26	28	19
Multiple motivations	Extrinsic and intrinsic	19	34	25
Academically motivated	Intrinsic	15	15	17
Training for a specific profession	Extrinsic	7	12	13
All <i>Unweighted base</i>		100 2,003	100 1,399	100 6,642

Base: All UK postgraduate students: mature postgraduate taught (MPGT) and young postgraduate taught (YPGT) shown separately. PG is postgraduate.

Table 3.3: Motivation typology by postgraduate study characteristics (column %, and row %) – mature UK domiciled postgraduate taught students

Cluster	Mode of study (col %)*			Mode of study (row %)*	
	FT	PT	All	FT	PT
Multiple motivations	24	18	19	24	76
Employed career progressors	16	37	33	10	90
Career changers	36	23	26	28	72
Academically motivated	10	17	15	13	87
Specific profession	14	5	7	40	60
All	100	100	100	21	79
<i>Unweighted bases</i>	512	1,490	2,003	512	1,490
<i>Weighted bases</i>	294	1,202	1,496	294	1,202

Base: Mature UK PGT students; * indicates statistically significant difference (at the 95% level). To note: FT is full-time, PT is part-time

3.3 Career (extrinsic) motivations

As indicated in the overview above, extrinsic motivators – where individuals undertake study in order to attain an external reward, generally employment related outcomes – were key for UK domiciled mature postgraduate taught students. This fits with wider research which shows extrinsic motivators to be particularly important to mature postgraduates (Hodsdon and Buckley, 2011; McVitty and Morris, 2012; and Moore et al., 2013). The precise nature of these extrinsic motivators can reflect not only students' current employment situations and career goals but also the nature of their postgraduate study, such as subject studied (see also HEFCE, 2013b; Leman et al., 2013; McCulloch and Thomas, 2013; Morgan, 2013; Ho and Hong, 2012; Swain et al., 2007; and Bowman, 2005).

There were three groups of extrinsically motivated UK domiciled postgraduate taught students (see Tables A3.4 to A3.7):

- **Employed career progressors:** who were primarily motivated by a desire to progress in their current careers and also to develop a more specialist set of skills. These students were the most likely to be in paid employment (94%), and, in turn, to be studying part-time (90%), and to be in the mid-career age group (41% were aged 36 to 50). In terms of their study characteristics, they were more likely than mature postgraduate taught students overall to be studying biomedical sciences (27%) and education (16%) courses and to be enrolled at low tariff institutions (31%). Students in this group were also more likely to have been part of the 1998-2005 fee regime at undergraduate level (i.e. paying £1,000 pa, 52%). Employed career progressors were considerably more common among the mature postgraduate taught cohort than across all UK domiciled postgraduates (33% compared with 25%).

The interviews with UK domiciled mature postgraduate taught students confirmed the importance of career progression motivations. These students tended to have established careers and many years of experience in their chosen field. They viewed their postgraduate studies as a way to maintain their career trajectory or advance further, access higher levels of management and develop professional networks. Postgraduate study was also a way for these mature students to: a) catch-up with

young entrants who were entering the workforce with postgraduate qualifications; b) update their technical skills, c) validate their skills with a professional qualification, and send signals to employers about the level and quality of their work experience; and d) future-proof their careers in the event of difficult labour market conditions or redundancies. Feedback from Admissions Tutors noted how, due to the skills-based nature of their programmes, mature postgraduate taught students often anticipated an immediate career outcome from their studies.

- **Career changers:** those primarily motivated by a desire to change career and up-skill to improve their employment prospects. They were more likely to be studying full-time (28%) and at a specialist institution (23%), but were less likely to be in paid employment (71%) than mature postgraduate taught students overall. As found for the 'employed career progressors' group, a higher than average proportion of career changers were mid-career/aged between 36 and 50 (41%). Students in this group were also more likely to be studying social sciences (48%, which reflects the relatively common practice of switching discipline between undergraduate and postgraduate study, and to shift towards social sciences, see Chapter 4). Career changers were considerably more common among the mature postgraduate taught cohort than across all UK domiciled postgraduates (26% compared with 19%).

Feedback from Admissions Tutors and interviews with UK domiciled mature postgraduate taught students indicated how the desire to re-train could result from an interruption to their careers such as redundancy or raising a family. Career changers could also be: a) aiming for a sideways move into a related field rather than a complete shift in focus; b) looking to develop their hobby into a career; or, c) for those entering the final phase of their working life, using postgraduate study to move into an occupation that gave them greater flexibility to phase into their retirement and supplement pension income.

- **Training for a specific profession:** students who were motivated in the main by a desire to enter a particular profession which required a specific postgraduate qualification. They had the youngest age profile (68% were aged 26-35/early career), were the least likely to be in paid employment (69%) and the most likely to be studying full-time (40%), at high tariff institutions (34%) and medium tariff institutions (37%). They were also more likely to study biological sciences (11%). Those training for a specific profession were more likely to have studied for their undergraduate degree between 1998 and 2005 (thus paying £1,000 pa, 51%), and the group most likely to have an outstanding Student Loan (53%).

Feedback from Admissions Tutors confirms that young postgraduate taught students were more likely to be studying to improve their chances of entering their career of choice. In addition, staff felt young entrants opted for postgraduate taught study out of concerns that they would be unable to find graduate work in the difficult economic climate. These students wanted to do something constructive to further their employability and make themselves more attractive to employers in a tight labour market (see also Loo et al., 2011; Wakeling and Kyriacou, 2010; Tobbell et al., 2008; termed 'credential inflation', Collins, 1979¹). Young entrants were also thought to opt

¹ This is process where higher enrolments at one educational level drive a subsequent increase in enrolments at the next level.

for postgraduate study to keep up the momentum of study after their undergraduate degrees (getting their Masters out of the way before commencing work permanently). Thus young postgraduate taught students were more likely to anticipate a longer-term benefit to their studies.

Two clear messages emerge. Firstly, those studying full-time were relatively more likely to do so in order to enter or change a career; whereas those studying part-time (and working alongside their studies) were more likely to do so in order to progress within their current career. Secondly, the likelihood of undertaking postgraduate study for career reasons (progressing, changing or entering a career) falls with age, and is lowest when individuals are in their late career/aged over 50. Those in their early career were more likely to be studying to enter a career, whereas those mid-career were more likely to be looking to change career or more commonly to progress in their existing careers.

3.4 Interest and personal development (intrinsic) motivations

Intrinsic motivations – those that relate to perceived internal rewards such as interest in (or passion for) the subject of study, personal challenge and self-fulfilment – were also important drivers to taking up postgraduate taught study (also see HEFCE, 2013c; Morgan, 2013; Loo et al., 2011; Wakeling and Kyriacou, 2010; Davies et al., 2002; Hesketh and Knight, 1999). Again the likelihood of citing intrinsic drivers to postgraduate study appeared to be strongly linked to the nature of study.

The typology identified one group of UK domiciled mature postgraduate taught students who were particularly intrinsically motivated:

- **Academically motivated:** This group were primarily motivated by subject interest but also wanted to continue studying, saw postgraduate study as the natural next step in their academic journey and a way to prove their capability of higher level study. These students were much more likely than other UK domiciled mature postgraduate taught students to be in their late careers/aged over 51 (22% compared to an overall average of seven per cent). The academically motivated group were also more likely to be studying part-time (87%). In addition, they were the most likely to be studying at specialist institutions (30%); and considerably more likely to be studying arts and humanities (24%) (see also Bennett and Turner, 2013; Hodsdon and Buckley, 2011; Hunt et al., 2010; Swain et al., 2007).

Feedback from Admissions Tutors and UK domiciled mature postgraduate taught students confirms the link between intrinsic motivations and age. Staff felt that although intrinsic motivations were less prevalent in the current economic climate (with limited funding opportunities and contractions in the labour market), mature students who had the financial means to support themselves continued to be more intrinsically motivated than others. Students themselves indicated that for those in their late careers (50 and older) intrinsic motivators were the overriding motivation to study a postgraduate level qualification. Students who were retired or nearing retirement often wanted to pursue interests that were unrelated to their work. They now had the time to study a lifelong interest as they had fewer work and family commitments. However all interviewees discussed the importance of being interested in the subject they were studying, so if interest is not a major driver it appears to be a secondary and necessary condition for postgraduate study.

These qualitative insights indicated that intrinsic motivations were seen as more than wanting to pursue personal interests and deepening an understanding of a particular subject. They were also described as the desire to: a) improve personal effectiveness and professional competence, and raise their profile among peers; b) be in a learning environment, to reflect, discuss and participate in wider university activities, meet like-minded people and develop friendships/networks; c) prove something to themselves and make up for a poor undergraduate experience or choice (a second chance to prove themselves capable of HE); and d) achieve personal satisfaction, often away from the work environment, through setting and achieving a personal intellectual challenge. See also Jackson and Jamieson (2009) who talk about mature students returning to study in later life to *'give meaning to life in retirement'*, or to cope with life transitions such as divorce or an *'empty nest'*.

3.5 Summarising the relationship between motivators and age

The survey results indicated that the likelihood of undertaking postgraduate study for career reasons falls when students are in their late career (aged over 50): either to enter a career, change career or enhance career. The likelihood of engaging in postgraduate study to progress in a career was most common among those in their late 20s through to those in their mid-40s, and then fell with age. The likelihood of citing career change as a driver increased with age to late 30s then fell (to a low of 11% among those over 55). The likelihood of citing entering their chosen profession as a driver was highest among those in their 20s, falling with age (again to a low of six per cent for those over 55; this same pattern was noticed for the desire to improve employment prospects more generally). Conversely interest reasons were significantly more common among the late career group, rising to a high of 71% among those over 55. Extrinsic and intrinsic motivations operate in opposite directions when explored by age (see Figure A3.1).

Additional analysis of the Postgraduate Taught Experience Survey 2013 confirms these age patterns. Analysis of the Postgraduate Taught Experience Survey shows that most commonly postgraduate taught students cited wanting to 'progress in my current career' and the likelihood increased with age to mid-30s and then fell gradually until finally falling steeply from 50s onwards. The second most common motivator was 'to improve my employment prospects' and this fell steadily as the age of respondent increased – from a high of 67% among those aged 25 or less to a low of 22% for those aged 56 or more. Undertaking postgraduate study to enable a change in career direction appears to follow the pattern for progressing in a career, increasing and then falling with age but the curve is relatively shallow and affects only a small proportion of postgraduate taught students (20%). In contrast, the likelihood of personal interest (the third most common response) driving postgraduate study increased with age, and from the early 50s onwards it became the most common motivator to postgraduate study (see Figure A3.2). The direction of these patterns remains largely consistent when controlling for subject of study.

3.6 How motivations develop over time

The feedback from Admissions Tutors and interviews with UK domiciled mature postgraduate taught students highlights how motivations and intentions were not static and instead developed over time and were related to work, learning and family life. For some mature postgraduate taught students the decision-making process had been relatively quick, for others the desire to undertake postgraduate study had been a slow burn, with

the origins of their decision stemming from many years ago (sometimes during their undergraduate studies). This fits with wider research indicating that the decision to enter into further study is likely to result from a prolonged and complex decision making process, rather than a decision taken at a single point in time¹. Also that different motivating factors acquire salience as an individual's life circumstances change (based on the Futuretrack research²; Jackson and Jamieson, 2009; and Davies et al., 2002).

All the UK domiciled mature postgraduate taught students interviewed explained why they were making the decision to undertake postgraduate study now rather than at some other time (past or future). They described three types of triggers, triggers that either encouraged those who had not previously considered postgraduate study to do so or enabled those with a long held intention to do so (essentially reigniting their interest in learning):

1. triggers related to the labour market, such as redundancy or a feeling of career stagnation, or for older individuals, having a perceived finite period left for work and thus see a return on their investment in study;
2. triggers related to funding, such as their employer or family member offering to fund their studies; or receiving a personal windfall (see also Morgan, 2013; HEFCE, 2013c; NUS, 2010); and
3. triggers related to personal circumstances and the removal of perceived constraints, such as children growing older and needing less support and thus creating windows of opportunity for study.

3.7 Factors influencing study decisions

3.7.1 Choosing the postgraduate institution

Exploring drivers for choice of university among UK domiciled mature postgraduate taught students, the survey found (Table 3.4 and 3.5, and Tables A3.8 to A3.11):

- **Location:** This was by far the most common factor in the university choice of mature postgraduate taught students, 51%, and particularly common among those studying full-time rather than part-time (56 and 50% respectively). Just 17% of mature postgraduate taught students (18% of part-time and 11% of full-time) felt they had only one option for their programme. Location was also more likely to be cited by: older students (those over 50, 55%), those studying arts and humanities subjects and biological sciences (58 and 62%), and those who chose medium and low tariff universities (54%). These patterns reflect the relative geographical immobility of mature postgraduate taught students, who have work and family commitments that tie them to a particular location (see Chapter 6).

¹ Learning from Futuretrack: Deciding to undertake postgraduate study (BIS, 2016).

² The Futuretrack research programme has tracked full-time applicants to HE in 2006 for six years as they made the journey into and through university and college and into the labour market.

Feedback from Admissions Tutors and interviews with UK domiciled mature postgraduate taught students confirmed the importance of convenience when selecting an institution, with students wanting an institution located close to where they lived and/or worked. Students were fairly constrained in the postgraduate options available to them as they had limited geographical mobility. They sought either distance-learning options or provision available within a reasonable commuting distance from their home. They therefore tended to have researched and considered provision at a limited number of local options, and for many this meant only one choice. There were examples of mature postgraduate taught students waiting for a suitable course in their chosen subject to become available at their local institution. Mature students therefore needed the right option locally in order to progress to postgraduate taught study.

- **Flexibility:** Unsurprisingly flexible programme delivery, enabling mature postgraduate taught students to fit study around wider commitments, also commonly factored in the choice of institution (at 44% this was the second most cited factor in institutional choice). Flexible delivery was a more common factor in mature postgraduate taught students' choices than found for postgraduate students as a whole. This was the most important factor in institution choice for part-time mature postgraduate taught students (51%, whereas this was considerably less likely to feature among the concerns of full-time mature postgraduate taught students (15%). These patterns reflect the greater likelihood that mature postgraduate taught students needed to contribute towards their own study costs and to do so by earning alongside learning (see Chapter 5). Flexibility was also more likely to be cited by those attending specialist institutions (62%).

Feedback from Admissions Tutors highlighted that the flexibilities desired by mature postgraduate taught students included: the times of the day courses were offered; whether courses were offered on a modular basis, enabling applicants to complete the course in blocks; and the ability to transfer course credits if applicants anticipated moving having started a course.

- **Reputation:** This was also important to mature postgraduate taught students (but less commonly cited than found across postgraduates as a whole). This included: reputation of the institution (39%), chosen subject (32%), and department (20%). Other aspects of reputation were less likely to factor in mature postgraduate taught students decisions, such as: recommendation (16%), graduate employment prospects (13%), and employer endorsement (nine per cent). Full-time students were more likely to cite these reputation factors in their choice of institution than part-time students: institution (44% compared with 38%), subject (39% compared with 30%) and department (24% compared with 18%); as well as graduate employment prospects (20% compared with 11%). Reputational factors were relatively more important to: those studying at specialist or high tariff institutions (with the exception of employer endorsement which was more important to those at medium/low tariff institutions), male students rather than female students, those studying arts and humanities subjects; and were marginally more important to those in their mid-career (i.e. aged 36 to 50).

Feedback from Admissions Tutors and interviews with UK domiciled mature postgraduate taught students also highlighted the importance of quality considerations when selecting an institution, despite many having a limited number of institutions

available. Institutional quality was judged in terms of: reputation with employers and professional bodies, and/or links with industry; position/rating in league tables; and quality and calibre of tutors (ensuring original and up-to-date knowledge informed course content).

- **Familiarity**, whether they had studied at the same institution before, was relatively low on the list of mature postgraduate taught students' priorities (and there was no difference here between full-time and part-time students). Just 18% cited this as a factor in their choice, and this was lower than found across postgraduates as a whole (25%). However this does reflect the proportion of mature postgraduate taught students who returned to their undergraduate institution to take their postgraduate programme (20%, see Chapter 4). Those most likely to cite familiarity as a factor in their choice of institution were: those studying at low tariff institutions (27%), those following education and biomedical sciences programmes (27 and 23%), and those over 50 (25%).
- **Funding and costs**: 17% of mature postgraduate taught students felt that availability of funding factored in their decision of institution (a much lower proportion than found across postgraduates as a whole). Similarly 15% chose their university because the cost of their programme was lower than at other institutions. This reflects the lack of institutional funding available to postgraduate taught students (see Chapter 5) and the need to focus on local (and thus potentially limited) study options, particularly among part-time students. Students at high tariff institutions were the least likely to factor lower costs in their institution decisions (nine per cent). However, full-time students were more likely to be influenced by lower costs (18%), as were early career students (those aged 26 to 35, 17%), and male students (18%). Those studying biomedical sciences and education (34 and 22%) were more likely to be influenced by availability of funding (reflecting availability of limited government funding for health and education, see Chapter 5), and were correspondingly less likely to be influenced by lower costs.

The interviews with UK domiciled mature postgraduate taught students also confirmed the relatively low influence of notions of finance and relative costs of postgraduate study in the choice of university. However, Admissions Tutors felt that potential students were attracted to institutions that offered fee discounts and/or allowed flexibility in how fees were paid. For example, not having to pay full fees upfront and allowing payment in manageable instalments or by module.

- **On-course opportunities**: very few mature postgraduate taught students were influenced by specific course based factors. Just six per cent felt the way the programme was assessed influenced their choice of institution, and placement/employer interaction and international opportunities were a consideration for only three per cent of mature postgraduate taught students. Again this reflects the limited options for mature postgraduate taught students, but is also affected by this cohort's greater existing labour market experience and desire to progress rather than change or enter a career. On-course opportunities were relatively more important to full-time students (placements, nine per cent; international collaboration, seven per cent), biological sciences (placements, six per cent and international collaboration, six per cent) and arts and humanities students (placements, nine per cent). Assessment processes were relatively more important to older students (nine per cent among

those aged over 50, reflecting their concerns about re-engaging with higher education, see Chapter 6).

Although location was equally as important to young postgraduate taught students as it was to mature postgraduate taught students (53%), there were some clear age differences in factors influencing choice of institution within the UK domiciled postgraduate taught student population:

- **Young postgraduate taught students:** Flexible delivery was less important to young postgraduate taught students (20%, reflecting their fewer family and work commitments). All aspects of reputation were more important to young postgraduate taught students (institution, 51%; subject, 43%; and department, 34%), as were recommendation and graduate employment prospects (19 and 23%). Familiarity was also more likely to factor in young postgraduate taught students choice of institution (30%), reflecting the higher likelihood of staying on to study at their undergraduate institution (37%, see Chapter 4). Feedback from Admissions Tutors suggested staying on could be an active choice reflecting satisfaction with the staff and facilities offered or incentives such as fee discounts. However staying on could also result from inertia, lack of confidence to move on, or a default response/non-decision. The potential for lower tuition fees offered at universities was relatively more likely to influence the choices young postgraduate taught students (22%), however availability of funding had a lower influence (13%) than found for mature postgraduate taught students. Finally, on-course opportunities were relatively more important to young postgraduate taught students than mature postgraduate taught students (placements, 11%; and programme assessment, nine per cent)

The interviews with UK domiciled postgraduate taught students indicated two further (inter-related) influences on choice of institution:

- **Institutional fit:** In choosing an institution it was also important to mature postgraduate taught students that they could 'see themselves studying there'. This related to: a) the institution's culture and ethos representing a good fit with their own interests, lifestyle and personality; b) the composition/diversity of the student body; and c) the perception that course leaders would understand their needs to balance study with wider commitments. This is linked with flexibility (noted above) but also how welcome mature entrants were made to feel.
- **Experience of the application process:** The application process was one avenue of interaction with a shortlisted institution, and could provide mature postgraduate taught students with a sense of 'fit'. In the main, mature postgraduate taught students made their applications online and the process was straightforward, convenient and quick. However if students were able to speak to a course tutor during the application process this tended to buoy their confidence and motivate them to apply. Indeed, Admissions Tutors reflected how providing personalised support at the application stage was important, providing potential students with a point of contact to address concerns and provide information and advice in an informal but responsive way. Mature postgraduate taught students particularly valued gaining insight into the level of commitment and time required, how the course would work on a practical level, what support they would receive to help them return to HE, and the types of other students who might be on the course. However students could have difficulties with providing academic references and could find this off-putting (see also Chapter 6:

6.5). In some instances institutions had explained part way through the application process that other references would be considered, but mature postgraduate taught students were not always aware of this at the outset.

In summary, for UK domiciled mature postgraduate taught students, location, flexibility and reputation (perception of quality) were more important in the decision of where to study than costs and availability of funding and on-course opportunities. It was important to students that they had a good local option that offered them the right course and a 'good fit' with their existing commitments and expectations for the higher education experience.

Table 3.4: Reasons for choosing their postgraduate university (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Location of institution	53	51	42	50	57	46	50
Overall reputation of institution	51	39	51	43	42	28	41
Reputation in chosen subject area	43	32	50	40	39	25	36
Delivery of the programme is flexible enough to fit around my life	20	44	6	23	15	29	27
Reputation of department	34	20	45	35	27	12	25
Studied at same institution before	30	18	47	35	27	17	25
Funding was available to study particular programme	13	17	66	37	18	26	24
Recommendation	19	16	15	12	15	19	17
Graduates from this institution have good career	23	13	21	10	27	8	15
Only institution offering chosen programme	14	17	8	8	12	19	14
Cost of programme lower	22	15	3	4	7	4	11
Inspired to work with a particular academic	8	5	39	31	3	5	11
Employer advised or encouraged	5	9	5	8	8	17	10
The way the programme is assessed	9	6	1	3	4	5	6
Opportunities for work placements/working with employers	11	3	9	4	11	5	6
Opportunities for international collaboration/fieldwork opportunities	4	3	11	6	2	1	4
Cost of the programme higher	0	1	0	0	0	0	0
Other	6	9	7	14	9	10	9
<i>Unweighted bases</i>	1,576	2,381	995	1,438	534	804	7,730
<i>Weighted bases</i>	1,324	1,764	535	738	799	1,616	6,777

Base: All UK postgraduate students; multiple response question so sum may be greater than 100%. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 3.5: Reasons for choosing their postgraduate university by mode of study (column %) – mature UK domiciled postgraduate taught students

	Full-time	Part-time	All
Location of institution	56	50	51
Overall reputation of institution	44	38	39
Reputation in chosen subject area	39	30	32
Delivery of the programme is flexible enough to fit around my life	15	51	44
Reputation of department	24	18	20
Studied at same institution before	18	18	18
Funding was available to study particular programme	15	17	17
Recommendation	16	17	16
Graduates from this institution have good career	20	11	13
Only institution offering chosen programme	11	18	17
Cost of programme lower	18	14	15
Inspired to work with a particular academic	6	5	5
Employer advised or encouraged	3	11	9
The way the programme is assessed	7	6	6
Opportunities for work placements/working with employers	9	1	3
Opportunities for international collaboration/fieldwork opportunities	7	2	3
Cost of the programme higher	<1	<1	1
Other	8	9	9
<i>Unweighted bases</i>	637	1,743	2,381
<i>Weighted bases</i>	367	1,397	1,764

Base: Mature UK postgraduate taught students; multiple response question so sum may be greater than 100%.

3.7.2 Choosing the mode of study

Choosing the mode of study and nature of delivery – whether full-time or part-time, face-to-face, or distance learning – was part of the decision-making process. It was particularly important that the mode (best) fitted with the work and family commitments of mature postgraduate taught students, but also enabled them to gain the benefits they had anticipated from postgraduate study (see Section 3.9).

The survey asked those studying part-time why they chose this mode of study over a full-time course. The key reasons why UK domiciled mature postgraduate taught students studied part-time were to be able to balance study with work and family commitments, and/or manage the costs involved in postgraduate taught study (see Table 3.6, and Tables A3.12 to A3.16):

- **Continuing work:** Having a job and/or wanting to continue working while studying was the most common response (80%, and was more common than found across postgraduates as a whole). This reflects part-time students' likelihood of working alongside their studies, and working long hours. Indeed, this was particularly important for those working full-time whilst studying part-time (89%); for those in their early careers (85% of those aged 26-35, and likelihood of this influencing mode

decisions falls with age); and those on education programmes (88%; compared with just 60% of those studying arts and humanities).

The interviews with UK domiciled mature postgraduate taught students confirmed how students did not want to interrupt their careers in order to study and also that the costs of study could be covered more comfortably if the student was still in work and thus earning.

- **Financial pressures:** 35% reported that they could not afford to study full-time, and again this was more common than found for postgraduates as a whole. It was most commonly cited by those: in their early careers (37%), studying at specialist institutions (41%), on biological sciences courses (42%, reflecting age patterns), with outstanding Student Loans (45%), and those working longer part-time hours (21-30 hours per week, 54%). It was less likely to be cited by older students (23% of those aged 50 plus).
- **Family commitments:** Overall, 27% had chosen part-time study because they had family commitments that they need to balance with study. These wider commitments were more likely to influence students mid-career (i.e. aged 36 to 50, 40%), female students (29 compared with 24% for males), and those not working or working only very part-time hours (46 and 51%).
- **Limited options:** Just 10% had chosen part-time study because there was no suitable full-time option available (far fewer than found across postgraduates as a whole). However this was most common for: those on biomedical and education programmes (16 and 13%).

Feedback from the interviews with UK domiciled mature postgraduate taught students highlighted how some felt they had no choice about how they studied, particularly when they had to study by distance learning as the course they wanted was unavailable at a local institution. In the main, mature postgraduate taught students preferred to study face-to-face in order to build networks and work with peers, but some specifically chose to study by distance learning in order to maximise the flexibility and opportunity to balance study with work and family.

- **Comparisons with young postgraduate taught students:** Young postgraduate taught part-time students were less likely to want to continue with work than mature postgraduate taught part-timers (68%) but this was still the most common factor influencing choice of study mode. However financial considerations were much more important to young postgraduate taught part-time students than to their mature peers, with 48% reporting that they couldn't afford full-time study. Unsurprisingly few (two per cent) young postgraduate taught students had chosen part-time study because of family commitments.

Table 3.6: Reasons for choosing to study part-time (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
I had a job/wanted to continue working	68	80	[49]	69	[68]	70	73
I could not afford to study full time	48	35	[36]	43	[26]	22	32
I have family commitments/caring responsibilities	2	27	[4]	28	[5]	22	21
Only option available/no suitable full-time course	11	10	[12]	9	[39]	33	20
I had to study part-time to avoid reductions in social security benefits/allowances	0	1	[3]	0	-	-	0
Other	9	6	[35]	11	[9]	5	7
<i>Unweighted bases</i>	356	1,711	46	573	49	443	3,180
<i>Weighted bases</i>	401	1,372	46	392	209	1,281	3,704

Base: All UK postgraduate students studying part-time; multiple response question so sum may be greater than 100%. Figures in brackets should be treated with caution due to the small base figure, figures have been replaced with '-' when unweighted base sizes fall below 30. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

3.7.3 Confidence in decision making

Feedback from the interviews with UK domiciled mature postgraduate taught students indicated how older students felt better informed than they had been when selecting their undergraduate programmes. They found making decisions about where and what to study relatively straightforward. This was partly due to these students having limited options – limited to local provision or the availability of relevant distance learning (as noted above) – but was also driven by greater confidence in their decision-making. They felt they had a number of advantages over young postgraduate taught students when making decisions about postgraduate study: a) they could draw on their work experience as well as earlier higher education experiences; b) they had expert knowledge of how their chosen profession worked, the skills that were needed and what could be useful for them in progressing their careers; and c) were able to make their decisions more independently, without the pressure from family and peers that some reflected had unduly influenced their undergraduate study decisions.

However that is not to say that students made 'rational' decisions, in terms of economic theory, weighing up the costs and benefits to postgraduate study. This was in part because there were frequently many unknowns, both in relation to what postgraduate study might cost (fees and the opportunity cost of working, see also Chapter 5), but also the scale and likelihood of any career returns (progression, resilience or change) because of uncertainties in the labour market.

3.8 Influence of employers on decisions

Eighty per cent of UK domiciled mature postgraduate taught students worked alongside their studies and 77% had other employment prior to starting their course (see Chapter 4) so would have had contact with employers when making decisions about postgraduate study. Employers therefore have the potential to influence study decisions. Across all UK domiciled mature postgraduate taught students:

- **Most influence:** Employers (current or previous) had the most influence on the decision to undertake postgraduate study and on the decision to study full-time or part-time. Twenty-five per cent were influenced a great deal by an employer when deciding to undertake postgraduate study and 32% when deciding on preferred mode of study (Tables 3.7 and 3.8). Employers were more likely to exert an influence over the decisions of mature postgraduate taught students than young postgraduate taught students, this reflects the greater likelihood of mature postgraduate taught students being: in employment (working alongside their studies), in a better quality of employment (see Chapter 4), and motivated by the desire to progress within their existing career (see above).

Feedback from Admissions Tutors and the interviews with UK domiciled mature postgraduate taught students highlighted that employers could have a significant influence in study plans and decisions. Employers influenced study decisions when: a) the course was perceived to have relevance to their job role; b) the qualification was valued or even expected by the employer (sometimes determined by industry standards/norms, and offered as part of a continuous development package); and c) students needed the support of their employers to facilitate entry (through financial support for fees and/or to allow changes in work hours/patterns, see Chapter 5). In these circumstances employers could be extremely supportive. However the feedback suggested that even where postgraduate study was triggered by an offer of employer funding, it was typical for the employee to have a high degree of autonomy in selecting the course and institution that would best fit with their work and other commitments, and would be of greatest relevance to their current work and career direction.

- **Least influence:** Employers had the least influence over the choice of institution and choice of course, with 58% and 44% of students stating these decisions had not been influenced at all by their employer (Table 3.8).

Those aged over 50 were least likely to say their employer had influenced their decision to undertake postgraduate studies 'a lot' (17%) and most likely to state that the question did not apply to them (27%, Table A3.17). This reflects the greater likelihood that those embarking on postgraduate studies in their 50s were motivated by personal (intrinsic) rather than career and labour market (extrinsic) reasons (see above).

Feedback from Admissions Tutors and UK domiciled mature postgraduate taught students indicated that employers could also be excluded from the decisions of students. Students deliberately did not discuss their study plans with their employers when: a) they wanted to separate their work and study lives/personae (seeking support and encouragement from elsewhere), b) they had the financial means to fund their study themselves, c) they were able to create sufficient time around their working hours to allow for study, and/or d) they anticipated that their employer would be unsupportive/unsympathetic. In these circumstances, students were often looking to change career.

Table 3.7: Extent of current or previous employers' influence on decision to undertake postgraduate study (column %) – all UK domiciled postgraduates

Extent of influence on PG study decision*	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
A lot	12	25	12	23	19	33	22
Some	10	16	10	18	14	21	16
A little	8	12	5	9	7	10	9
None at all	40	37	26	35	31	26	33
<i>Not applicable to me</i>	31	10	46	15	29	9	19
<i>Unweighted bases</i>	1,574	2,380	995	1,438	534	805	7,728
<i>Weighted bases</i>	1,324	1,763	535	738	799	1,619	6,778

Base: All UK postgraduate students; * indicates statistically significant difference (at the 95% level). To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 3.8: Extent of current or previous employers' influence on decision to undertake postgraduate study (column %) – mature UK domiciled postgraduate taught students

	Undertake post-graduate study	Study at particular institution	Take particular course	Study part-time or full-time
A lot	25	16	19	32
Some	16	9	15	10
A little	12	8	12	7
None at all	37	58	44	40
Not applicable to me	10	10	10	11
<i>Unweighted bases</i>	2,380	2,378	2,381	2,383
<i>Weighted bases</i>	1,763	1,761	1,765	1,766

Base: Mature UK postgraduate taught students.

3.9 Anticipated benefits of postgraduate study

Motivations to study and the influences/influencers on postgraduate decisions were closely linked to the expected value and anticipated outcomes from postgraduate study. The survey therefore asked students about their career expectations and intentions on successful completion of their postgraduate studies.

3.9.1 Next steps after postgraduate study

Among the UK domiciled mature postgraduate taught cohort their immediate post-study plans involved (see Table 3.9):

- **Maintenance of the status quo:** most commonly students expected to continue in their current role with their existing employer (42%). This was more common among mature postgraduate taught students than found for postgraduates as a whole.
- **Some degree of change:** 38% anticipated finding a job at a level and on a grade appropriate to their new skills and specialism. Students also expected to become

more specialised, entering a more specialist role (29%). For 19% of students this new role was with a different employer.

- **Immediate rewards:** 25% felt they would stand a better chance of promotion, 18% anticipated they would earn more, 17% felt they would take on more responsibilities, and 13% expected to move into a new role with their existing employer.
- **Other outcomes:** 22% planned to progress quickly onto further study such as a PhD. Few (just eight per cent) had plans to be their own employer/start their own business.

Table 3.9: What will happen immediately following this postgraduate qualification, by age and level of study (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Find a job appropriate to my level of skills and knowledge	68	38	80	48	76	33	51
Be able to enter a more specialist role	31	29	42	36	25	31	31
Continue with my current role with my existing employer	14	42	4	27	17	45	30
Earn more money/be on a higher pay grade	23	18	30	19	29	20	22
Stand a better chance of being promoted	15	25	15	17	14	23	19
Take on more responsibilities	18	17	21	16	20	23	19
Progress onto further study (e.g. Doing a PhD)	28	22	8	6	7	18	18
Go into a new role with a different employer	16	19	14	14	14	15	16
Go into a new role with my current employer	8	13	9	12	11	13	11
Progress more quickly through my current pay band	7	7	8	4	6	7	7
Be self-employed (including setting up own business)	4	8	2	8	2	4	5
Other	5	8	9	15	6	6	8
<i>Unweighted bases</i>	1,575	2,371	986	1,426	534	804	7,696
<i>Weighted bases</i>	1,322	1,758	530	731	799	1,618	6,758

Base: All UK postgraduate students; multiple response question so sum may be greater than 100%. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

There were clear age differences in expected outcomes within the UK domiciled postgraduate taught student population:

- **Comparison with young postgraduate taught students:** Younger students were more likely than mature postgraduate taught students to anticipate a change – finding an appropriate job (68%), and/or entering a more specialist role (31%) – suggesting that they felt they had not already achieved this. They were also more likely to anticipate increased earnings (23%). Conversely they were less like to anticipate staying on in the same role with their current employer (14%), or to anticipate a promotion (15%) or moving to a new role with their existing employer (eight per cent).

These findings reflect young postgraduate taught students' greater likelihood of being driven by career entry considerations, and the likelihood that they were in lower quality money-earning jobs rather than career jobs prior to or during their postgraduate studies (see Chapter 4). Young postgraduate taught students were also relatively more likely to anticipate moving on to higher level study (e.g. PhD, 28%).

3.9.2 Anticipated career goals

In terms of anticipated career goals, UK domiciled mature postgraduate taught students most commonly cited a desire for a professional career in the same field as their postgraduate course (67%). This was more common among mature postgraduate taught students than found across postgraduate students as a whole. This reflects mature postgraduate taught students' extrinsic motivations for embarking on a postgraduate course, and particularly their desire to use postgraduate study in order to progress within their existing career path. Relatively few were aiming for a career in academia (research, two per cent; or teaching, eight per cent), or anticipated a professional career not related to their postgraduate study (three per cent). However 11% were still unsure or were undecided about the type of work they wanted to do on leaving university. In general, the goals of young postgraduate taught students closely followed those of mature postgraduate taught students (see Table 3.10). However young postgraduate taught students were more decided about careers – just six per cent didn't know what job they wanted when they finished their studies.

Looking further into the future, students were asked to think about what they would be doing in five years' time, following the successful completion of their postgraduate studies (see Table 3.11). Most commonly UK domiciled postgraduate taught students expected to: be earning more money (52%), be in a more senior role (49%), have more job choices (47%), and be in a more specialist role (44%). However, 36% expected to be in a new career, and just 18% thought it would offer greater protection against the redundancy.

Generally young postgraduate taught students were more optimistic than mature postgraduate taught students about the longer-term potential benefits from their postgraduate studies. They were more likely to anticipate higher earnings, greater specialism, and more job choices (58, 53 and 50%). This optimism reflects their longer working lives and thus greater length of time to see a return on their personal investment in postgraduate study. Young postgraduate taught students were also considerably more likely to anticipate a new career (47%), reflecting their career entry motivations for undertaking postgraduate study.

The interviews with UK domiciled mature postgraduate taught students confirmed that anticipated benefits of postgraduate study included a mix of short-term and longer-term outcomes, and that these were related to their current circumstances and their motivations for studying. Anticipated benefits included: a) career progression and resilience; b) accessing a different type of work/career (although students acknowledged that retraining could carry risks if relevant opportunities were not available); c) exploring and increasing understanding of a subject (either as an end in itself or to increase effectiveness in their work); and d) as a stepping stone to a PhD (this ambition could be present at the outset of their postgraduate taught course or could develop during their studies).

Table 3.10: Type of career anticipated following postgraduate study, by age and level of study (column %) – all UK domiciled postgraduates

(early) career goals	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Professional career related to my postgraduate study	69	67	27	27	58	62	58
Academic career in higher education	8	8	32	34	4	9	12
Teaching (outside higher education)	2	3	1	1	32	15	9
Not sure/not decided	6	11	12	14	2	8	9
Research career in higher education	4	2	13	12	1	1	4
Professional career not related to my postgraduate study	3	3	5	2	1	2	3
Self-employment related to my postgraduate study	3	5	1	4	1	3	3
Research career outside higher education	4	2	9	6	0	0	3
<i>Unweighted bases</i>	1,575	2,363	993	1,414	534	798	7,677
<i>Weighted bases</i>	1,324	1,754	534	729	799	1,607	6,747

Base: All UK postgraduate students. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 3.11: Career expectations for five years' time, by age and level of study (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Be in a new career	47	36	46	37	39	24	37
Be in a more specialist role	53	44	51	44	45	42	46
Be in a more senior role	41	49	41	40	54	50	47
Be earning more money	58	52	62	45	67	51	55
Be in a higher pay band	34	29	33	23	44	32	32
Have more job choices	50	47	44	38	43	42	45
Be at less risk of redundancy	17	18	14	12	16	16	16
None of the above	4	9	5	14	3	10	8
<i>Unweighted bases</i>	1,575	2,376	990	1,435	528	804	7,708
<i>Weighted bases</i>	1,324	1,762	533	736	792	1,616	6,763

Base: All UK postgraduate students; multiple response question so sum may be greater than 100%. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

4 Making the transition to postgraduate study

This chapter develops a picture of UK domiciled mature students' journeys to postgraduate taught study. It presents evidence about the links between previous study and postgraduate study, details the activities that postgraduate taught students have been involved in between their undergraduate and postgraduate study, explores length of transitions and identifies some reasons for the longer transitions of mature postgraduate taught students.

4.1 Key findings for UK domiciled mature postgraduate taught students

1. Nine per cent of mature postgraduate taught students moved directly from undergraduate to postgraduate study, and so would have been mature undergraduates as well as mature postgraduates. The pattern was consistent by age. Whatever age mature students entered undergraduate study they were equally likely to continue straight on to postgraduate taught study.
2. Those studying biological sciences were more likely than other mature postgraduate taught students to have made a direct transition (18%), as were full-time students (15%), those not working alongside their studies (15%), and male students (12%).
3. Seventy-five per cent had a gap of more than three years between their undergraduate and postgraduate study, and 37% waited more than 10 years before embarking on their postgraduate programme. Those studying education or arts and humanities subjects were the most likely to have longer journeys to postgraduate study (44% and 42% had a gap of more than 10 years).
4. Long transitions were often regarded positively, allowing for postgraduate study to become relevant during a career and/or a way to secure satisfaction in later stages of a career. Indeed some postgraduate taught programmes had a minimum period of work experience built into the application criterion. Mature postgraduate taught students felt they appreciated and gained more from their postgraduate study than they would have done if they had taken their course at an earlier age.
5. Mature postgraduate taught students were more likely than other mature postgraduates to have delayed entry because they could not afford to study (30%). However the most common reasons were the desire to get a job and work on their career (44%) and needing to get a job to earn money (33%). Just three per cent delayed entry due to a failed attempt to seek funding.
6. Part-time mature postgraduate taught students were more likely to take a longer break between their undergraduate and postgraduate study (40% waited more than 10 years), and were more likely to have delayed entry because they could not afford to study (31%), compared with full-time students (27%).
7. Forty-eight per cent of mature postgraduate taught students changed broad discipline area from their undergraduate to postgraduate study. This was most common among

those who had studied biological sciences subjects (62% switched) and arts and humanities (67% switched) at undergraduate level. Interviews with students suggested that changing broad discipline area was influenced by labour market experiences (moving to specialise in a particular field), the opportunity to make choices for themselves, or to follow their own interests and career goals.

8. Seventy-nine per cent of mature postgraduate taught students had studied full-time at undergraduate level but 75% of these switched to study part-time for their postgraduate programme.
9. Forty-six per cent of mature postgraduate taught students had undertaken additional higher education study between their undergraduate and postgraduate programme (46%); and 77% had worked between their study periods (in a different job to one they may have alongside their studies).
10. Eighty per cent of mature postgraduate taught students were in paid work alongside their studies, and 61% of all mature postgraduate taught students worked full-time (30 plus hours a week) alongside their studies. Working mature postgraduate taught students tended to be in high level occupations (84%) and most commonly earning between £20,000 and £40,000 (49%).

4.2 Links with undergraduate study

Undergraduate study can lay the foundation for postgraduate study. It can be an immediate stepping stone to higher level study (which can in turn lead to yet more study). It can also form part of a longer transition, sowing the seeds for future ambitions. Increasingly undergraduate study acts as a pre-requisite (minimum requirement) for entry to postgraduate study.

In the main UK domiciled mature postgraduate taught students had undertaken a first degree qualification (88%), but a further nine per cent had a PGCE or initial teacher training qualification. Just four per cent had no previous higher education level qualifications. Mature postgraduate taught students were more likely than young postgraduate taught students to have sub-degree qualifications (higher education diplomas and certificates) or no higher education qualifications (Table A4.1).

Looking further at the undergraduate experiences of UK domiciled mature postgraduate taught students:

- **Degree classification:** 85% had completed their undergraduate course in the UK (Table A4.2); and, of these, 52% had achieved a first or upper second. However mature postgraduate taught students were considerably less likely to have achieved a first compared with young postgraduate taught students (13% compared with 20) or indeed to have achieved an upper second (39% compared with 49%, Table 4.1).
- **Institution loyalty:** 20% had studied in the same institution at both undergraduate and postgraduate level, which means 80% switched institutions between their studies. Switching was much more common among mature postgraduate taught students than found for young postgraduate taught students (where 63% switched, Table 4.1).
- **Undergraduate discipline:** The most common discipline studied at undergraduate level was social sciences (25%), followed by physical sciences and engineering

(18%), arts and humanities (15%) and biomedical sciences including subjects allied to medicine (14%). Relatively few studied biological sciences (eight per cent) or education (five per cent) at undergraduate level. This largely follows their postgraduate study profile – however social sciences have become more prevalent at postgraduate level as have education subjects. There were differences between the undergraduate subject profile of mature and young postgraduate taught students. Young postgraduate taught students were much less likely than mature postgraduate taught students to have previously studied biomedical sciences and education subjects (three and one per cent respectively). Young postgraduate taught students were however much more likely than mature postgraduate taught students to have studied biological sciences and social sciences at undergraduate level (15 and 32% respectively, Table A4.2)

- **Changing disciplines:** Overall, 48% of mature postgraduate taught students switched disciplines between undergraduate and postgraduate study, and across the disciplines studied at undergraduate level the most common switch was to social sciences (Table 4.1). Switching discipline was more common among mature postgraduate taught students than young postgraduate taught students (where 42% switched, Table 4.1). Looking more closely at movements between disciplines for mature postgraduate taught students:
 - Sixty-two per cent of those who had originally studied biological sciences subjects changed discipline at postgraduate level (most commonly to biomedical sciences or social sciences). Similarly 67% of arts and humanities students changed fields when studying for their postgraduate qualification (most commonly to social sciences and education).
 - Those who had studied biomedical science subjects or education subjects at undergraduate level were the least likely to switch broad discipline when studying at postgraduate level (82%, and 73% continued within their initial discipline) indicating that these individuals were following a career path.
 - Staying within broad discipline was also common among those who studied social sciences or physical sciences and engineering disciplines, when progressing to postgraduate level study (67 and 57% continued within their initial discipline, Table A4.3).
- **Changing mode of study:** 79% of mature postgraduate taught students had studied full-time at undergraduate level (Table A4.2), but 75% of these switched to part-time mode to undertake their postgraduate studies. Whereas 91% of those who studied part-time at undergraduate level continued in this mode at postgraduate level (Table A4.4).

Feedback from Admissions Tutors and interviews with UK domiciled mature postgraduate taught students provided additional insights into the links between undergraduate study and postgraduate study, finding that:

- **Not all postgraduates had successful or any prior higher education experience.** Instead they followed a vocational route into work gaining industry experience, or pursued a hobby outside of work, which enabled them to access postgraduate study. These students often had not realised that postgraduate study was an option for them.

- **Some individuals came to undergraduate study later in life** rather than going straight into higher education directly after finishing school/college. These students turned to higher education after an unsatisfactory period in the labour market in order to open up access to professions, or after time out of the labour market raising a family; and were very clear about their career goals and how they related to their studies.
- **Changing disciplines between undergraduate and postgraduate study was common** and influenced by labour market experiences and allowed mature students to move from a broad level of knowledge provided by undergraduate study to specialise in a particular field.
- **Postgraduate study provided the opportunity to make choices for themselves.** Some mature postgraduate taught students had felt pressured by parents and teachers when making their undergraduate choices but having spent time in the labour market and gained maturity, postgraduate study allowed them to follow their own interests and career goals and make up for past mistakes.

Table 4.1: Further details of undergraduate study (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Undergraduate grade							
1st Class	20	13	52	22	20	11	19
Upper 2nd Class	49	39	40	43	61	40	44
Lower 2nd Class	14	21	3	10	16	21	16
Third or Pass	1	8	0	6	2	11	6
Other	1	4	0	3	1	5	3
Fail/ no grade/ did not complete the qualification	0	1	-	0	-	1	1
Studied abroad	15	15	5	16	1	10	11
<i>Unweighted bases</i>	1,568	2,297	992	1,413	531	782	7,585
<i>Weighted bases</i>	1,316	1,694	533	726	795	1,561	6,629
Same institution for UG and PG study#							
Same institution	37	20	50	25	29	19	27
Different institution	63	80	50	75	71	81	73
<i>Unweighted bases</i>	1,323	1,981	940	1,184	526	711	6,665
<i>Weighted bases</i>	1,121	1,448	504	612	789	1,408	5,883
Change disciplines between UG and PG study							
Yes	42	48	30	47	68	60	50
No	58	52	70	53	32	40	50
<i>Unweighted bases</i>	1,571	2,298	992	1,412	531	783	7,587
<i>Weighted bases</i>	1,320	1,695	533	726	796	1,565	6,634

Base: All UK postgraduate students with an undergraduate qualification, # UK postgraduates who had studied in the UK. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate, UG is undergraduate and PG is postgraduate.

Key activities prior to postgraduate study

Activities prior to postgraduate study – employment experiences, accumulation of additional qualifications and learning experiences, and time spent out of the labour market – provide part of the context within which students make decisions about whether to go and when to go on to postgraduate study.

4.2.1 Previous employment

Exploring students' wider work experiences, not just the work they do alongside their postgraduate studies, provides greater insights into the journey to postgraduate study. It is interesting to look at how students' work changes over time and perhaps becomes more conducive to postgraduate study, acting as a facilitator or trigger to undertake higher level study.

The student survey asked students how many jobs they had since completing their undergraduate studies (not counting their current job). The survey then explored aspects relating to the type and quality of these previous roles. In the main UK domiciled mature postgraduate taught students had previous employment (prior to starting their postgraduate course), with 77% having experience of multiple jobs: 19% had one other job, 16% had two other jobs, 13% had three other jobs, and 29% had four or more other jobs. Just 23% had no other employment between their undergraduate graduate course and their current employment/postgraduate course.

Focusing on the most recent previous job of UK domiciled mature postgraduate taught students (i.e. prior to current work if students were working alongside their postgraduate study), they tended to be full-time roles, higher level occupations, in the public sector and with salaries above £20,000, often considerably so. Looking in further detail:

- **Previous occupation:** 77% had recent experience in a high level occupation: either working as managers/directors/senior officials (nine per cent), in professional occupations (46%), or in associate professional or technical roles (22%, Table 4.2). These occupational categories are often collectively referred to as a graduate job.
- **Previous sector:** Key sectors for mature postgraduate taught students were public administration, health or education sectors (e.g. public sector, 54%), and banking and finance (20%, Table 4.2).
- **Previous working hours:** 72% had worked full-time in their previous role (Table 4.2).
- **Prior earnings:** 37% earned less than £20,000 in their previous role, yet 44% earned between £20,000 and £40,000, and 20% earned over £40,000 (Table 4.3).
- **Reason for leaving:** The most common reason given for leaving this previous role/moving on was in order to change or improve career options (31%). This fits with the limited literature on activities between undergraduate and postgraduate study, which asserts that mature postgraduate students in the *'middle of their career'* will have considerable professional experience from a range of industries, and have developed skills that are transferable to postgraduate study (McVitty and Norris, 2012; Blackburn, 2011; Jamieson et al., 2009; Ng et al., 2009; and Vrondires and Vitsilakis,

2008). Other reasons given included leaving their previous role to go into further study or training (13%), because their fixed-term contract had ended (11%) or because they were given notice/made redundant (seven per cent, Table A4.6).

There were clear age differences in the nature of previous work experience within the UK domiciled postgraduate taught student population.

- **Young postgraduate taught students** tended to have been in arguably lower quality roles when compared with mature postgraduate taught students. Although 45% had worked full-time, they were considerably more likely to have undertaken part-time work (34% compared with 15%) or voluntary work (11% compared with four per cent) than mature postgraduate taught students. Sixty per cent had recent work experience in non-graduate jobs; particularly in: administration (18%), caring (14%), sales (13%) and elementary occupations (14%). Fifty-seven per cent were also in low paying roles (paying less than £10,000) in their previous job. Young postgraduate taught students were less likely than mature postgraduate taught students to have worked in the public sector (36%), but were equally likely to have worked in banking and finance (22%); another common sector for young postgraduate taught students was the hotel and restaurant sector (23%). Younger students were also considerably more likely to have left their previous role in order to enter their postgraduate studies (41%) or because their fixed term job came to an end (19%), rather than to change or improve career options (14%, Table A4.6).

The interviews with UK domiciled mature postgraduate taught students highlighted the prevalence of work experience, as all those interviewed had previous employment experience. The nature of this employment experience however depended on: the extent to which they had been able to find satisfying work with progression opportunities that related to their interests and career goals; clarity of career goals; and ability to prioritise these career goals over the needs of other family members. There were four groups of mature postgraduate taught students with differing employment experiences:

- **Those with experience of higher level/rewarding jobs:** these students had found their way into a 'graduate level' career that they enjoyed, sometimes after working in other sectors or performing unrelated or junior roles in the same organisation for a period of time. Mature postgraduate taught students in this group tended to now be established in their careers and in their mid to late working lives. They had a sense of progression to their employment and generally felt that it matched their skills and interests. The progression was not always clearly linear but involved a series of developmental moves generally facilitated by their employers and often accompanied by learning and training opportunities – culminating in their current postgraduate study.
- **Those who experienced underemployment:** these students entered the labour market with little career direction, felt they had little luck as opportunities for progression and further training were not offered by their employers, and felt 'stuck' or in a 'dead end job'. This group fits with a study by Bowman (2005) that found some students transitioned to postgraduate study in order to gain 'graduate' level work as they had not been able to find work in their chosen career or subject following their undergraduate study, and had felt underemployed.

- **Those who used work to try out options:** for early career students, labour market experience of any kind, gave them the chance to test career options and choices, to ‘find their feet’, and see if anticipated careers lived up to expectations. This could then lead to cementing their career direction with postgraduate study, or using postgraduate study to change direction.
- **Those who prioritised practical work over career work:** these female mature postgraduate taught students had prioritised family commitments over career goals. This led them to make practical work choices in order to combine work and family responsibilities rather than choices based on the quality of work and their potential job satisfaction. For this group, postgraduate study tended to be a route back into professional work and a way to update their skills and to gain confidence. See also Tobbell and O’Donnell, 2013; Jackson and Jamieson, 2009; and Jamieson et al, 2009.

Table 4.2: Details of most recent *previous* job (most recent job held prior to postgraduate study/current job) (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Employment status							
Full-time paid employee	45	72	43	66	59	74	64
Part-time paid employee	34	15	38	20	28	17	22
Self-employed/freelance	5	7	8	10	5	5	7
Undertaking voluntary work/other unpaid work	11	4	8	3	5	2	5
Other	4	2	3	1	2	2	2
<i>Unweighted bases</i>	920	1,845	549	1,242	370	636	5,562
<i>Weighted bases</i>	759	1,345	290	630	541	1,225	4,788
Occupation							
Managers, Directors and Senior Officials	3	9	2	6	2	6	6
Professional Occupations	17	46	28	60	16	48	40
Associate Professional and Technical Occupations	20	22	19	18	15	18	19
Higher level occupations	40	77	49	84	33	72	65
Administrative and Secretarial Occupations	18	10	16	7	10	9	11
Skilled Trades Occupations	1	2	1	1	2	1	1
Caring Leisure and Other Service Occupations	14	6	7	3	27	12	11
Sales and Customer Service Occupations	13	2	12	2	14	2	6
Process, Plant and Machine Operatives	1	1	2	1	1	1	1
Elementary Occupations	14	2	12	2	12	2	6
<i>Unweighted bases</i>	793	1,685	509	1,166	350	603	5,106
<i>Weighted bases</i>	652	1,224	270	589	507	1,158	4,400

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Sector							
Agriculture, forestry and fishing	0	0	1	0	2	0	0
Energy and Water	1	2	1	1	0	1	1
Manufacturing	2	5	4	4	2	5	4
Construction	1	2	1	0	1	1	1
Distribution, hotels and restaurants	23	6	24	5	21	6	11
Transport and communications	5	7	6	5	2	5	5
Banking and Finance	22	20	19	19	17	12	18
Public administration, education and health#	36	54	34	61	48	68	54
Other services	9	4	9	6	8	3	5
<i>Unweighted bases</i>	782	1,637	495	1,117	346	595	4,972
<i>Weighted bases</i>	644	1,189	263	566	510	1,136	4,307

Base: All UK postgraduate students who had a previous job (prior to their postgraduate study and current job). Note: # proxy for the public sector. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 4.3: Rate of pay in *previous* job (most recent job held prior to postgraduate study/current job) (column %) - all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Annual pay in main job (nearest £1,000) before tax							
Up to £10,000	57	16	55	18	49	12	28
£10,001 to £20,000	31	21	29	20	41	28	27
£20,001 to £30,000	10	28	14	27	10	29	22
£30,001 to £40,000	2	16	2	18	0	19	12
£40,001 to £50,000	0	9	0	8	0	6	5
£50,001 to £60,000	0	4	0	4	0	2	2
£60,001 to £70,000	0	2	0	2	0	1	1
£70,001 to £80,000	0	2	0	1	0	1	1
£80,001 or more	0	3	0	2	0	2	2
<i>Unweighted bases</i>	831	1,648	502	1,077	343	582	4,983
<i>Weighted bases</i>	688	1,217	263	552	499	1,140	4,358

Base: All UK postgraduate students who had a previous job (prior to their postgraduate study and current job). To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

4.2.2 Additional study

The student survey captured details of any other higher education study or learning undertaken between completing their main undergraduate qualification and prior to commencing their current postgraduate course.

Table 4.4: Additional higher education study (between undergraduate study and current postgraduate study) (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Yes	11	46	45	83	16	54	41
No	89	54	55	17	84	46	59
<i>Unweighted bases</i>	1,563	2,295	988	1,413	532	779	7,572
<i>Weighted bases</i>	1,312	1,691	532	725	797	1,559	6,618

Base: UK postgraduate students. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Forty-six per cent of UK domiciled mature postgraduate taught students had undertaken additional higher education qualifications (many more than found among young postgraduate taught students, just 11%, Table 4.4). Additional higher education study was therefore common, which fits with wider research suggesting that individuals may undertake several higher education qualifications over their careers, effectively building up to postgraduate study and to higher levels of postgraduate study (Leman et al, 2013; Wakeling and Hampden-Thompson, 2013).

Looking further at the additional qualifications of UK domiciled mature postgraduate taught students:

- **Number of additional qualifications:** Of those who had undertaken additional higher education qualifications, 58% had undertaken just one additional period of study, but a further 28% had two periods and 14% three or more periods of additional higher education study. Very few young postgraduate taught students who had undertaken additional study had more than one additional period of study (13%, Table A4.7).
- **Level of additional qualifications:** Additional study tended to be at postgraduate level (75%): most commonly towards a postgraduate diploma or certificate (other postgraduate level study, 41%), or another taught postgraduate course (28%). Rarely was this additional study at postgraduate research level (just six per cent). Further study at sub-degree level was relatively common (23%) as was studying towards a professional qualification (23%, Table 4.5).
 - Looking at the most recent additional study undertaken: this was most commonly at other postgraduate level study (29%) or postgraduate taught level (21%, Table 4.5).
 - Young postgraduate taught students with additional higher education study were less likely to have studied at postgraduate level prior to their current course (53%, Table A4.8).
- **Drivers towards additional qualifications:** Generally the most recent additional study was undertaken in order for individuals to progress in their career (44%), followed by a desire to improve prospects (26%), to enter a specific profession (24%) or to continue with study and learn more (24%). It was rarely about changing career (11%) or in reaction to a difficult job market (three per cent, Table A4.9).

- **Funding for additional study:** 46% of these students self-funded this additional study, employer funding was also common (31%), and 19% received a grant or award (Table A4.10). See also Chapter 5 for funding strategies for current postgraduate study (where self-funding and employer support was also common).

Table 4.5: Level of study of additional qualifications (column %) – mature UK domiciled postgraduate taught students

What sort of qualification you studying towards	Most recent qualification	All additional qualifications
Higher degree mainly by research (e.g. PhD, DPhil)	3	6
Higher degree, mainly by taught course (e.g. MA, MSc)	21	28
Postgraduate diploma or certificate (inc. PGCE)	29	41
First degree (e.g. BA, BSc, MEng)	5	7
Foundation degree	1	1
Other diploma or certificate (e.g. HND, HNC)	12	22
Professional qualification (e.g. Accountancy)	13	23
Other qualification. Please specify	17	34
Total	100	100
<i>Unweighted bases</i>	1,094	1,126
<i>Weighted bases</i>	805	805

Base: Mature UK postgraduate taught students who have undertaken an additional qualification since their undergraduate course

4.2.3 Time out of the labour market

Students in the survey were also asked about other experiences that had taken them out of the labour market in the period between their undergraduate study and current postgraduate study. Fifty-two per cent of UK domiciled mature postgraduate taught students had not taken any time out from working since their undergraduate studies and there was no difference in this respect between mature of young postgraduate taught students (Table 4.6). Looking further at the non-work experiences of UK domiciled mature postgraduate taught students:

- **Unemployment:** 29% had experienced unemployment at some point since completing their undergraduate studies. The mean average time spent unemployed was seven months, and 50% of all those experiencing unemployment were out of work for five months or less (i.e. the median value). Young postgraduate taught students were more likely to have experienced unemployment between their undergraduate and postgraduate study periods (37%, although on average the total time spent unemployed was shorter at three months, Table 4.6).
- **Childcare:** Seven per cent had taken time out to look after dependents, and this was largely confined to female students. Two per cent of males took time out to care for children; compared with 21% of female students who had taken maternity leave, and 12% who had taken time out to care for children. The mean average time out to care for children was 21 months. Only one per cent of young postgraduate taught students had taken time out to care for children (Table 4.6).

- **Ill-health:** Seven per cent had taken time out (of more than one month) for ill-health reasons. The average cumulative length of time out of work due to ill-health was eight months. Young postgraduate taught students were much less likely to have taken time out due to ill-health (two per cent, Table 4.6).

Table 4.6: Percentage experiencing non-work activities and average (mean and median) months spent in these activities between finishing undergraduate study and starting postgraduate study – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Unemployed and looking for work	37	29	27	32	35	27	31
<i>Average total time unemployed (months) – median</i>	3	5	3	5	3	5	4
<i>Average total time unemployed (months) – trimmed mean</i>	3	7	4	6	3	6	5
Maternity leave from employment	1	12	0	11	1	19	9
Not working due to looking after children/caring	1	7	1	8	0	9	5
<i>Average total time not in work due to caring commitments (months) - median</i>	3	13	11	12	3	12	12
<i>Average total time not in work due to caring commitments (months) – trimmed mean</i>	7	21	10	19	4	19	19
Not working due to ill-health	2	7	2	8	2	8	5
<i>Average total time not in work due to ill-health (months) – median</i>	2	5	2	6	3	5	4
<i>Average total time not in work due to ill-health (months) – trimmed mean</i>	3	8	3	7	3	7	6
Not working due to another reason (e.g. travelling/time out)	16	14	15	15	11	12	14
None of the above	51	52	62	48	58	50	52
<i>Unweighted bases</i>	1,570	2,378	993	1,436	533	803	7,713
<i>Weighted bases</i>	1,320	1,761	534	736	795	1,615	6,761

Base: UK postgraduate students; mean/median calculated for those experiencing the activity. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

4.3 Working postgraduates

Students in the survey were asked to provide information about their current work status. Eighty per cent of UK domiciled mature postgraduate taught students were combining paid work with their study (Table 4.7). This closely fits the profile of mode of study where 79% of UK domiciled mature postgraduate taught students were studying part-time (see Chapter 2, Table 2.6); working while studying therefore appears to be facilitated by mode of study. Overall part-time UK mature postgraduate taught students were considerably more likely to be working (90%) and to be working full-time hours (73%); compared with 43% of full-time students who were working, and just 14% who were working full-time (Table A4.12 and Table A4.18).

Other groups of mature postgraduate taught students who were more likely to be combining paid with their studies included:

- those in their early (81%) and mid-careers (83%);
- female (82%, but were more likely than male students to be working part-time hours);
- biomedical (90%) and education (96%) students, whereas biological sciences students (71%) and arts and humanities students (66%) were the least likely to be paid work (Table A4.18).

Mature postgraduate taught students were considerably more likely to be combining work with study than young postgraduate taught students, but this pattern is driven by older postgraduate taught students' greater likelihood of studying part-time. However 52% of young postgraduate taught students were working alongside their studies, which is much higher than the proportion studying part-time (31%, Chapter 2, Table 2.6). This reflects the greater requirement to self-fund postgraduate taught study (81% of young postgraduate taught students self-fund their fee costs and 94% their living costs compared with 65% and 93% of mature postgraduate taught students, see Chapter 5). Looking at mode of study and engagement in paid work among young postgraduate taught students: 91% of part-time students combined work with study, and 35% of full-time students also worked alongside their studies (Table A4.12).

Table 4.7: Whether students were in paid work alongside their studies (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Yes	52	80	36	66	44	81	66
No	48	20	64	34	56	19	34
<i>Unweighted bases</i>	1,573	2,382	987	1,433	531	803	7,709
<i>Weighted bases</i>	1,322	1,765	531	736	797	1,617	6,767

Base: All UK postgraduate students.

To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Looking further at the nature of the work that UK domiciled mature postgraduate taught students did while studying towards high level and academically demanding programmes:

- **Number of jobs:** Of those in work, 87% had just one job, but 14% juggled their studies with more than one job (Table A4.13).
- **Length of time in jobs:** 61% of those in work had their job for between one and five years, so will have started their role whilst studying or a short period before entering their courses. However, 22% had been working in their job for between six and 10 years, and 16 per had been in that role for at least 11 years (Table A4.13).
- **Hours worked:** It was common to be working full-time alongside their studies. Seventy-six per cent of those working alongside their studies were working more than 30 hours per week effectively working full-time (Table 4.8); this represents 61% of all UK domiciled mature postgraduate taught students (Table A4.12). Working mature postgraduate taught students were much more likely to be working full-time hours than working young postgraduate taught students (76% compared with 38%) – but again this pattern is driven by mode of study rather than age (Table 4.8).
- **Occupation:** Students tended to be in high level, ‘graduate’ jobs, with 84% working either as managers/senior officials, professional occupations (the most common occupational group accounting for 56%), or associate professional and technical roles (Table 4.9). This represented an increase when compared with the occupational profile in previous roles (77% were in the top three occupational groupings).
- **Employment sector:** 64% were working in public administration, education or health services (compared with 54% in previous roles); and a further 14% were working in the banking and finance sector (Table 4.9)
- **Pay:** Most commonly students were earning between £20,000 and £40,000 per year whilst studying (49% were doing so), but 10% were earning less than £10,000. There were fewer with very low earnings compared with the earnings profile in their previous job (16%, Table 4.10).

As found with previous work experience, there were clear age differences in the nature of current work within the UK domiciled postgraduate taught student population.

- Again **young postgraduate taught students** tended to have been working in arguably lower quality roles alongside their studies when compared with mature postgraduate taught students. They were less likely to have been in high level graduate jobs (44%), and again sales (18%), admin (13%), and care roles (11%) were relatively common. Young postgraduate taught students were also less likely to have been working in the public administration, education or health services sector (41%) but relatively more likely to have been in the distribution, hotels and restaurants sector (28%, Table 4.9). Fifty-six per cent were also in low paying roles (paying less than £10,000) in job they did alongside their studies (Table 4.10). Most (91%) had been in their job for five years or less.

Table 4.8: Hours of work in current main job for those in work alongside their studies (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Working hours (main job)							
Working short PT hours (<21)	49	13	76	33	32	8	23
Working long PT hours (21-30)	13	11	7	14	8	12	11
Working full-time (30+ hours)	38	76	17	53	61	80	65
<i>Unweighted bases</i>	768	1,796	333	837	160	516	4,410
<i>Weighted bases</i>	688	1,414	193	484	347	1,306	4,431

Base: All UK postgraduate students in paid work alongside their studies. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 4.9: Occupation and sector (broad category) of current main job for those in work alongside their studies (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Sector							
Agriculture, forestry and fishing	0	0	0	0	0	0	0
Energy and Water	1	2	0	0	0	1	1
Manufacturing	2	4	2	2	5	2	3
Construction	1	2	0	1	0	0	1
Distribution, hotels and restaurants	28	4	6	2	12	2	8
Transport and communications	5	7	3	4	2	2	4
Banking and Finance	15	14	7	10	15	8	12
Public admin, education and health*	41	64	77	76	63	83	68
Other services	8	4	6	5	3	1	4
<i>Unweighted bases</i>	756	1,769	326	823	158	513	4,345
<i>Weighted bases</i>	677	1,389	189	475	339	1,300	4,369
Occupation							
Managers, Directors and Senior Officials	1	9	0	4	2	5	5
Professional Occupations	26	56	57	72	41	70	56
Associate Professional and Technical Occupations	17	19	14	12	21	15	17
Higher level occupations	44	84	71	84	64	90	78
Administrative and Secretarial Occupations	13	7	7	5	11	4	7
Skilled Trades Occupations	1	1	0	0	0	0	0
Caring Leisure and Other Service Occupations	11	4	14	5	14	4	7
Sales and Customer Service Occupations	18	2	4	1	5	1	4
Process, Plant and Machine Operatives	0	0	1	0	0	0	0
Elementary Occupations	13	2	3	0	6	0	3
<i>Unweighted bases</i>	758	1,782	329	828	160	513	4,370
<i>Weighted bases</i>	678	1,403	190	479	347	1,297	4,393

Base: All UK postgraduate students in paid work alongside their studies. Note: * proxy for the public sector. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 4.10: Annual pay in current main job for those in work alongside their studies (column %) – all UK domiciled postgraduates

Annual pay in main job (nearest £1,000) before tax	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Up to £10,000	56	10	75	26	37	6	23
£10,001 to £20,000	16	11	12	14	16	15	14
£20,001 to £30,000	23	23	9	17	43	25	24
£30,001 to £40,000	4	27	5	17	2	31	21
£40,001 to £50,000	1	14	0	14	2	16	11
£50,001 to £60,000	0	7	0	6	0	3	4
£60,001 to £70,000	0	3	0	2	0	1	2
£70,001 to £80,000	0	2	0	1	0	1	1
£80,001 or more	0	4	0	2	0	2	2
<i>Unweighted bases</i>	760	1,784	333	824	160	512	4,373
<i>Weighted bases</i>	682	1,405	192	477	342	1,297	4,395

Base: All UK postgraduate students in paid work alongside their studies. Those working part-time report their part-time pay not their pro-rata salary. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

4.4 Timing of postgraduate study – identifying longer transitions

Details of when individuals started their current postgraduate study (using a banded variable) and also the year that they completed their main undergraduate study were gathered in the survey. An approximation was made of the number of years between these two study periods¹.

Length of transitions between undergraduate and postgraduate study for UK domiciled mature postgraduate taught students varied considerably. Length ranged from no years, so undergraduate study either overlapped with postgraduate study or students made an immediate progression onto postgraduate study, up to 47 years. The average length of transition was however nine years:

- nine per cent made a direct transition;
- 16% took up to three years to move from undergraduate study to postgraduate study;
- 14% took between three and five years;
- 24% took between six and 10 years;
- and 37% had a prolonged transition of more than 10 years.

¹ For example if an individual completed their undergraduate studies in 2013 and started their postgraduate studies after September 2013, they were deemed to have no gap in their studies, and to have made a direct transition. If an individual completed their undergraduate studies in 1996 and started their postgraduate studies between 1 September 2012 and 31 December 2012 ie the 12/13 academic year, the gap between studies was approximated to be 16 years, which puts them in the category of a gap of more than 10 years

Young postgraduate taught students had the shortest transition period, less than one year on average, and 55% had moved directly onto their current programme from their undergraduate study (Table 4.11).

Table 4.11: Length of transition between main undergraduate study and current postgraduate study (column %, and average) – all UK domiciled postgraduates

Length of transition	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
<i>Mean (trimmed) length</i>	0.7	9.0	0.9	10.2	1.1	9.5	5.5
<i>Median length</i>	0	7	1	8	1	8	3
No gap/overlap	55	9	46	5	37	6	23
Up to/including 3 years	43	16	52	16	56	13	28
4-5 years	3	14	2	15	6	16	10
6-10 years	0	24	0	24	1	26	15
More than 10 years	0	37	0	40	0	38	23
<i>Unweighted bases</i>	1,568	2,288	991	1,409	529	779	7,564
<i>Weighted bases</i>	1,318	1,689	533	724	793	1,559	6,616

Base: UK postgraduate students (with undergraduate qualifications). Calculated using proxy starting year for postgraduate study minus year completed undergraduate study. NB for this grouping, four or more years is considered an extended or lengthy transition. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Looking further at the length of transitions among UK domiciled mature postgraduate taught students:

- **Mode of postgraduate study:** Full-time postgraduate students were almost twice as likely to have made a direct transition as those who studied part-time (15% compared with eight per cent, Table 4.12).
- **Age:** The likelihood of having a longer transition increased with age. Sixty-seven per cent of those who came to postgraduate study in their 50s or older had more than 10 years out of higher education. However the proportion making a direct transition to postgraduate was remarkably consistent across the age ranges suggesting that, mature students, at whatever age mature students actually entered undergraduate study, were equally likely to continue straight on to postgraduate study (Table 4.12, see also HEFCE 2013c which finds individuals who were mature students at the start of their undergraduate studies were more likely than younger students to want to progress to postgraduate study at some point in the future).
- **Gender:** Males were more likely than females to make a direct transition from undergraduate to postgraduate study (12% compared with just six per cent, Table 4.12).
- **Subject of postgraduate study:** Those who were studying biological sciences were most likely to have made a direct transition from undergraduate to postgraduate study (18%). Those who were on education programmes tended to have the longest transitions (44% had a gap of more than 10 years between their undergraduate and postgraduate experiences). Taking a break of between six and 10 years was most common for those on biomedical sciences or physical sciences and engineering programmes (29% each). This fits with other research that suggested students from

‘applied’ subjects were more likely than graduates of ‘pure’ undergraduate disciplines to enter the labour market rather than progress to postgraduate study immediately after graduation (Wakeling and Hampden-Thompson, 2013). Arts and humanities postgraduates were the most polarised with relatively higher proportions making a direct transition (14%) or a prolonged transition (42%) when compared with students of other disciplines (Table 4.13).

- **Debt:** 31% of mature postgraduate taught students had outstanding Student Loan debt (see Chapter 5) and these students were considerably more likely to make direct transitions (12%) or move fairly quickly (up to three years, 19%) between undergraduate and postgraduate study (Table A4.15).
- **Personal finances:** The likelihood of making a direct transition decreases with household income and with work earnings. Those least likely to make a direct transition earned between £70,001 and £80,000 (one per cent) or had a household income of more than £80,000 (five per cent). These groups were correspondingly most likely to have a gap of 10 or more years (80% and 58%). Those most likely to make a direct transition were either not in work (15%) or had earnings of less than £10,000 (19%) and had household incomes of less than £10,000 (19%, Table A4.19).
- **Work situation:** Those not working or working only very part-time hours were the most likely to have made a direct transition to postgraduate study from undergraduate study (15% and 12% respectively, Table A4.16).

Table 4.12: Length of transitions by key characteristics (column %) – mature UK domiciled postgraduate taught students

	Age*			Gender*		Mode of PG study*		Total
	26-35	36-50	51+	Male	Female	Full-time	Part-time	
No gap/overlap	9	9	10	12	6	15	8	9
Up to/including three years	19	13	12	17	15	22	14	16
Four to five years	22	6	1	11	16	17	13	14
Six to 10 years	37	12	10	22	26	22	25	25
More than 10 years	13	61	67	37	37	25	40	37
<i>Unweighted bases</i>	1,037	926	325	809	1,463	628	1,659	2,288
<i>Weighted bases</i>	867	660	162	747	931	362	1,326	1,689

Base: Mature UK postgraduate taught students; * indicates statistically significant difference (at 95% level).

Table 4.13: Length of transitions by subject of postgraduate study (column %) – mature UK domiciled postgraduate taught students

Subject of study*	Biomed. sci.	Biolog. Sci.	Phys. Sci. & engineering	Social sci.	Arts & hum.	Educ.	Comb/ other	Total
No gap/overlap	6	18	8	10	14	3	9	9
Up to/incl. three years	17	13	17	15	17	14	16	16
Four to five years	14	19	12	16	9	12	11	14
Six to 10 years	29	15	29	23	18	27	23	25
More than 10 years	34	36	34	36	42	44	40	37
<i>Unweighted bases</i>	378	120	262	665	387	265	211	2,288
<i>Weighted bases</i>	304	104	257	598	148	195	83	1,689

Base: Mature UK postgraduate taught students; * indicates statistically significant difference (at 95% level).

The interviews with Admissions Tutors and UK domiciled mature postgraduate taught students highlighted that the timing of postgraduate study was complex, individual and dependent on personal career pathways. UK domiciled mature postgraduate taught students tended to self-manage their own careers. They used past work and learning experiences to develop a sense of career direction and understanding of the most appropriate postgraduate qualification (see also Section 3.7). Mature postgraduate taught students with longer transitions to postgraduate study tended to be either:

- those for whom postgraduate study only became relevant to their work part way through their career (e.g. following promotion from practical to managerial positions, or upon hitting a glass ceiling mid-career to find that they could not advance further without a postgraduate qualification);
- those who were undertaking a second postgraduate qualification as their careers developed and entered another phase (including those who had taken several years to realise that they were not satisfied with their chosen career path and who returned to postgraduate study to make a career change); and
- those looking to secure satisfaction in the later stages of their careers, and to protect themselves against competition from younger, more qualified workers.

A longer transition was often regarded positively. Mature postgraduate taught students tended to appreciate the opportunity to learn and felt they would gain more from it as a mature student: for example they could better understand their subject interests and preferences and how the qualification related to their career (if relevant) than they would have done at a younger age.

4.5 Factors affecting length of transitions

The survey explored the reasons for taking a longer break between undergraduate and postgraduate study. The vast majority of those taking a longer break (a break of more than three years) were mature students so the analysis of reasons was restricted to this cohort.

Among UK domiciled mature postgraduate taught students the most common reason for lengthy transitions was wanting to get a job and work on a career (44%). This was followed by needing to earn money (33%), not feeling in a position to be able to afford it (30%), and

just not considering the option of postgraduate study when they finished their undergraduate studies (29%)(Table 4.14).

Exploring further:

- **Mode of study:** Part-time UK domiciled mature postgraduate taught students were more likely than those studying full-time to have delayed entry due to: not being able to afford to study (31% compared with 27%); not considering the option of postgraduate study (30% compared with 25%); not wanting to study at postgraduate level when they completed their undergraduate studies (27% compared with 22%); not knowing what they wanted to study (22% compared with 15%); and having family commitments (16% compared with 10%, Table 4.15).
- **Age:** Exploring factors by age within the mature postgraduate taught cohort (those in their early career, aged 26 to 35; mid-career, aged 36 to 50; and late-career, aged 51 plus) the likelihood of citing any of the given delaying factors decreased with age. Thus mature postgraduate taught students in their early career were much more likely than those mid or late career to have reported financial factors and career factors and to lack goal clarity as reasons for having lengthy transitions to postgraduate study. However family commitments were a more common delaying factor among those in their mid and late career (24 and 21% compared with seven per cent). There was no difference by age in the likelihood of citing lack of confidence (Table 4.16).
- **'Other' reasons** (given by 13%) related to:
 - career change later in life;
 - unforeseen events happening in students' lives such as accidents, serious illness and bereavement;
 - having failed in previous attempts (either at the application stage or having started and left early);
 - not feeling suitably qualified;
 - lacking the time to devote to study and having to wait for a suitable course to be developed/become available.

Open responses here also mentioned having undertaken other postgraduate study on the run up to their current course (often more than one other postgraduate programme, as described above).

Table 4.14: Reasons for lengthy transitions by level of study – UK domiciled mature students with lengthy transitions only (a break of more than 3 years)

	Mature PGT	Mature PGR	Mature OPG	Total Mature	Overall rank
Financial factors					
Needed to get a job to earn money	33	38	31	34	2
Couldn't afford to	30	26	26	28	3
Wanted to save money to cover postgraduate study costs	9	7	6	8	10
Applied for funding and didn't get it	3	6	<1	3	12
Career factors					
Wanted to get a job and work on my career/build work	44	46	39	43	1
Needed to/wanted to do another qualification first	6	13	4	7	11
Lack of clarity of goals					
Didn't consider the option of postgraduate study	29	22	31	28	3
Didn't want to study at postgraduate level when finishing your undergraduate study	26	23	24	25	5
Didn't know what I wanted to study at postgraduate level	21	18	20	20	6
Other factors					
Family/childcare commitments	15	12	17	16	7
Lack of confidence in my study abilities/suitability	13	15	13	13	8
Other reason	13	15	18	15	8
<i>Unweighted base</i>	<i>1,434</i>	<i>907</i>	<i>465</i>	<i>2,878</i>	
<i>Weighted base</i>	<i>1,047</i>	<i>462</i>	<i>964</i>	<i>2,554</i>	

Base: UK postgraduate students (with undergraduate qualifications) calculated to have had a break of more than 3 years; multiple response question so sum may be greater than 100%. Figures for mature students only quoted as bases are too small for younger students. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 4.15: Reasons for lengthy transitions by mode of postgraduate study (column %) – mature UK domiciled postgraduate taught students with lengthy transitions only (a break of more than 3 years)

Reasons for lengthy transitions	Full-time	Part-time	Total
Financial factors			
Needed to get a job to earn money	36	33	33
Couldn't afford to	27	31	30
Wanted to save money to cover postgraduate study costs	17	7	9
Applied for funding and didn't get it	5	3	3
Career factors			
Wanted to get a job and work on my career/build work	44	44	44
Needed to/wanted to do another qualification first	4	6	6
Lack of clarity of goals			
Didn't consider the option of postgraduate study	25	30	29
Didn't want to study at postgraduate level when finishing your undergraduate study	22	27	26
Didn't know what I wanted to study at postgraduate level	15	22	21
Other factors			
Family/childcare commitments	10	16	15
Lack of confidence in my study abilities/suitability	15	13	13
Other reason	15	13	13
<i>Unweighted base</i>	336	1,098	1,434
<i>Weighted base</i>	184	863	1,047

Base: Mature UK postgraduate taught students (with undergraduate qualifications) calculated to have had a break of more than 3 years; multiple response question so sum may be greater than 100%.

Table 4.16: Reasons for lengthy transitions by age (column %) – mature UK domiciled postgraduate taught students with lengthy transitions only (a break of more than 3 years)

Reasons for lengthy transitions	Aged 26-35	Aged 36-50	Aged 51+	Total
Financial factors				
Needed to get a job to earn money	38	30	25	33
Couldn't afford to	35	27	19	30
Wanted to save money to cover postgraduate study costs	13	5	1	9
Applied for funding and didn't get it	3	3	3	3
Career factors				
Wanted to get a job and work on my career/build work	52	38	32	44
Needed to/wanted to do another qualification first	6	6	6	6
Lack of clarity of goals				
Didn't consider the option of postgraduate study	30	31	21	29
Didn't want to study at postgraduate level when finishing your undergraduate study	30	24	18	26
Didn't know what I wanted to study at postgraduate level	27	18	9	21
Other factors				
Family/childcare commitments	7	24	21	15
Lack of confidence in my study abilities/suitability	14	13	13	13
Other reasons	11	14	24	13
<i>Unweighted bases</i>	<i>613</i>	<i>609</i>	<i>212</i>	<i>1,434</i>
<i>Weighted base</i>	<i>511</i>	<i>430</i>	<i>106</i>	<i>1,047</i>

Base: Mature UK postgraduate taught students (with undergraduate qualifications) calculated to have had a break of more than 3 years; multiple response question so sum may be greater than 100%.

The interviews with Admissions Tutors and UK domiciled mature postgraduate taught students corroborated the survey findings, showing that a combination of factors influenced the length of time between undergraduate and postgraduate study. The factors described included: personal finances, satisfaction and experience with the labour market (including perceptions of the state of the job market), family commitments, and personal career values and direction.

Mature postgraduate taught students described how they got absorbed by work or accustomed to earning a salary and how they had to feel financially stable and able to afford postgraduate study before embarking on it and this delayed entry to postgraduate study. Others described how it had taken several years to gain personal insight (through work, learning and/or wider experiences) in order to discover where their interests lay, to decide what they wanted to do in their career, and to see the value in a postgraduate qualification. They felt postgraduate study involved a considerable personal investment of time and money and so they wanted to be sure they would make the right choices/the right investment.

Length of transitions were also affected by age and discipline. Older students were likely to have additional commitments and responsibilities making the decision to return to higher education more complex and protracted. Students on different postgraduate taught programmes were likely to have different requirements for professional experience. Professions such as Human Resources, clinical health etc. set out a relatively prescribed career and study path and required some work experience before postgraduate study. Thus some postgraduate taught programmes had a minimum period of work experience built into the application criterion. Yet other more technical programmes preferred to enrol recent graduates. Here it was felt that too long out of study could affect mature entrants' confidence in their academic capabilities and present difficulties in 'getting up to speed' during a one year course.

5 Funding postgraduate study

This chapter looks at the costs involved in postgraduate study, considers the wider financial situation of UK domiciled mature postgraduate taught students, and then how these students look to fund their study plans.

5.1 Key findings for UK domiciled mature postgraduate taught students

1. Annual tuition fee costs for postgraduate taught study varied widely. For full-time programmes the average was £8,010 per year but reached a peak at almost £17,000 per year. For part-time programmes the average was £3,587 and the maximum £9,000 per year. The highest fees were charged for social science (average of £9,114) and for physical sciences and engineering programmes (£8,303). Tuition fee costs were higher for postgraduate taught study than for other types of postgraduate study.
2. Most UK domiciled mature postgraduate taught students had long-term financial commitments for their accommodation (57% were owner occupiers, and 35% were renting), had family commitments (69% were married/living with a partner, and 43% had dependent children) and work commitments (80% were in paid work, alongside their studies). In addition, 32% had household incomes of less than £30,000, 31% had outstanding Student Loan debt, and 33% had overdrafts or other debt. All of these factors influenced the ease with which they could undertake postgraduate study.
3. Thirty-three per cent of mature postgraduate taught students felt they were struggling financially and these were more likely to be aged 26 to 35 (36% were struggling), studying full-time (49%), with shorter transitions between undergraduate and postgraduate study (38%) and thus have outstanding Student Loan debt (49%). These students tended to be uncertain about how to fulfil their financial commitments whilst studying.
4. Forty-eight per cent of mature postgraduate taught students received no information about potential sources of funding. This group, particularly those who studied part-time (51%), were less likely than postgraduates as a whole to find out about sources of funding. However this includes students who felt they did not need any information but also students who looked for information but were unable to find or understand it.
5. Self-funding was considerably more common among mature postgraduate taught students than other groups of postgraduates. Sixty-five per cent of mature postgraduate taught students contributed towards their fee costs, in the main saving up before they embarked on their studies, and 93% self-funded their wider study and living costs.
6. Employers were an important source of support for mature postgraduate taught students, particularly part-time students and those in their early and mid-careers. Employers contributed towards fee costs for 36% of mature postgraduate taught students in employment (rising to 39% among part-time students in work), reducing the need to self-fund. Those studying sciences were more likely to receive employer financial support than those studying arts and humanities – 47% of physical sciences

and engineering and 39% of biomedical sciences students in work received support compared with 11% of arts and humanities students.

7. The likelihood of attracting funding from employers increases with earnings and household incomes. Thus self-funding appears to decrease with earnings and household incomes. Among those with less than £10,000 in household earnings two per cent received employer support for fee costs and 79% self-funded. This compares with students with household incomes of between £70,000 to £80,000 where 44% received employer support and 51% self-funded (Sections 5.5 and 5.6).
8. Employers also contributed wider non-financial support for 69% of working students. Most commonly employers provided paid study leave and formal flexi-time which enabled students to balance study and work commitments.
9. Full-time mature postgraduate taught students were more likely to feel that they were struggling to cope financially while studying than part-time students (49% compared with 29%). Full-time students were also more likely to: self-fund their fee costs (and rely on their families to do so), apply for and take out a commercial loan (e.g. Professional Career Development Loan) to support their study costs, and to save up before embarking on their studies.
10. Part-time students tended to ease concerns about study costs and finances by working alongside their studies (90% did so). They used their earnings to pay for costs, 46% to pay fee costs, and 83% to pay for wider study and living costs. They also spread their study costs over a greater number of years as part-time fees were approximately half the level of full-time fees. Part-time mature postgraduate taught students were also better able than full-time students to attract employer support (financial and non-financial) for their studies.
11. The application and take-up rate of commercial loans to contribute towards the costs of postgraduate study (fees or wider costs) was low. Overall eight per cent of mature postgraduate taught students applied for a loan, six per cent applied for a Professional Career Development Loan, and just five per cent took out a Professional Career Development Loan to pay for fees. When mature postgraduate taught students did apply for loans, they tended to be less successful in gaining full or partial funding.
12. The low use of loans was driven partly by a perceived lack of need but also an aversion to taking on further debt. Of the 92% who didn't take out a loan: 67% didn't need a loan, but 41% decided against loan financing because they did not want to have debt or add to their existing debts. These findings will not have taken account of the Government's subsequent announcement that it will introduce a new system of postgraduate loans with income-contingent repayments.

5.2 Fee costs

One aspect of the costs associated with studying are the tuition fees charged to students by institutions¹. Fees for postgraduate study are unregulated and so Higher Education

¹ There are wider costs involved in studying including: travel costs to and from the place of study and costs of additional study materials; costs of childcare for those parents who need to arrange cover for their children whilst they are studying; living costs whilst studying including rent and bills; and for some there will be opportunity costs, for example foregone wages if individuals have reduced their working hours or

Institutions are free to set their own fee levels and these vary widely. The survey found that the average amount of fees (the amount the institution charges before any reductions or bursaries for the current year of their course) for UK domiciled postgraduate taught students was £5,443 (mean average), a higher amount than found across all levels of postgraduate study. Half of all UK domiciled postgraduate taught students paid at least £4,100 a year (median average, Table 5.1) which again was higher than found across all postgraduate study.

These average values were influenced by mode of study (rather than age), with part-time students charged less per year although they will be studying for a greater number of years. Across all UK domiciled postgraduate taught students, part-time fees appeared to be approximately half of full-time fees (£8,010 for full-time and £3,587 for part-time study, see Table 5.1).

Fee costs also differed according to subject of study. Among UK domiciled postgraduate taught students on **full-time programmes**: the highest average fees were charged for social science programmes including MBAs (£9,114) and for physical sciences and engineering programmes, which will include high technology engineering and also IT related courses (£8,303). The lowest average fees were charged for arts and humanities courses (£6,543, Table 5.2). Admissions Tutors noted how fees were higher for science subjects that required the use of specialised spaces and equipment (e.g. a laboratory).

Table 5.1: Average annual fees by study level and mode (£) – all UK domiciled postgraduates

	PGT			PGR			OPG			Total
	Full-time	Part-time	All	Full-time	Part-time	All	Full-time	Part-time	All	
Fees for current year										
Mean	8,010	3,587	5,443	5,259	2,502	4,265	7,634	2,874	4,635	4,945
Median	6,061	3,000	4,100	3,921	2,016	3,500	9,000	2,400	3,500	3,900
5% percentile	3,000	900	1,150	0	1200	725	0	500	0	795
95% percentile	16,750	9,000	15,000	14,100	4500	12,400	10,000	7,450	9,000	12,800
<i>Unweighted bases</i>	<i>1,854</i>	<i>2,105</i>	<i>3,959</i>	<i>1797</i>	<i>635</i>	<i>2,432</i>	<i>831</i>	<i>506</i>	<i>1,337</i>	<i>7,728</i>
<i>Weighted bases</i>	<i>1,284</i>	<i>1,806</i>	<i>3,091</i>	<i>825</i>	<i>448</i>	<i>1,273</i>	<i>878</i>	<i>1,538</i>	<i>2,416</i>	<i>6,780</i>

Base: All UK postgraduate students. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

given up work completely. These wider costs are difficult to estimate in a short survey so were not captured in the questionnaire.

Table 5.2: Average annual fees (£) by subject of study, for full-time postgraduate taught study

Fees for current year	Mean £	Median £	Base (unweighted) N	Base (weighted) N
Biomedical sciences	6,838	6,100	214	160
Biological sciences	6,401	5,500	201	165
Physical sciences and engineering	8,303	6,500	277	251
Social sciences	9,114	7,000	652	515
Arts and Humanities	6,543	5,500	303	110
Education	8,303	5,500	51	31
Combined/other	7,179	6,100	156	53
All	8,010	6,061	1,854	1,284

Base: UK full-time postgraduate taught students only; note the figures in brackets should be treated with caution due to the small base size. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

5.2.1 Students' financial situation

The student survey captured detailed information on students' family and work circumstances as well as their income and whether they had outstanding student loan debt and other loans or overdrafts. It also captured their perspectives on how well they were coping financially whilst studying. It is important to note that these students will not have paid the higher undergraduate fees (up to £9,000 per year for full-time programmes¹), so will not have the levels of debt on entry to postgraduate study that current undergraduate students contemplating postgraduate study will have.

Looking at the financial situation of UK domiciled mature postgraduate taught students:

- Wider circumstances:
 - Forty-nine per cent were married and 20% were living with a partner; and 43% had dependent children (Table A5.2).
 - Reflecting family circumstances, 57% of mature postgraduate taught students were owner occupiers (living with a partner and/or children, or alone) and a further 18% were living in rented accommodation with a partner and/or children. Only two per cent were living in university accommodation and nine per cent were living in a shared flat or house with friends or other students (Table A5.1).
 - In addition, 80% were in paid work (Table 5.3).

Most mature postgraduate taught students therefore had: a) a financial commitment for their accommodation, b) a family commitment, but thus also potential family support with their studies and potentially greater household income, and c) work commitments. All these aspects are likely to influence students' overall financial

¹ But may have paid fees of £1,000 per year if they started their undergraduate courses between 1998 and 2005, or £3,000 per year if they started in 2006 or later.

position. Overall, UK domiciled mature postgraduate taught students were considerably more likely than postgraduates as a whole (regardless of age or level of study) to be: living with a partner (married or otherwise), have dependent children, be owner occupiers, and to be working alongside their studies.

Also part-time mature postgraduate taught students were more likely than full-time mature postgraduate taught students to have family and work commitments (74% were married/living with a partner, 46% had dependent children, and 90% were in paid work, Tables A5.4, and Table A4.12).

- **Household incomes¹ and existing debt:** 32% had household incomes of less than £30,000; 28% had between £30,000 and £50,000, and 41% had more than £50,000. The median lies between £40,000 and £50,000 which was considerably higher than the UK average household income². However 31% had an outstanding Student Loan from previous studies, and 33% had an overdraft or a loan (not including Student or Professional Career Development Loans) for which they were making repayments (Table 5.3). Part-time students were more likely than full-time students to be earning above £50,000 (46% compared with 12%, Table A5.9), and were considerably less likely to have outstanding Student Loan debt (28% compared with 43%, Table A5.14).

Reflecting their shorter transitions to postgraduate study, mature biological sciences postgraduate taught students were the most likely to have studied under the £3,000 fee regime for their undergraduate studies (29%) and to have outstanding Student Loan debt (42%, Table A2.7). This group also had the lowest household incomes (16% had less than £10,000, Table A2.8), particularly when compared to biomedical sciences and social sciences students.

- **Perception of finances:** 33% felt that they were struggling to cope financially, 17% felt they were neither struggling nor were particularly well off, whereas 44% felt that they were coping financially (Table 5.4).

Among mature postgraduate taught students, those who studied full-time were considerably more likely to feel negatively about their finances, with 49% feeling they were struggling to cope financially compared with 29% of part-time students (Table 5.5). Corresponding with the pattern noted for mode of study, those not working alongside their studies or working less than 20 hours a week were more likely to feel they were struggling financially (45% and 45%, Table A5.21). The likelihood of reporting financial concerns diminished with age: 36% of early career mature postgraduate taught students (aged 26 to 35) felt they were struggling financially compared with 20% of those aged over 50 (Table A5.17). Those on biological sciences programmes were most likely to feel they were struggling, 53% (Table A5.18), but this reflects the younger age profile and greater propensity to study full-time of these students. Those who had paid higher fees during their undergraduate

¹ Household income includes income from all sources including earnings and employment, pensions and benefits. It includes the incomes of family members but does not include the incomes of friends and flatmates for students living in shared housing.

² The median average gross household income for non-retired households in the UK is £34,425, ONS Household Income and Expenditure Data, Table 16, 2011/12: <http://www.ons.gov.uk/ons/rel/household-income/the-effects-of-taxes-and-benefits-on-household-income/historical-data--1977-2011-12/ref--table-16-oecd.xls>

studies (45%), moved more quickly between undergraduate and postgraduate study (38%) and had an outstanding Student Loan (49%) were more likely to report that they were struggling with finances (Table A5.20). Again this corresponds with age profile.

There were clear age differences within the UK domiciled postgraduate taught population noticed for financial situation:

- **Comparison with young postgraduate taught students:** Young postgraduate taught students were less likely than mature postgraduate taught students to have family commitments (22% had a partner, and four per cent had dependent children). They were also less likely to have work commitments (52%). They were more likely to have lower household incomes than mature postgraduate taught students (31% had incomes of less than £10,000). They were also more likely to report concerns around their finances (42% felt they were struggling to cope financially, Table 5.4).

Table 5.3: Students' wider financial circumstances (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Annual household income							
up to £10,000	31	9	12	7	21	6	14
£10,001 to £20,000	15	9	47	21	20	10	16
£20,001 to £30,000	18	14	17	12	24	13	16
£30,001 to £40,000	10	14	13	15	12	21	15
£40,001 to £50,000	8	14	5	11	9	16	12
£50,001 to £60,000	7	11	3	11	6	12	9
£60,001 to £70,000	4	10	1	6	3	7	6
£70,001 to £80,000	2	6	1	5	2	8	5
£80,001 or more	5	14	2	12	3	9	8
<i>Unweighted base</i>	<i>1,504</i>	<i>2,281</i>	<i>967</i>	<i>1,383</i>	<i>501</i>	<i>784</i>	<i>7,420</i>
<i>Weighted base</i>	<i>1,270</i>	<i>1,700</i>	<i>520</i>	<i>711</i>	<i>757</i>	<i>1,581</i>	<i>6,539</i>
Outstanding Student Loan							
Yes	73	31	83	35	89	36	52
No	27	69	17	65	11	64	48
<i>Unweighted base</i>	<i>1,570</i>	<i>2,381</i>	<i>995</i>	<i>1,438</i>	<i>531</i>	<i>804</i>	<i>7,719</i>
<i>Weighted base</i>	<i>1,320</i>	<i>1,765</i>	<i>535</i>	<i>738</i>	<i>796</i>	<i>1,616</i>	<i>6,769</i>
Overdraft or other outstanding loan							
Yes	28	33	23	27	29	31	30
No	72	67	77	73	71	69	71
<i>Unweighted base</i>	<i>1,569</i>	<i>2,379</i>	<i>993</i>	<i>1,432</i>	<i>531</i>	<i>799</i>	<i>7,703</i>
<i>Weighted base</i>	<i>1,319</i>	<i>1,762</i>	<i>534</i>	<i>735</i>	<i>796</i>	<i>1,605</i>	<i>6,752</i>
Currently in paid employment							
Yes	52	80	36	66	44	81	66
No	48	20	64	34	56	19	34
<i>Unweighted base</i>	<i>1,573</i>	<i>2,382</i>	<i>987</i>	<i>1,433</i>	<i>531</i>	<i>803</i>	<i>7,709</i>
<i>Weighted base</i>	<i>1,322</i>	<i>1,765</i>	<i>531</i>	<i>736</i>	<i>797</i>	<i>1,617</i>	<i>6,767</i>

Base: All UK postgraduate students. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 5.4: I am struggling to cope financially at the moment (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Strongly agree	16	13	5	12	12	12	12
Agree	26	20	17	19	23	18	21
Neither agree nor disagree	21	17	19	20	21	19	20
Disagree	22	23	32	24	24	23	24
Strongly disagree	12	21	27	20	19	20	19
Not applicable	3	5	1	5	1	8	4
<i>Unweighted bases</i>	1,576	2,382	995	1,439	534	805	7,730
<i>Weighted bases</i>	1,324	1,763	535	738	799	1,619	6,779

Base: All UK postgraduate students. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 5.5: Currently struggling financially by mode of study (column %) – mature UK domiciled postgraduate taught students

Struggling to cope financially	Mode of study*		
	FT	PT	Total
Strongly agree	23	10	13
Agree	26	19	20
Negative about finances (i.e. strongly agree or agree)	49	29	33
Neither agree nor disagree	17	17	17
Disagree	17	25	23
Strongly disagree	13	24	21
Not applicable	3	5	5
<i>Unweighted bases</i>	638	1,742	2,381
<i>Weighted bases</i>	367	1,395	1,763

Base: Mature UK postgraduate taught students; * indicates statistically significant difference (at the 95% level). To Note FT is full-time and PT is part-time.

Feedback from the interviews with UK domiciled mature postgraduate taught students indicated that students' feelings about their general financial situation whilst studying depended on how they funded their fee costs and who supported them: a) whether or not they worked alongside studying (to spread course costs over a longer period of time); b) whether or not they had a partner in work who could be the main earner during the years of study); and c) whether they had financial support from other family members such as parents (as some mature postgraduate taught students in their early careers were still living with their parents). There were three groups of students:

- **Those who were not concerned about study costs and financing.** These tended to be students who were working and whose employers contributed towards fees, or were mid to late career with a degree of disposal income that they could use to fund their studies, or those who were supported by their earnings from paid work. These individuals were often happy to self-fund their studies and some had actively decided

not to apply for potential scholarships and other sources of funding so as to make them available to those in need.

- **Those who were coping but had had to ‘tighten their belts’.** For this group, the additional costs of postgraduate study stretched their finances a bit thin but things were relatively comfortable.
- **Those who were struggling to some extent.** These tended to be students who were dealing with uncertainties around how to fulfil their financial commitments whilst studying. They were unsure about the level of financial commitment from their employer or other sources prior to their application; or unsure of the knock-on effects on household incomes of reducing working hours to create time to study.

5.3 Information about potential funding

UK domiciled mature postgraduate taught students were asked how they found out about the funding that was available to them:

- **No information:** 48% reported that they received no information about the sources of funding that were available to them, a much higher proportion than found across postgraduates as a whole (Table 5.6). This pattern reflects the relatively limited availability of funding support for postgraduate taught courses (see below). Part-time mature postgraduate taught students were more likely than full-time students to lack information (51% compared with 38%, Table 5.7).
- **Employers:** 21% found out about available funding from their employers (Table 5.6). They were the most common source of funding information for mature postgraduate taught students, reflecting their importance as a source of funding (see below), much more so than found across postgraduates as a whole.
- **Higher Education Institutions:** Institutions were a less common source of funding information among mature postgraduate taught students than found across all postgraduates – either the Higher Education Institution applied to (16%) or the Higher Education Institution previously attended (three per cent, Table 5.6). This reflects the low proportion of mature postgraduate taught students who return to their undergraduate institution to take their postgraduate course.
- **Internet:** 16% found information about funding sources via the internet (i.e. searching online, Table 5.6)
- **Networks:** few mature postgraduate taught students found out about sources of finance from their family and friends (four per cent), a professional body (two per cent), or another type of organisation (one per cent, Table 5.6).
- **Young postgraduate taught students** were more likely than mature postgraduate taught students to have found out about sources of available funding (60%). They were much more likely to find information from the internet (29%); from the institution they were applying to (24%) or had studied at previously (13%); or from family and friends (11%, Table 5.6).

Feedback from Admissions Tutors mirrored the survey findings. Staff felt that students lacked information and knowledge about the types of funding available to them for postgraduate taught courses, particularly those planning to study part-time or those

requiring help with fees. The survey cannot tell us why almost half of mature postgraduate taught students had not found out what sources of funding were available to them, but feedback from the interviews with UK domiciled mature postgraduate taught students suggested there were two groups of individuals:

- **Those who deliberately do not look for information:** These students felt they did not need the information because they tended to either have their fees funded by an employer or to be comfortably self-financing their studies;
- **Those who cannot find information:** These students had sought information about funding options but found it difficult either to find any information or to understand their options, or concluded that there were too few if any funding options available. There was a perception that there were very few scholarships or bursaries available for postgraduate taught students and these were narrowly targeted towards particular groups (based on demographic characteristics/academic excellence), or available in certain disciplines rather than others (e.g. social sciences rather than arts subjects). Mature postgraduate taught students tended not to look for information about commercial loans due to their risk-averse nature, so when looking for sources of information about funding they would be looking for other (non-commercial) sources of funding.

Table 5.6: Where obtained information about sources of finance to help meet costs while studying (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Did not find out what sources of funding were available	40	48	13	35	18	35	36
Through the institution applying to	24	16	63	38	37	21	27
Through searching online	29	16	24	18	37	20	23
Through employer	4	21	6	16	10	28	16
Through undergraduate place of study	13	3	21	5	15	2	8
Through friends or family	11	4	4	4	8	2	5
Through a professional body	3	2	2	2	8	5	4
Through another type of organisation	1	1	1	2	2	3	2
In some other way	2	2	4	5	3	3	3
<i>Unweighted bases</i>	1,564	2,360	992	1,433	533	801	7,685
<i>Weighted bases</i>	1,316	1,749	533	735	798	1,610	6,744

Base: All UK postgraduate students; multiple response question so sum may be greater than 100%. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 5.7: I did not find out what sources of funding were available (row %) by age, level of study and mode of study – all UK domiciled postgraduates

		%	Unweighted count	Weighted count
Young PGT	Full-time	35	1,205	910
	Part-time	52	359	406
	Total	40	1,564	1,316
Mature PGT	Full-time	38	634	365
	Part-time	51	1,725	1,383
	Total	48	2,360	1,749
Young PGR	Full-time	12	943	486
	Part-time	25	47	46
	Total	13	992	533
Mature PGR	Full-time	18	849	336
	Part-time	49	584	399
	Total	35	1,433	735
Young OPG	Full-time	10	481	574
	Part-time	40	52	224
	Total	18	533	798
Mature OPG	Full-time	12	349	303
	Part-time	40	450	1,305
	Total	35	801	1,610
Total	Full-time	22	4,461	2,975
	Part-time	46	3,217	3,763
	Total	36	7,685	6,744

Base: All UK postgraduate students. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

5.4 Role of loans and commercial credit

Across all UK domiciled mature postgraduate taught students eight per cent had applied for a loan from a bank or financial institution to help with the costs of study (i.e. a commercial loan, which includes applications for a Professional Career Development Loan, see box below). Similarly eight per cent had applied for an ‘other’ or wider source of finance, either from: their institution, government, charities, Research Councils, employers, professional bodies, and/or sector bodies (Table 5.8). Mature postgraduate taught students were marginally less likely to apply for either a commercial or wider loan than postgraduates as a whole. Those who were studying full-time were more likely to apply for a loan than those studying part-time (16% compared with six per cent, Table A5.24). In addition those most likely to apply for a loan were: early career mature postgraduate taught students (those aged 26 to 35, 10%, Table A5.22), those who had existing outstanding Student Loans and those who paid higher fees in their undergraduate studies (15% and 11%, Table A5.25), and those who were either not working alongside their studies or working only very part-time hours (15 and 13%, Table A5.26).

Ninety-two per cent of mature postgraduate taught students did not apply for a loan from a bank or other financial organisation to help them with their study costs. By far the most common reason given for not seeking this form of support was because they did not need

a loan and/or had another source of finance (67%), however 41% did not apply for a loan because they did not want additional debt. Other reasons for not taking out a loan included thinking: they wouldn't be successful in their application, the loan was too costly, or that they couldn't afford the repayments (11, nine and seven per cent respectively, Table 5.10).

The **Professional Career Development Loan** is a commercial bank loan offered by Barclays and the Co-operative Banks, to help pay for work-related learning. Over the last 10 years the balance of learners taking out a Professional Career Development Loan to support further and vocational education qualifications has significantly shifted, to over 85% of Professional Career Development Loans now supporting postgraduate level education.

Whilst the banks provide the capital and are responsible for all lending decisions, government supports the loan by covering the interest whilst the student is studying and up to one month after studying concludes. An interest rate of 9.9% is applied to the loan. Learners can borrow from £300 up to a maximum of £10,000 for fees and maintenance costs on vocational or professionally accredited courses, approved by the Skills Funding Agency. Loans have a maximum 60 month repayment period.

The small subset of students who applied for a commercial loan was asked a series of questions about their perceptions of the loans process and the outcomes they achieved (see Tables 5.8 and 5.9 for an overview of the results). Focusing on UK domiciled mature postgraduate taught students who applied for commercial loans and/or credit (including Professional Career Development Loans):

- **Use of loan:** Students were more likely to apply for a loan to cover tuition fee costs (56%) than to cover both fee and living costs (35%), and just nine per cent sought a loan to pay for living costs only. Mature postgraduate taught students were more likely to apply for loans to cover fees only, compared with all postgraduates
- **Type of loan:** 70% of all mature postgraduate taught students who applied for a loan applied for a Professional Career Development Loan. This was therefore the most common form of loan applied for, but overall just six per cent of all the UK domiciled mature postgraduate taught cohort applied for a Professional Career Development Loan. Mature postgraduate taught students were marginally less likely to apply for a Professional Career Development Loan than postgraduates as a whole.

Feedback from Admissions Tutors indicated that they were uncertain about the popularity of Professional Career Development Loans, and there was a recurrent view that Professional Career Development Loans were difficult to both obtain and pay back. Criticisms included:

- the length of time it took banks to respond to applications (up to as long as three months to decide);
- that Professional Career Development Loans were administered by banks on the basis of a risk assessment of future earnings which meant students from certain subjects were a higher risk (such as arts and creative courses);

- that the loan amount was not sufficient, barely covering the fees let alone any living costs associated with study;
- and that the repayment terms were unfavourable, a higher rate of interest than found for undergraduate Student Loans, and requiring a more immediate repayment giving students very little time to secure employment.

In addition, 25% of those applying for a loan, applied for a bank loan; and 10% applied for a credit card/commercial credit to pay for their studies (accounting for two per cent and less than one per cent of all mature postgraduate taught students). Mature postgraduate taught students were relatively more likely to apply for a bank loan or other form of commercial credit than postgraduates as a whole.

- **Experience of the loan process:** There was a mixed response in terms of how easy the loan application process was for students (for all types of loans): 39% found the process easy (easy or very easy); and 35% found the process difficult (difficult or very difficult).
- **Result:** Despite some students having problems with the application process, 60% of those applying for loans received them in full, and 11% received at least part of the funding applied for. However 30% did not receive any of the funding applied for. Mature postgraduate taught students had a higher failure rate than found across postgraduates as a whole (21%).

Comparisons with Young postgraduate taught students: Generally, young postgraduate taught students were more likely than their mature peers to have applied for a commercial loan (17%, Table 5.8). Admissions Tutors, reflecting the survey findings, felt that younger UK domiciled students were a key group that accessed loans and commercial credit. Among those choosing not to apply for a loan, young postgraduate taught students were less likely than mature postgraduate taught students to feel they didn't need the loan (57%) and correspondingly more likely to be deterred by considerations of additional debt and/or worries about overall costs and repayments (57, 17 and 15% respectively, Table 5.10). Among those applying for a commercial loan, Professional Career Development Loan applications were more common among younger students than mature students (79%), young postgraduate taught students were more likely to have sought a loan to pay for living costs and fee costs (53%), and were more likely to be successful in their application (72% received full funding, Table 5.9). Overall, 13% of all young postgraduate taught students had applied for a Professional Career Development Loan.

Table 5.8: Applications for loans and sources of loans to help meet costs while studying (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Applied for other sources of funding							
Yes	12	8	10	13	16	10	11
Unweighted bases	1,571	2,373	994	1,436	533	802	7,709
Weighted bases	1,320	1,758	535	737	798	1,612	6,760
Applied for a loan							
Yes	17	8	2	2	13	6	9
Unweighted bases	1,572	2,377	995	1,438	428	758	7,568
Weighted bases	1,321	1,762	535	738	670	1,563	6,589
Loan type#							
Professional Career Development Loan	79	70	-	[46]	85	76	76
Another bank loan	22	25	-	[26]	14	29	23
A credit card/commercial credit	3	10	-	[29]	8	11	8
Other	2	7	-	[15]	0	0	3
<i>Unweighted bases</i>	<i>256</i>	<i>206</i>	<i>22</i>	<i>34</i>	<i>59</i>	<i>57</i>	<i>634</i>
<i>Weighted bases</i>	<i>218</i>	<i>143</i>	<i>13</i>	<i>16</i>	<i>86</i>	<i>91</i>	<i>566</i>

Base: All UK postgraduate students; and for Loan type just UK postgraduate students with loans; # multiple response question so sum may be greater than 100%. Figures in brackets should be treated with caution due to the small base size, figures have been replaced with '-' when unweighted base sizes fall below 30. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 5.9: Further details of loan experience (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
What is the loan for?							
Tuition fees	41	56	-	[31]	42	62	48
Living costs	7	9	-	[34]	11	11	10
Both tuition fees and living costs	53	35	-	[35]	46	28	42
<i>Unweighted bases</i>	257	208	22	36	62	57	642
<i>Weighted bases</i>	219	143	13	17	89	91	573
How easy or difficult was the application process?							
Very easy	10	12	-	[9]	9	4	9
Easy	26	27	-	[27]	25	30	27
Neither easy or difficult	24	25	-	[38]	30	32	27
Difficult	25	22	-	[20]	18	15	22
Very difficult	14	13	-	[7]	19	19	16
<i>Unweighted bases</i>	257	208	22	35	62	57	641
<i>Weighted bases</i>	219	143	13	16	89	91	572
What was the result of the loan application?							
I received all the funding I applied for	72	60	-	[74]	68	66	67
I received some of the funding I applied for	11	11	-	[16]	19	9	12
I didn't receive any funding	18	30	-	[11]	14	25	21
<i>Unweighted bases</i>	256	207	22	35	62	56	638
<i>Weighted bases</i>	218	142	13	16	89	91	569

Base: UK postgraduate students who applied for a loan. Figures in brackets should be treated with caution due to the small base size, figures have been replaced with '-' when unweighted base sizes fall below 30. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 5.10: Reason for not taking out a loan (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Didn't need a loan/found another source of finance	57	67	86	70	69	73	69
Did not want (more) debt	57	41	39	43	49	34	43
Loan was too costly	17	9	8	9	15	6	10
Could not afford the repayments	15	7	8	8	13	6	9
Didn't think I would be successful in getting a loan	12	11	5	10	8	8	10
<i>Unweighted bases</i>	1,310	2,160	972	1,398	364	699	6,903
<i>Weighted bases</i>	1,099	1,613	522	719	579	1,466	5,998

Base: UK postgraduate students who did not apply for a loan; multiple response question so sum may be greater than 100%. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Interviews with UK domiciled mature postgraduate taught students highlighted how very few had applied for a loan to finance their study and the majority had not considered loans or commercial credit as a way to finance their postgraduate studies. In general this group were relatively debt adverse feeling that they did not want to take out a loan with commercial interest rates, risk putting their finances under pressure in the future by having to make regular repayments, or add to their existing undergraduate debt. This was particularly in the face of questionable future financial benefits. They described how commercial loans, credit card debt and Professional Career Development Loans felt different (and thus less acceptable) from undergraduate Student Loans. In addition, few knew about or had successfully applied for Professional Career Development Loans. Where they had come across them, they (like Admissions Tutors) were critical about the level of interest rate charged, and lack of clear information about eligibility criteria and lack of access.

5.5 Paying for postgraduate study

The survey looked at how current postgraduate students funded their tuition fee costs and separately how they funded their wider study and living costs. The survey found that self-funding is the main form of financing study (corresponding with other research; HEFCEb. 2013; NUS, 2012b; Universities UK, 2009b; and Sastry, 2004).

UK domiciled mature postgraduate taught students were considerably more likely to self-fund both fees and wider living costs than postgraduates as a whole: 65% and 93% respectively. However, young postgraduate taught students were more likely than their mature peers to self-fund: 81% contributed towards their tuition fee costs, and 94% towards their wider living costs (Table 5.11). For young postgraduate taught students, postgraduate study represented a significant personal investment (as noted above, postgraduate taught fee costs were on average higher than other postgraduate programmes).

Table 5.11: Extent of self-funding (per cent) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Self-funded – for fees	81	65	11	37	41	40	52
<i>Unweighted bases</i>	1,572	2,381	991	1,437	526	794	7,701
<i>Weighted bases</i>	1,322	1,765	533	738	789	1606	6,752
Self-funded – for wider study and living costs	94	93	35	72	73	87	83
<i>Unweighted bases</i>	1,576	2,383	995	1,439	534	805	7,732
<i>Weighted bases</i>	1,324	1,766	535	738	799	1,619	6,781

Note: Self-funding includes: using savings, wages, support from families and loans.

Base: All UK postgraduate students. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 5.12: Sources of funding for fee costs and living costs (column %) – UK domiciled postgraduate taught students compared with all UK domiciled postgraduates

Funding sources	Fee costs			Living costs		
	Young PGT	Mature PGT	All PG	Young PGT	Mature PGT	All PG
Self-fund	81	65	52	94	93	83
Use wages from current employment	21	26	17	46	73	57
Use own savings	36	36	25	39	27	26
Help from family contributions	45	14	17	49	19	24
Professional Career Development Loan	11	5	5	6	2	3
Credit card/commercial credit	2	5	3	5	5	4
Other bank loan	4	2	2	2	1	1
The institution/university (e.g. bursary, scholarship)	9	5	11	2	1	9
UK Government (including the NHS, Govt Depts)	8	9	13	4	3	7
Research council	1	1	7	1	0	6
Employer	8	29	21	2	3	4
Get money from a charity	1	1	1	1	0	1
Other overseas Government	1	1	0	1	1	1
The European Union	0	0	0	0	-	0
Other (e.g. a professional association)	2	4	6	2	4	6
<i>Unweighted bases</i>	1,572	2,381	7,701	1,571	2,364	7,691
<i>Weighted bases</i>	1,322	1,765	6,752	1,320	1,753	6,742

Base: All UK postgraduate students, multiple response question so sum may be greater than 100%. Note: Grey cells are sub-categories of self-funding. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 5.13: Sources of self-funding for fee costs for those who self-fund (contribute at least some of their own money towards fees, column %) – UK domiciled postgraduate taught students compared with all UK domiciled postgraduates

Self-funding sources for fees	Fee costs		
	Young PGT	Mature PGT	All PG
Use wages from current employment	26	40	33
Use own savings	45	56	48
Help from family contributions	55	22	32
Professional Career Development Loan	13	7	10
Credit card/commercial credit	3	8	6
Other bank loan	5	3	3
<i>Unweighted bases</i>	1,295	1,607	4,039
<i>Weighted bases</i>	1,068	1,144	3,496

Base: All UK postgraduate students who contribute at least some monies towards fees, multiple response question so sum may be greater than 100%. To note: PGT is postgraduate taught, PG postgraduate.

5.5.1 Paying for fee costs

Exploring how UK domiciled mature postgraduate taught students paid for their fees shows that the two most important sources of financing fee costs were the students themselves and their employers:

- **Self-funding:** 65% were self-funded, with 54% paying their fees entirely by themselves and a further 11% contributing at least some money towards their fee costs (Table 5.12, Table 5.13 and Table 5.14). Mature postgraduate taught students were considerably more likely to be self-funded than postgraduate students as a whole (65% compared with 52%). This corresponds with findings from other research which indicate an increasing trend towards self-funding postgraduate taught study alongside a decrease in sources of funding from employers, government and institutions; and that postgraduate taught students have the greatest chance of utilising more risky sources of money such as pay-day loans or high interest borrowing (Leman et al., 2013; NUS, 2012a; and Hodsdon and Buckley, 2011). Feedback from Admissions Tutors also highlighted the perception that self-funding was the norm for many postgraduate taught programmes, and this was driven in part by the lack of state-funded support which was felt to be in decline and thus highly competitive, or more narrowly targeted (aimed at postgraduate research courses and tied to specific sectors, particularly the delivery of specific state run services such as the NHS), leaving some little option but to self-fund.

Part-time mature postgraduate taught students were less likely to self-fund than full-time students: 63% of part-time students contributed towards their fees, and 52% paid all their fees themselves; compared with 71% and 62% for full-time students (Table 5.14). This is linked to the importance of employer funding for part-time students (see below), and suggests a substitution effect – when employers fund fee costs, individuals do not have to. This however contrasts with findings from other research that suggests part-time students are more likely to self-fund than full-time students (Leman et al., 2013; Universities UK, 2009b; and Hesketh and Knight, 1999). Others most likely to self-fund were: female graduates (68% contributed towards their fees), older individuals (75% of those aged over 50), those in specialist institutions (80%), those studying biological sciences (81%) or arts and humanities subjects (90%), those who had paid higher undergraduate tuition fees (71%) and those not working whilst studying (84%). Some of these factors are likely to be interlinked.

- **Employer funding:** Overall, 29% received some support towards their fees from an employer and 21% had their entire fees paid for by their employer (whether they were in work or not, Tables 5.12, 5.13 and 5.14). This was more common than found across postgraduates as a whole. Among mature postgraduate taught students 31% of those working full-time alongside their studies received full fee costs from their employers (see Section 5.6 below, also Table A5.36). This pattern is also reflected in the findings by mode of study: 25% of part-time mature postgraduate taught students received full fee costs from their employer compared with just five per cent of full-time students (Table 5.14).
- **Other sources of support:** Just nine per cent received UK government funding to pay for their tuition fees and five per cent received fee support from their postgraduate

university (less than found across all postgraduate students (Table 5.12). Those on biomedical sciences programmes (21%; and thus female students as the majority of biomedical sciences students were female) were more likely to receive full fee support from the UK government reflecting the few funding schemes that are made available for health education (including nursing and social work, Table A5.33). Also those on full-time rather than part-time programmes were more likely to get full fee support from government (12% compared with five per cent, Table 5.14). There may be some degree of overlap between government funding and employer funding, and indeed between institution funding and employer funding. Students' employers may be government (e.g. they are employed by the public sector¹) or institutions (e.g. they are employed by the university they study with). Only one per cent respectively reported that they received any support from a Research Council² or charity (Table 5.12).

- **Comparisons with young postgraduate taught students:** The survey showed a clear relationship between self-funding, employer funding and age for postgraduate taught students. The likelihood of postgraduate taught students paying towards their own tuition fees decreased with age to reach a low of 60% for those aged 41-45 and then increased again (although there was a spike for those aged 36 to 40 when self-funding again increased, see Figure 5.1). Those most likely to have contributed towards their fee costs were aged 25 or below (81%) and aged over 55 (87%), thus self-funding was much more common for young postgraduate taught students than for mature postgraduate taught students (81% and 65% respectively). In contrast the likelihood of receiving fee support from an employer increased with age to early thirties where it remained constant at around 30-31% until it decreased when students were in their 50s and older (also see Section 5.6 below).

Feedback from Admissions Tutors confirmed the association between employer funding and age. They felt that mature postgraduate taught students were more likely than younger students to attract employer support as employers tended to fund employees who were established in their careers. This pattern was echoed in analysis of the Higher Education Academy Postgraduate Taught Experience Survey data by age undertaken specifically for this project. Thus employer support for fee costs was considerably less likely among young postgraduate taught students than found for their older peers. Just eight per cent of young postgraduate taught students received any fee support from an employer and six per cent had full fee costs paid by their employer (Tables 5.12 and Table A5.31). This reflects their greater likelihood of studying full-time and not working alongside their studies.

¹ Fifty-four per cent of mature postgraduate taught students with previous work experience had worked in the public sector, Table 4.2; and 64 per cent of those working alongside studying were working in the public sector, Table 4.9

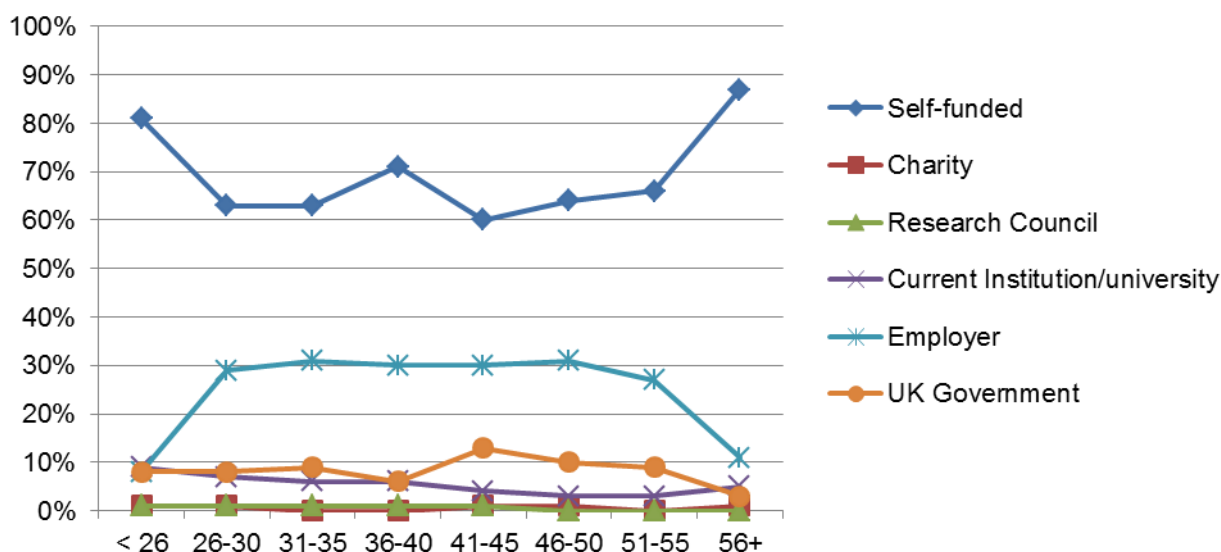
² Research Council studentships are one of the more commonly known forms of bursary or scholarship available for postgraduate study. They are intensely competitive, are restricted almost without exception to postgraduate research study (a small number of students do receive funding for masters courses, but with the agreement of progression to a PhD: the 1+3 model) and appear to be decreasing (Hodsdon and Buckley, 2011; Wales, 2013; and BIS, 2013a).

Table 5.14: Exploring combinations of sources of funding for fee costs by study mode (column %) – mature UK domiciled postgraduate taught students

Funding sources*	Full-time	Part-time	Total
Some self-funding	71	63	65
Self-funded only	62	52	54
Employer only	5	25	21
Institution only	1	2	2
Charity or Res. council only	1	0	1
UK Government only	12	5	7
EU or overseas Government only	4	0	1
Self-fund & Employer combination	0	7	6
Self-fund & Institution, Charity or Res. council	5	2	2
Other or other combination	10	7	7
<i>Unweighted bases</i>	636	1,744	2,381
<i>Weighted bases</i>	366	1,398	1,765

Base: Mature UK postgraduate taught students; * indicates statistically significant difference (at the 95% level).

Figure 5.1: Proportion of postgraduate students receiving funding for tuition fees from each source by age - UK domiciled, postgraduate taught students only



Source: Postgraduate student survey, 2014; Base: UK domiciled postgraduate taught students only (N=3,953). Note: the category '<26' is referred to as young postgraduate taught students, whereas those aged 26 and above (all other age groupings) are referred to as mature postgraduate taught students

5.5.2 Probing further on self-funding fee costs

It is possible to identify exactly what sources UK domiciled mature postgraduate taught students drew upon when self-funding at least some of their fee costs (Table 5.13). Most commonly they used their own savings (56% of those who self-funded their fee costs) or wages from their current employment (40%). Less commonly, self-funding students received financial support from their families (from a partner, parents or other relatives, 22%) to pay towards their fees. Just seven per cent received monies from a Professional

Career Development Loan (this represents just five per cent of all mature postgraduate taught students) and a similar proportion used commercial credit (eight per cent) or bank loan (three per cent). Use of savings and earnings was much more common among mature postgraduate taught students than found across all postgraduates, but mature postgraduate taught students were less likely than postgraduates overall to rely on their families for support.

Exploring sources of self-funding within the UK domiciled mature postgraduate taught cohort, for those who pay all their own fee costs (i.e. only self-fund):

- **Mode of study:** Mature postgraduate taught students who studied full-time rather than part-time were more likely to use their savings (60% compared with 54%), more likely to get help from their families for fee costs (34% compared with 20%), and were twice as likely to take out a Professional Career Development Loan (12% versus six per cent). Use of wages to pay for fees was considerably more common among those studying part-time rather than full-time (46% compared with 16%, Table 5.15).
- **Age:** The likelihood of using savings increased with age, and using savings was most common among the older mature group, those aged 51 plus (70%). In contrast, the likelihood of using wages to pay for fee costs decreased with age (falling from 43% of those aged 26 to 35, to just 25% of those aged 51 plus). The oldest age group (those aged above 50) were the least likely to use loans to pay for fee costs. Help from family (including partner) decreased with age. It was highest among the early career group (aged 26-35) where 32% were found to receive help towards fee costs from their families (Table A5.38).
- **Gender:** There was little difference in self-funding sources by gender, with the exception that women appeared marginally more likely to have received help from their families (26% compared with 20%, Table A5.38).
- **Debt:** Those who had paid undergraduates fees were more likely to get help from their families for fee costs (28% of those who paid £1,000 pa, and 26% of those who paid £3,000 pa). Similarly, those with outstanding Student Loan debt were more likely to get help from their families to pay towards course fees (29% compared with 21%), but were less likely than those with no student debt to use savings (47% compared with 59%). Those with Student Loan debt were also considerably more likely to have taken out a Professional Career Development Loan (14% versus four per cent, Table A5.41). These findings are likely to reflect age patterns as younger students were more likely to have studied more recently and thus have incurred higher undergraduate fees and have outstanding Student Loan debt.
- **Household income:** Those with lower household incomes were more likely to self-fund (79% of those with less than £10,000, and 78% of those with between £10,000 and £20,000 self-funded their fee costs). These students also tended to rely on their families to support their fee costs (28% and 31%), and were also relatively more likely to take out a Professional Career Development Loan (16% of those with incomes of less than £10,000, Table A5.29). This is likely to reflect the age, employment status and study mode of these students.
- **Work situation:** Those working, and working longer hours alongside their studies, were most likely to fund fee costs through wages (57% of those working full-time) and least likely to use savings (48%) or get help from families (14%). Those working

limited hours (less than 20 per week) were the most likely to have taken out a Professional Career Development Loan (14%) whereas those working longer hours were relatively more likely to supplement fee costs through commercial credit (10% of those working at least 21 hours a week). Those not working tended to use a combination of savings (65%) and family support (38%) to pay their fees (Table A5.42).

- **Comparisons with young postgraduate taught students:** Relying on families (partners, parents and other family members¹) to support fee costs was more common among young postgraduate taught students, and indeed the most common form of self-funding for this group (reported by 55%). This fits with other research evidence that asserts parental support to be an important source of finance for younger entrants, those studying part-time and from higher socio-economic backgrounds and in particular those from professional or senior management backgrounds (Morgan, 2013; NUS, 2010; and Allen et al., 2006). In contrast, use of savings was less common among young postgraduate taught students (45%). Younger students were however twice as likely as mature postgraduate taught students to have taken out a Professional Career Development Loan (13%, representing 11% of all young postgraduate taught students) but relatively less likely to take out more risky forms of credit such as credit card/commercial loan (two per cent, Table 5.12).

¹ Support here was most likely to come from parents/wider family members rather than partners, as just 22 per cent of young postgraduate taught students were married or living with a partner.

Table 5.15: Sources of self-funding by mode of study (column %) – mature UK domiciled postgraduate taught students, those who only self-fund

Sources of self-funding	Full-time	Part-time	Total
Use own savings	60	54	56
Use wages from current employment	16	46	39
Help from family contributions (partner, parents, relatives)	34	20	23
Credit card/commercial credit	6	8	8
Professional Career Development Loan	12	6	7
Other bank loan	4	2	3
Other	3	2	3
<i>Unweighted bases</i>	395	975	1,371
<i>Weighted bases</i>	227	731	958

Base: Mature UK postgraduate taught students who pay all their own fee costs (i.e. only self-fund); multiple response question so sum may be greater than 100%

Feedback from Admissions Tutors and from the interviews with UK domiciled mature postgraduate taught students echoed the survey findings, highlighting how earnings, savings and support from families were important aspects of self-funding for mature postgraduate taught students. These were particularly important sources as many students were reluctant to use commercial credit in order to pay for course fees, however it was noted how self-funding could also entail living frugally and attempting to limit costs:

- **Importance of earnings:** Some mature postgraduate taught students felt they did not have sufficient capital to cover the course fees in full and so sought to spread the costs by studying part-time: continuing to work and earn, and also to spread the course fees over a number of years. Payment flexibility, particularly instalment options that mirrored their income from work, was regarded as a helpful way to spread study costs and enable self-financing students to start a postgraduate course.
- **Importance of savings:** Older mature postgraduate taught students tended to be able to rely on savings to fund their studies, largely because this group had worked for a number of years and so had the opportunity to gather enough savings to draw on. Students also talked of having amassed a lump sum to pay for their studies perhaps from a redundancy pay-out or proceeds from a house sale.
- **Importance of families:** Support from parents was more common among younger students (those with the lowest savings and earning power), whereas, in general, mature postgraduate taught students did not rely on their parents for financial support and most were financially independent from their parents. Instead the partners of mature postgraduate taught students were a key source of funding for those who did not have (sufficient) savings, employer support or earnings. Partners were particularly important to mature postgraduate taught students in terms of paying course fees, meeting living costs throughout postgraduate study (e.g. paying for rent), and providing wider in-kind support such as unpaid childcare and housework in order to facilitate their studies. For mature postgraduate taught students in a relationship, decisions about postgraduate study were therefore taken jointly and depended on both partners' work situations and earnings (as careers and associated finances were managed in parallel). However not all students could draw on their families for

support, and some, rather than receiving support from their families, were expected to continue to support their families alongside their study commitments.

5.5.3 Supporting the wider costs of studying

The most common sources of support for living costs mirrored the patterns found for financing fee costs: 73% of UK domiciled mature postgraduate taught students relied on wages (much higher than found across postgraduates as a whole) and 27% used savings to fund their daily expenses. This was followed by help from their families (19%, Table 5.12). Very few mature postgraduate taught students received financial support from their employers to contribute towards their living costs (just three per cent). Employers appeared to more readily contribute to fees rather than the wider costs of postgraduate taught study.

Patterns once again echoed those found for paying for fees. Full-time students were again more likely than part-time students to use savings (48%). This fits with findings from an NUS study where those engaged in full-time study were more likely to use their savings than those studying part-time (NUS, 2010). Full-time students were also more likely to rely on family support to fund their living costs whilst studying (38%), UK government support (10%); and to take out a Professional Career Development Loan (six per cent), bank loan (three per cent) or commercial loan (seven per cent), whereas 83% of part-time students used their wages with just 21% using savings and 14% seeking help from their families (Table 5.16). Also:

- The use of wages to fund living costs while studying fell with age (59% of those aged over 50) but use of savings increased with age (33%, Table A5.44).
- Women were again more likely than men to get support from their families (22% compared with 16%, A5.44).
- Those who were not working whilst studying used either savings or help from their families to support themselves (55% and 48%), whereas, among working students, the likelihood of using wages increased and reliance upon family support fell with the number of hours worked (91% of those working full-time used wages but just six per cent received support from their families, Table A5.48). This fits with the research literature which draws links between likelihood of self-funding and being in paid employment and thus using earnings to support their fee and wider study costs (Morgan, 2013; Hodsdon and Buckley, 2011; NUS, 2010; Jackson and Jamieson, 2009; and Allen et al., 2006).
- Young postgraduate taught students were again less likely than mature postgraduate taught students to use wages to support their wider costs (46%), but more likely to use their own savings and particularly to gain help from their families (39 and 49% respectively, Table 5.12)

Table 5.16: Sources of funding for living costs while studying by mode of study (column %) – mature UK domiciled postgraduate taught students

Funding sources	Full-time	Part-time	Total
Use wages from current employment	35	83	73
Use own savings	48	21	27
Help from family contributions (partner, parents, relatives)	38	14	19
Credit card/commercial credit	7	5	5
Get money from an employer	3	3	3
UK Government (including the NHS, Govt Depts)	10	1	3
Professional Career Development Loan	6	1	2
Other bank loan	3	1	1
The institution/university (e.g. bursary, scholarship)	3	0	1
Other overseas Government	4	0	1
Get money from a charity	0	-	0
Research council	1	0	0
Other (e.g. a professional association)	4	4	4
<i>Unweighted bases</i>	<i>634</i>	<i>1,729</i>	<i>2,364</i>
<i>Weighted bases</i>	<i>366</i>	<i>1,387</i>	<i>1,753</i>

Base: Mature UK postgraduate taught students; multiple response question so sum may be greater than 100%

5.6 Support from employers towards studying

5.6.1 Financial support from employers

Employer support was one of the most important sources of finance for UK domiciled mature postgraduate taught students (more so than found for postgraduates as a whole): 29% of this cohort received some support for fee costs from an employer, rising to 36% of those in employment (Table 5.17); but only three per cent received support for wider study and living costs (Table 5.12). Twenty-one per cent received full fee costs (Table 5.14); and where employers did pay all the fee costs these tended to be lower than average (£3,852 mean fee costs supported by employers compared with £4,497 mean fee costs incurred by mature postgraduate taught students overall, Table A5.54). In contrast just 15% of young postgraduate taught students who worked alongside their studies received fee support from their employers (Table 5.17). This is likely to reflect the lower quality of work undertaken by young postgraduate taught students (lower pay, lower status, and shorter hours, see Chapter 4).

Table 5.17: Proportion of postgraduate students in work who receive support from their employers for fees (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
No employer support	85	64	96	75	67	58	68
Employer support	15	36	4	26	33	42	32
<i>Unweighted bases</i>	750	1,754	236	760	155	497	4,179
<i>Weighted bases</i>	676	1,389	154	455	341	1,268	4,283

Base: UK postgraduate students currently in work. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Among UK domiciled mature postgraduate taught students in work, the likelihood of receiving employer support was linked to mode of study and also work situation, debt situation, earnings and household income, and subject of study:

- Mode of study:** Employer support towards fees was more common among those working and studying part-time rather than full-time (39% compared with 14%, Table A5.51). This reflects their working hours, and employers were more likely to contribute towards fee costs the greater the number of hours the student worked. So those able to continue to work approaching full-time hours (30 hours plus) were the most likely to get employer financial support for fees (44% compared with only six per cent working up to 20 hours per week, and 19% of those working between 21 and 30 hours per week, Table A5.53).
- Debt:** Students with no outstanding Student Loans (39%), who had a longer transition from undergraduate to postgraduate study (38%) and had paid lower (38%) or no fees (35%) for their undergraduate programmes were more likely to receive employer support (Table A5.52). This reflects their (older) age and greater time in the labour market.
- Income and earnings:** The likelihood of receiving employer support increased with earnings and household income. It was highest among those with earnings of £30,001 to £40,000 (50%) and with £40,001 to £50,000 (52%, Table A5.30); and those with household incomes between £60,000 and £70,000 (48%, Table A5.29). Correspondingly self-funding decreased with earnings and household income. Self-funding was greatest among those with less than £10,000 in work earnings (82%) or not working alongside their studies (84%); and among those with less than £10,000 in household earnings (79%).
- Subject:** Employer support was more likely for those mature postgraduate taught students studying physical sciences and engineering (47%), social sciences (40%), biomedical sciences (39%) and education (32%, Table A5.50). This contrasts strongly with those on arts and humanities programmes, where just 11% of working mature postgraduate taught students received fee support from their employers. These patterns follow findings from the Postgraduate Taught Experience Survey 2013. This notes a drop in employer funding for postgraduate taught study in recent years, but there remain some disciplines where employers are more likely to provide funding for postgraduate students. These include subjects allied to medicine, engineering and technology and business and administrative studies students (Leman et al., 2013).

The interviews with UK domiciled mature postgraduate taught students also highlighted the importance of discipline and workplace setting on the likelihood of receiving employer support. Those who worked in education settings tended to find their employers encouraged and supported staff to undertake postgraduate qualifications and to develop their skills. This often served to reignite the interest of those who had considered postgraduate study in the past but had been unable to undertake it.

Employer funding also appeared to be more common for those studying in medium and lower tariff institutions (Table A5.51), and for those in their early or mid-career (rather than late career, Table A5.49) but these relationships were not statistically significant.

Feedback from Admissions Tutors and interviews with UK domiciled mature postgraduate taught students reinforced the importance of employers as a source of financial support for mature postgraduate taught students. Students reflected how they were more likely to receive financial support from their employer when their postgraduate study was considered to be relevant to their current work (when their career direction aligned with the needs and ambitions of their employer, see also Chapter 3). Employers could be extremely supportive in terms of providing funding (but also providing time off to attend taught elements of the programme) but it was notable that many employers providing this level of support were in the public or third sector, typically in the areas of health, education, or local government.

The offer of employer support was particularly important for some students: it was a trigger to consider postgraduate study when they had not done so previously; or it provided the financial backing that enabled them to follow a passion and apply for a postgraduate course they had been interested in for a number of years (see Chapter 3). Yet for others it provided additional support that they may have been able or willing to pay themselves (even if this meant studying later in their working life to enable them to save up). Where individual and employer interests diverged, mature postgraduate taught students could be reluctant to mention their studies to colleagues and line managers. Indeed financial support from an employer was not always considered desirable by students, particularly if they anticipated that it would tie them to the company.

5.6.2 Non-financial support

For students working alongside studying, the survey also captured details on wider employer support, beyond direct contributions towards tuition fees and/or wider study costs. Across UK domiciled mature postgraduate taught students who worked alongside their studies, 31 per cent reported that they received no wider support from their employer. This group of working students were undertaking postgraduate study with very limited practical support from their employers. However 69% did get additional help (Table 5.18), and this was much larger than the proportion of working mature postgraduate taught students who received contributions towards their fee costs from their employer (36%, Table 5.17).

There were a number of different ways in which employers facilitated postgraduate taught study. Most commonly employers provided paid study leave (34%). This was followed by increased flexibility in working days and hours: allowing flexi-time (23%); changing the days worked (16%); reduced hours (12%); and/or changing start or finish times (17%, Table 5.18). Official 'flexi-time' was more common among mature postgraduate taught

students than found across postgraduates as a whole. Feedback from Admissions Tutors noted how employers could help mature postgraduate taught to manage their work/study balance by providing time off to attend classes and/or reducing their workload at key points such as around assignment deadlines and assessments. Other than changes in days and hours of work, mature postgraduate taught students also commonly cited access to resources (20%) as a way that their employer supported their studies. Less commonly cited were: the provision of IT facilities (11%); unpaid study leave (nine per cent); or a reduction in workload/ responsibilities (five per cent, Table 5.18).

- Comparisons with young postgraduate taught students in work:** These students were less likely than mature postgraduate taught students to receive wider support from their employers (61%). Among those receiving support, the most common forms of support were offering reduced hours and ability to change the days worked (25 and 27% respectively), and these forms of flexibility were much more common among young postgraduate taught than found for mature postgraduate taught. Young postgraduate taught students were however less likely to access paid study leave (15%), formal flexi-time (17%) or get access to resources and IT equipment (eight and three per cent). These patterns were again likely to reflect the quality of work undertaken by young postgraduate taught students alongside their postgraduate studies.

Table 5.18: Help from current employer (column %) – all UK domiciled postgraduates in work

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Receive no help from my employer	39	31	43	29	28	23	30
Received additional help from my employer	61	69	57	71	72	77	70
Paid study leave	15	34	4	24	31	41	31
Unpaid study leave	8	9	1	8	6	9	8
IT equipment	3	11	13	14	4	10	9
Access to resources (books, materials, equipment etc.)	8	20	20	28	14	22	19
Allowed you to work part time/ reduced your hours	25	12	16	17	21	10	15
Allowed you to change the days that you work	27	16	17	19	20	11	17
Allowed you to work flexi-time	17	23	21	25	19	14	19
Allowed you to change your start/finish time	15	17	12	18	12	11	15
Reduced your workload or responsibilities	7	5	9	9	10	7	7
Other	3	5	12	9	8	8	7
<i>Unweighted bases</i>	751	1,754	264	760	156	501	4,186
<i>Weighted bases</i>	677	1,389	154	455	342	1,273	4,290

Base: UK postgraduate students currently in work;; multiple response question so sum may be greater than 100%. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

6 Barriers and challenges to postgraduate study

This chapter identifies the barriers and challenges to the take-up of postgraduate taught study among UK domiciled mature students. It firstly gives an overview of the range of challenges then explores in greater depth: financial barriers, looking at the influence of debt and the role of finance in study decisions; structural barriers, how students try to balance competing commitments; institutional barriers, how institutional arrangements can create challenges for potential postgraduate students; the role of confidence and self-belief; and finally touches upon perceived socio-economic exclusion. It should be noted that this research has been conducted with current postgraduate students rather than those who had considered postgraduate study and decided not to pursue it (i.e. those for whom barriers may have been insurmountable). However an insight into when barriers become too great is provided by a small number of interviews with postgraduate students who left their course early or were seriously considering dropping-out.

6.1 Key findings for UK domiciled mature postgraduate taught students

1. The main issue for mature postgraduate taught students was difficulties fitting in time for study alongside their work and family commitments (reported by 49% and 28%). Many had to make adjustments to their working hours (52% of those in work) and/or childcare arrangements (43% of those with dependents) in order to undertake their course. This was compounded by a perceived lack of suitable courses nearby (26%), compounded by a relative geographical immobility and lack of suitable transport options.
2. Financial barriers to postgraduate study were also common, challenges here included a perceived lack of sufficient funding (28%); concerns about getting into debt (27%) and increasing existing debt (21%); and difficulties getting the information needed to calculate the costs of study (10%). In addition 33% reported how they were nearly deterred from postgraduate study due to concerns about the debts they would build up. However financial concerns were more common among full-time mature postgraduate taught students, and young postgraduate taught students.
3. Finance also acted as a barrier if students were unable to self-fund, felt the opportunity costs in giving up all or part of their work income were too great, or felt they couldn't afford study costs on top of wider financial commitments (such as mortgage repayments).

4. The funding and support available to students (support such as savings, earnings and family support, as well as support from employers and the limited support from government and Higher Education Institutions) limits and shapes decisions about postgraduate study. Twenty-five per cent of all mature postgraduate taught students felt they would not have studied without funding. Funding also influenced choice of study mode – influencing students towards part-time study (20%) and distance learning (five per cent) – and choice of institution (13%).
5. Institutional arrangements also impacted upon students' ability to take up postgraduate study including concerns over length of programmes (38%), lack of information about funding support (22%) and/or study opportunities (13%), and complexity of the application process (eight per cent), which was felt to be geared towards young entrants progressing directly from undergraduate study. Mature postgraduate taught students often felt they lacked detailed information about the practicalities and requirements of postgraduate study, information they needed to make decisions and plan their study.
6. Lack of confidence in study ability also acted as a barrier to postgraduate taught study for mature entrants (28%). Confidence could be negatively affected by a poor (or no) previous experience of higher education, and having a lengthy gap between undergraduate and postgraduate study (as academic skills and higher education familiarity was felt to deteriorate over time).
7. There was a perception that once mature postgraduate taught students enrolled on programmes they stayed the course, and that drop-out largely happens before students arrive. However, potential factors that could cause students to leave early included: clashes between work and study, the course or the study experience not meeting expectations, waning interest or feeling they made the wrong choice, or an unexpected change in a student's personal or financial circumstances.

6.2 Overview of challenges to postgraduate study

The survey asked if students had faced any challenges when thinking about undertaking their postgraduate study. They were given a list of potential challenges but also given the opportunity to provide any others they felt they had faced. Among UK domiciled mature postgraduate taught students, by far the most commonly cited barrier was difficulties fitting the course around existing work commitments (49%), followed by: concerns about the length of the course (38%), difficulties fitting the course around family commitments (28%), lack of sufficient funding (28%), lack of confidence in study ability (28%), concerns about getting into debt (27%), and limited availability of suitable courses nearby (26%). Thirteen per cent felt they had encountered no barriers or challenges (Table 6.1).

Three per cent of UK domiciled mature postgraduate taught students noted other challenges that they faced and these included:

- worries about whether they would see any benefits from their study investment;
- lack of detailed information about what the course involved and was expected of them;
- uncertainties around funding/financial security;
- poor communication from their preferred Higher Education Institution; and

- dealing with illness and disability, which could affect confidence.

Table 6.1: Challenges to current postgraduate study (column per cent) – all UK domiciled postgraduates

	Area of concern	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Difficulties in fitting the course around my existing work commitments	St	17	49	4	30	14	48	33
Difficulties in fitting the course around my family commitments	St	4	28	2	23	5	30	18
Limited availability of suitable courses nearby	St	21	26	13	17	23	26	22
Lack of support/encouragement from my employer	St	4	14	2	9	5	13	9
Lack of affordable childcare	St	1	6	1	7	0	8	4
Lack of suitable childcare	St	1	5	1	4	1	5	3
Lack of sufficient funding	Fin	41	28	31	34	29	23	30
Concerns about getting into debt	Fin	38	27	22	26	31	25	29
Concerns about increasing my existing levels of debt	Fin	38	21	22	19	37	19	26
Difficulties in getting the information I need to calculate the study costs involved	Fin	17	10	8	9	16	9	12
Concerns about committing a number of years to study	Ins	23	38	36	44	19	30	31
Lack of information about funding support	Ins	31	22	20	23	23	18	23
Lack of information about study opportunities	Ins	15	13	15	12	13	13	13
Complex course application process	Ins	8	8	15	12	16	10	10
Lack of confidence in my study ability	Con	22	28	28	23	19	25	25
Lack of support/encouragement from my family and friends	Con	4	5	4	6	3	3	4
Other		2	3	3	5	3	4	3
None		16	13	24	14	22	16	16
<i>Unweighted bases</i>		1,571	2,381	993	1,437	532	805	7,721
<i>Weighted bases</i>		1,319	1,764	534	737	796	1,619	6,772

Base: All UK postgraduate students; multiple response question so sum may be greater than 100%. Note: St=structural barriers; Ins=institutional arrangements; Fin=financial concerns; Con=confidence and self-belief. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

When looking at the challenges reported, four groups of concerns emerged:

- financial concerns including worries about lack of funding and the impact of studying on students' own finances;
- structural barriers such as challenges fitting study around existing commitments and fitting into lifestyle;
- institutional arrangements in terms of suitability of provision and information about opportunities;
- confidence and self-belief.

Each of these groups of barriers is explored in more detail in the following sections. As would be expected, these challenges correspond closely with the factors that can delay entry which are discussed in Chapter 3 (primarily career and financial factors).

6.3 Financial barriers

Financial barriers were among the most common challenges faced by UK domiciled mature postgraduate taught students when considering postgraduate study. These included a perceived lack of sufficient funding (28%), concerns about getting into debt (27%) and increasing existing debt (21%), and also difficulties getting the information needed to calculate costs (10%). Young postgraduate taught students were considerably more likely to cite these four financial challenges than mature postgraduate taught students (41, 38, 38 and 17% respectively, Table 6.1). Full-time mature postgraduate taught students were also considerably more likely to cite these four financial challenges than those who studied part-time (38, 39, 31 and 14% for full-time students, and 26, 24, 19 and nine per cent for part-time students, Table A6.1). This fits with existing research evidence that highlights financial concerns as an important factor hindering entry to postgraduate study, although much of this research suggests that financial barriers are more keenly felt by older and part-time students due to their greater financial responsibilities and their debt aversion resulting from a shorter remaining working life (BIS, 2013a; Moore et al., 2013; McVitty and Morris, 2012; Magano 2011; Purcell et al. cited in Wakeling and Kyriacou 2010; Jamieson et al. 2009; Stuart et al. 2008; Allen et al, 2006; and Davies et al. 2002).

The survey explored some of these financial challenges in further depth – looking at concerns around (real and hypothetical) debt and the role of finances in limiting and shaping decisions.

6.3.1 Concerns around debt

The survey further explored concerns around debt via two questions:

- Firstly students were asked the extent to which they either agreed or disagreed with the statement: *'I nearly did not do a postgraduate course because I was concerned about the debts I would build up'*. Among UK domiciled mature postgraduate taught students, 45% disagreed with this statement, suggesting that fear of debt did not deter them from entry; and 11% neither agreed nor disagreed. However 33% agreed or strongly agreed with the statement (Table 6.2).
- Secondly, students were reminded that full-time undergraduate students now pay up to £9,000 per year in tuition fees, and were then asked a hypothetical question that if they had paid that level of fees at undergraduate level whether they would still have taken-up postgraduate study.¹ These sorts of questions can provide researchers with interesting insight, but should be treated with caution in terms of reliable predictors of behaviour in practice. Thirty-two per cent of all UK domiciled mature postgraduate taught students agreed with the statement: *'If I had paid £9,000 a year in tuition fees*

¹ Sixty-six per cent of all UK domiciled mature postgraduate taught students had paid tuition fees for their undergraduate study: 44 per cent had paid £1,000 per year; and 22 per cent had paid £3,000 per year. However, 34 per cent had started their main undergraduate studies prior to 1998 so paid no tuition fees.

for my undergraduate course I would still want to undertake postgraduate study', and 17% neither agreed nor disagreed (Table 6.3). However a higher proportion (46%) disagreed with the statement.

There were clear differences by age. Young postgraduate taught students were considerably more likely than mature postgraduate taught students to agree that they nearly didn't take their course because they were concerned by the debts they would build up (45% compared with 33%).¹ However mature postgraduate taught were more likely than young postgraduate taught students to report that they would be deterred from postgraduate study if they had incurred the new higher levels of tuition fee at undergraduate level (46% compared with 38%).

Table 6.2: Extent of agreement with the statement 'I nearly did not do a postgraduate course because I was concerned about the debts I would build up' (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Strongly agree	20	14	9	14	16	13	15
Agree	25	19	17	18	26	18	20
Strongly agree/agree	45	33	26	32	42	31	35
Neither agree nor disagree	11	11	10	12	10	10	11
Disagree	21	23	26	25	23	19	22
Strongly disagree	17	22	33	21	22	24	22
Strongly disagree/disagree	38	45	59	46	45	43	44
Not applicable	7	11	5	10	4	15	10
<i>Unweighted bases</i>	<i>1,576</i>	<i>2,381</i>	<i>995</i>	<i>1,439</i>	<i>534</i>	<i>805</i>	<i>7,730</i>
<i>Weighted bases</i>	<i>1,324</i>	<i>1,763</i>	<i>535</i>	<i>738</i>	<i>799</i>	<i>1,619</i>	<i>6,779</i>

Base: All UK postgraduate students. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 6.3: Extent of agreement with the statement 'If I had paid £9,000 per year in tuition fees for my undergraduate course I would still want to undertake postgraduate study' (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Strongly agree	15	11	23	12	14	8	12
Agree	28	21	34	23	23	18	23
Strongly agree/agree	43	32	57	35	37	26	35
Neither agree nor disagree	18	17	15	18	19	17	17
Disagree	21	21	14	19	24	19	20
Strongly disagree	17	25	12	23	18	32	23
Strongly disagree/disagree	38	46	26	42	42	51	43

¹ These young postgraduate taught students were much more likely to have outstanding Student Loan debt from their previous undergraduate studies, compared with mature postgraduate taught students (73 per cent and 31 per cent), see Chapter 5.

Not applicable	2	5	2	5	3	6	4
<i>Unweighted bases</i>	1,575	2,380	993	1,432	533	801	7,714
<i>Weighted bases</i>	1,324	1,763	534	735	798	1,611	6,765

Base: All UK postgraduate students . To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Looking at differences within the UK domiciled mature postgraduate taught cohort:

- **Mode of postgraduate study:** Full-time students were most concerned with the potential to build-up debt (43% compared with 30% for part-time, Table A6.4), but part-time students were more likely to be deterred by increased fees at undergraduate level (47% compared with 44%, Table A6.9).
- **Age:** The youngest group, those aged between 26 and 35, were the most concerned by debts (37%) whereas those aged over 50 were the least concerned (19%, Table A6.2). Similarly, those in their early career or mid-career were more likely to be deterred by increased fees at undergraduate level than those late career/over 50 (45 and 48% compared with 40%, Table A6.7)
- **Gender:** Women were more likely to be deterred from postgraduate study if they had paid £9,000 per year in fees for their undergraduate studies (49% compared with 41%, Table A6.7).
- **Type of postgraduate institution:** Those studying in high tariff institutions were the least concerned about building up debt during postgraduate study and least likely to say they would be deterred if they had paid higher undergraduate fees (29% and 42% respectively), when compared with those in lower tariff or specialist institutions (Tables A6.4 and A6.9).
- **Financial situation:** Those with most existing debt were the most concerned by debt build-up: 49% of those with an outstanding Student Loan compared with 26% without; and similarly 40% of those who paid £3,000 undergraduate fees compared with 35% of those paying lower £1,000 pa fees, and 29% of those who didn't pay fees at all (Table A6.5). However those who paid the highest levels of undergraduate fees (£3,000) were the most likely to say they would still want to progress to postgraduate study if they had paid fees of up to £9,000 a year (39%, compared with 29% of those paying lower fees and 31% of those paying no fees at all, Table A6.10).
- **Work situation:** Those working full-time were the least concerned about accruing debt with postgraduate study (29%) and those working part-time 20 hours a week or less were the most concerned (46%, Table A6.6).

6.3.2 Limiting and shaping decisions

The survey asked students about the impact of the funding and support available to them¹ on their decision to pursue a postgraduate qualification (Table 6.4). Overall, 49% of UK

¹ This will include personal sources of support such as savings, earnings, and family support; as well as support from employers, and the limited support available from government and Higher Education institutions.

domiciled mature postgraduate taught students felt that the funding and support available to them had affected their decisions about postgraduate study in some way. The figure for young postgraduate taught students was almost identical (48%).

Of those UK domiciled mature postgraduate taught who were influenced by the funding and support available to them, it affected their decisions in multiple ways:

- **Enabling take-up of postgraduate study:** Most commonly students felt that they would not have pursued postgraduate education at all if funding had not been available, affecting 51% (Table 6.4). This equates to 25%¹ of all UK domiciled mature postgraduate taught students would not have studied without funding. The corresponding figure for young postgraduate taught students was lower at 20%.
- **Influencing mode of study and choice of institution:** Funding also influenced choice of study mode: 40% reported it influenced their decision to study part-time, and 11% reported it influenced their decision to study by distance learning (both much higher than found across all postgraduate students). This reflects the cohorts greater likelihood to be studying part-time (79%, see Chapter 2). To a lesser extent, funding also influenced mature postgraduate taught students' choice of institution (27%). Young postgraduate taught students were relatively more likely to report being influenced to study full-time (30%), and for funding to influence their choice of institution (33%) and deciding to study at a local institution so they could live with their families (19%, Table 6.4).
- **Other ways:** Funding and support had a relatively lower impact on choice of course (13%) and whether or not to study in London (eight per cent). Three per cent noted other ways in which funding had affected their study decisions and their comments indicated how these could lead to multiple and interacting pressures: how students had to pace their study to match their finances; how there could be a sense of urgency to engage in postgraduate study before costs became too great but at the same time a need to delay or defer entry until they had the finances in place to support themselves.

¹ This is calculated by combining the two responses – whether influenced by funding and whether this had enabled them to study at postgraduate level – and gives an indication of the likely proportion that would not have been able to study without the financial support available to them.

Table 6.4: The influence of funding on postgraduate decisions (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Funding affected my study decisions	48	49	74	63	57	49	53
<i>Unweighted base</i>	1,569	2,370	992	1,434	533	803	7,701
<i>Weighted base</i>	1,319	1,756	533	736	797	1,616	6,756
How affected							
Decided to study full-time	30	11	42	32	30	12	23
Decided to study part-time	20	40	4	27	11	25	24
Decided to study at a local university	19	11	7	11	14	7	12
Affected decision to study in London or not	17	8	9	8	10	4	9
Affected decision about what course to take	14	13	14	9	14	17	14
Affected decision about what institution to attend	33	27	34	28	16	17	25
Decided to do a distance learning course	4	11	<1	2	7	9	6
Affected decision in another way	5	3	4	3	4	5	4
I would not have studied without funding	42	51	78	62	68	60	58
None of these	5	6	2	3	6	7	5
<i>Unweighted base</i>	773	1,154	753	944	306	451	4,381
<i>Weighted base</i>	637	867	393	465	454	786	3,601

Base: All UK postgraduate students (grey cells), UK postgraduates reporting that their study decisions were influenced by the funding and support available to them (white cells); multiple response question so sum may be greater than 100%. To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Exploring further:

- **Mode of study:** UK domiciled mature postgraduate taught students studying full-time were more likely to report they had been influenced by funding availability (56% compared with 48% studying part-time, Table A6.14).
- **Age:** Those in their early and mid-career were the most likely to report that their study decisions had been influenced by the availability of funding (52% of those 26 to 35, and 50% of those aged between 36 and 50). In contrast 36% of those in their late career age (over 50) were affected (Table A6.12 and A6.13).
- **Gender:** Female students were more likely to be influenced by the funding and financial support available to them (52% compared with 47% of male mature postgraduate taught students, Table A6.13).
- **Financial circumstances:** Those with outstanding Student Loan debt were more likely to report being affected by the funding available to them (55% compared with 47%, Table A6.16).

- **Work situation:** Whether students were working alongside their studies and the number of hours worked did not significantly affect the likelihood of study decisions being influenced by funding availability (Table A6.17).
- **Most affected:** UK domiciled mature postgraduate taught students most likely to cite that they would not have been able to engage in postgraduate study without the funding they accessed were: women (55%); those on biomedical sciences (58%), physical sciences and engineering (55%), and education programmes (55%); those who had paid no or low fees during their undergraduate studies (50 and 56% respectively); those with a longer break between their undergraduate and postgraduate studies (54%); and those working full-time hours alongside their postgraduate studies (56%). (Tables A6.13 to A6.17). There was no significant difference in the likelihood of reporting not being able to study without funding by mode of study (A6.15).

Feedback from Admissions Tutors and interviews with UK domiciled mature postgraduate taught students provided additional insights into the role of finance in students' decisions to apply for postgraduate study. Finance acted as a barrier in five ways:

- **Lack of awareness.** Potential postgraduate taught students lacked the knowledge about where and how to access funding, and lacked a clear understanding of fee levels.
- **Lack of public funding:** Availability of organised funding opportunities (stipends, scholarships and bursaries) and affordable loans for postgraduate taught study was limited, and perceived to be less accessible to mature students.
- **Difficulties self-funding:** Students might lack the ability to self-fund (i.e. lack savings) or the ability to attract financial support from employers.
- **Opportunity costs perceived as too high:** Giving up all or part of their work income whilst at the same time incurring expenditure in the form of tuition fees and potentially adding to existing debts, may be considered prohibitive. The opportunity cost of giving up a salary and a stable position in the current economic climate was considered a key deterrent, particularly when students felt their additional qualifications (skills and knowledge) may not lead to a higher paid job. Students wanted to establish themselves more strongly in their career and with their employer before taking a break to study.
- **Needing to prioritise wider financial commitments:** Students' day-to-day responsibilities, ties and financial liabilities had to be prioritised above study costs and commitments. The greater financial commitments of mature entrants presented them with difficult choices. Students felt they could not afford to pay for fees and wider study costs on top of these commitments, nor indeed reduce their incomes further by reducing or stopping work earnings in order to take up study, particularly during periods where interest rates and mortgage payments were high.

The interviews with UK domiciled mature postgraduate taught students also indicated various additional dimensions to the influence of finance on study decisions: the importance of course costs (which were seen as a substantial and serious amount of money) and how these could be considered prohibitive; how students felt they could not and should not rely on family support for study costs; that existing debt could delay

transitions to postgraduate study; and that the financial circumstances of their families could impact on decisions.

6.4 Structural barriers – balancing obligations

Structural barriers were also among the most common challenges faced by UK domiciled mature postgraduate taught students when considering postgraduate study. These barriers related to the ‘fit’ of study with the individual and their lifestyle, and their ability to balance study obligations with other commitments. Aspects included: difficulties fitting the course around my existing work commitments (49%); difficulties fitting the course around family commitments (often on top of work commitments, 28%); lack of suitable courses nearby (26%), which could be compounded by difficulties with travelling/commuting and accessibility of transport; and a lack of support/encouragement from employers (14%, Table 6.1). Very few students reported difficulties with a lack of affordable and/or suitable childcare (six and five per cent respectively). This fits with wider literature that finds balancing obligations between work, learning and family can act as a barrier to postgraduate entry among mature individuals due to the extra responsibilities in their lives (OECD, 2013a; HEFCE, 2013c; McVitty and Morris, 2012; Tobbell, et al. 2008; Vronides and Vitsilakis 2008; and Davies et al., 2002).

These structural issues were of a greater concern to mature postgraduate taught students than to young postgraduate taught students, as mature postgraduate taught students were more likely to be working alongside their studies (80% compared with 52%, see Chapter 4) and to have families (69% had partners compared with 22%, and 43% had dependent children compared with four per cent, see Chapter 2). Similarly structural barriers were more likely to be faced by part-time mature postgraduate taught students than those studying full-time, particularly difficulties fitting the course around existing work commitments (56% compared with 20%, Table A6.1), again reflecting their greater likelihood to be working and indeed working longer hours alongside their studies (90% of part-time students worked compared with 43% of full-time students). Again this fits with wider research indicating the importance of flexibility of delivery, as those with personal constraints of young families or demanding jobs are likely to be part-time students (Maguire, 2013; Leman et al., 2013; Pratt et al., 1999).

The survey explored structural barriers in further depth – looking at whether students had found it necessary to make changes in either working hours or childcare arrangements in order to undertake postgraduate study. Among UK domiciled mature postgraduate taught students:

- Fifty-two per cent of those in paid work whilst studying noted that they had to make adjustments to their work hours.
- Forty-three per cent of mature postgraduate taught students with dependent children had to make adjustments to their childcare (see Table 6.5).
- There were differences noticed by mode of study. Those studying full-time and working alongside their studies were more likely to have made changes to their working hours than those studying part-time (60% compared with 51%). Similarly, those studying full-time with dependent children were also more likely than those studying part-time to have to make changes to their childcare arrangements (58% compared with 40%, Table 6.6).

Table 6.5: Whether had to change working hours or childcare arrangements to undertake current postgraduate course (column %) – all UK domiciled postgraduates

	Young PGT	Mature PGT	Young PGR	Mature PGR	Young OPG	Mature OPG	Total
Had to change working hours¹							
Yes	54	52	27	49	51	42	48
No	33	44	28	36	33	51	42
Not applicable	14	5	45	15	15	7	10
<i>Unweighted bases</i>	764	1,761	326	820	159	508	4,338
<i>Weighted bases</i>	685	1,387	188	474	339	1,286	4,359
Had to make changes to childcare arrangements²							
Yes	32	43	[35]	48	-	41	42
No	16	36	[5]	33	-	41	36
Not applicable/no childcare commitments	52	21	[59]	19	-	18	22
<i>Unweighted bases</i>	61	1,028	36	518	23	389	2,055
<i>Weighted bases</i>	51	754	21	280	44	729	1,880

¹ Base: UK postgraduate students in paid work alongside their postgraduate studies; ² Base: UK postgraduate students with dependent children. Figures in square brackets should be treated with caution due to the small unweighted base, figures replaced with '-' have been suppressed due to the small unweighted base size (less than 30). To note: PGT is postgraduate taught, PGR is postgraduate research, OPG is Other postgraduate.

Table 6.6: Whether had to change working hours or childcare arrangements to undertake current postgraduate course by mode of study (column %) – mature UK domiciled postgraduate taught students

Had to make changes	Working hours* ¹		Childcare arrangements* ²	
	Full-time	Part-time	Full-time	Part-time
Yes	60	51	58	40
No	25	46	23	38
Not applicable	15	4	19	22
<i>Unweighted bases</i>	268	1,492	220	808
<i>Weighted bases</i>	155	1,231	120	635

¹ Base: UK mature postgraduate taught students in paid work alongside their postgraduate studies; ² Base: UK postgraduate students with dependent children. * indicates statistically significant difference (at the 95% level).

Interviews with UK domiciled mature postgraduate taught students added depth to the survey findings, noting how:

- **Employers could create barriers:** Dealing with the pressures of working whilst studying was challenging, as work was often inflexible and highly demanding, and this could be exacerbated by a lack of support from employers. Employers could create challenges and barriers to postgraduate study by creating a culture of devaluing personal development and postgraduate study in particular, by not providing any

support or encouragement (not allowing time-off for study and/or flexible working) or by actively discouraging study.

- **The nature of work could create barriers:** Work pressures could be particularly difficult for individuals in jobs with lots of responsibility, heavy workloads and/or tight and immovable deadlines, such as those working as freelance contractors. Mature postgraduate taught students had less spare time than younger postgraduate taught students (or indeed than when they were undergraduate students), and thus had to plan their study time carefully and treat their independent study time like another job.
- **Family pressures could create barriers:** The pressures that simultaneous work and study places on an individual was cross-cut with the additional strain of dedicating time to a home, life and family, which does not cease to operate whilst courses take place. These multiple spheres often formed a complex web of colliding demands and mature students were well aware of how enrolling on a course would change their home life and leisure time. Where work pressures or family commitments were considered too great (or families were unwilling or unable to provide moral and practical support) students delayed their study plans until they could devote sufficient time to their studies and minimise disruption to work and family life.
- **Geographical immobility could create barriers:** Work and family commitments meant mature postgraduate taught students could not easily relocate to study, which could restrict their ability to find a suitable course. Geographical immobility proved to be a reality for mature students and so many wanted quality/reputable study options that were available within a commutable distance offering suitable timetabling of seminars and lectures to fit with their other commitments (see also Pratt et al., 1999¹; and Chapter 3 for evidence of the importance of location, flexibility and reputation on institutional choice). If the right courses (in terms of content, quality, and delivery) were not available locally this created a barrier to postgraduate study.

6.5 Institutional arrangements

There were several barriers relating to institutional arrangements faced by UK domiciled mature postgraduate taught students. These included concerns about length of programmes, lack of information, and complexity of the course application process.

- **Length of programme:** 38% of UK domiciled mature postgraduate taught students had concerns about committing a number of years to study. This was much more common among mature postgraduate taught students than for young postgraduate taught students (23%, Table 6.1). Concerns around length of study were also considerably more common among mature students studying part-time (42% compared with 24% of those studying full-time, Table A6.1), as part-time programmes tended to be longer than full-time programmes.
- **Lack of information:** 22% of UK domiciled mature postgraduate taught students felt they lacked information about funding support which was a challenge they faced when thinking about postgraduate study; and 13% felt they lacked information about

¹ Despite being published in 1999, the article was a response to previous tuition fee raises so remains comparable.

study opportunities. Young postgraduate taught students were more likely than mature postgraduate taught students to cite concerns around lacking information about funding support and study options (31% and 15% respectively, Table 6.1) and this reflects their relatively greater concerns around finance (see above). Among the UK domiciled mature postgraduate taught cohort, full-time students were more likely to feel they lacked information about funding support and study options than part-time students (29 and 16% compared with 20 and 12%, Table A6.1).

In terms of what information was lacking, Admissions Tutors felt postgraduate taught students lacked awareness of their postgraduate study options, which could be exacerbated by the wide variety of options coupled with the lack of a central application system for postgraduate programmes. They also lacked awareness of eligibility criteria and so could wrongly consider themselves ineligible for postgraduate study. Interviews with UK domiciled mature postgraduate taught students highlighted how, before the course actually started, they felt they lacked detailed information about the practicalities and requirements of postgraduate study. Students wanted to know 'details': from timetabling (time commitments and days required), fees, length of course, location of study, travel costs; to the number of study hours, how much reading was expected, where to park and what computer equipment would be required. These details helped them to plan their study, and their absence could deter entry (see also McVitty and Morris, 2012).

Currently there is no standard set of information or a single reference point for information available to potential postgraduates to help them make decisions about higher level study. This lack of information has been noted in several policy papers including the Wilson Review (2012) and the Higher Education White Paper (BIS, 2011); and has led to a series of research studies focused on the information needs of potential postgraduate students. Studies here include work undertaken by i-Graduate (HEFCE, 2013d), NatCen and IES (HEFCE, 2013e, building on earlier work of Oakleigh Consulting HEFCE, 2010) and most recently by the CRAC the Careers Development Organisation (Mellors-Bourne et al, 2014), on behalf of HEFCE. The most recent development is the online decision-making tool 'postgraduate taught Choices' developed and hosted by HEFCE. This aims to identify the sorts of questions that potential students might ask when deciding what and where to study, and to signpost sources of relevant information. This will be launched in July 2015.

- **Complexity of the course application process.** This was not a very commonly cited problem (eight per cent) among mature postgraduate taught students, but was more likely to be reported by full-time than part-time students (11% compared with seven per cent, Table A6.1).

Interviews with UK domiciled mature postgraduate taught students highlighted how they could feel the process was geared more towards young students, progressing directly or quickly from undergraduate study, and thus at odds with the realities of entering postgraduate education as a mature student. Particular issues noted were:

- the need to be university-literate,
- the requirement for academic references, which could prove difficult as undergraduate tutors may have retired or moved on,
- the focus on academic qualifications over and above work experience,

- and the general lack of flexibility and responsiveness in automated application processes that were devoid of personal support (see Chapter 3 for how the experience of the application process can influence choice of institution; and also Tobbell and Donnell, 2013; and Davies et al., 2002).

6.6 Confidence and self-belief

A relatively common challenge reported by UK domiciled mature postgraduate taught students was a lack of confidence in their study ability (28%, Table 6.1). This was more common among mature postgraduate taught students than young postgraduate taught students (22%), and marginally more common among part-time mature postgraduate taught students than full-time mature postgraduate taught students (29% compared with 26%, Table A6.1). However just 5% of mature postgraduate taught students felt they lacked the encouragement they needed when considering postgraduate study from their families and friends, and there were no differences here by age or mode of study.

Perceived aptitude featured heavily in the interviews with UK domiciled mature postgraduate taught students. Confidence was negatively affected by a lack of higher education experience, poor previous experiences of higher education, or having a large gap between undergraduate and postgraduate study – with students feeling that academic skills and familiarity with the higher education environment deteriorates with time out of the system. Students were concerned that the potential experience would be too intellectually demanding and beyond their ability, feeling themselves under-qualified and fearing failure; and were worried about fitting in with the wider student body. They were also worried about the specific activities they would be required to undertake such as self-directed learning, essay writing, reading academic journals and/or participating in seminars (see also O'Donnell et al., 2009; and Watts, 2009 who discussed the potentially stressful prospect of re-learning how to be a student in a changed environment). A lack of confidence could continue after starting the course and well into their studies, until students received feedback on their progress. In the first few weeks a positive and supportive experience could shore up confidence but equally a negative experience could be damaging to confidence and future study endeavours, this led some students to be very cautious at the start of their programmes.

6.7 Socio-economic exclusion

Existing research literature argues that progression of mature students into postgraduate study has been impaired by socio-economic status. Reports assert that there is a certain degree of inequality relating to: age, ethnicity, gender and socio-economic class within higher education. This can make some students feel marginalised, have concerns about fitting in, and feel excluded from information and advice about postgraduate study and how to apply (BIS forthcoming; McCulloch and Thomas, 2013; Moore et al., 2013; OECD, 2013b; Wakeling and Hampden-Thompson, 2013; Wales, 2013; Wakeling and Kyriacou, 2010; Magano, 2011; Strayhorn, 2010; Wakeling, 2009; Tobbell et al., 2008; and Vronides and Vitsilakis, 2008).

Socio-economic exclusion was not specifically explored through the student survey. The interviews with UK domiciled mature postgraduate taught students found that experiences of socio-economic exclusion in postgraduate education was not as clearly visible as perhaps portrayed in the academic research literature. This could reflect the fact that the interviews were conducted in the main with students who had successfully made the

transition to postgraduate study, so will have overcome any barriers. However students who were the first or one of the first members of their family to enter higher education often referred to this as a reason why they had not considered postgraduate courses as an option earlier in life. They described how they were expected to secure a job after completing their undergraduate studies rather than progressing onto postgraduate study; that they had less access to information and guidance about postgraduate study than perhaps those from more advantaged backgrounds; and their concerns that they might not fit in or be welcomed by some universities.

6.8 Leaving early

Little is known about non-completion in postgraduate study, particularly postgraduate taught study¹. Therefore a small number of in-depth interviews were undertaken with individuals known to be considering dropping out or to have left their courses early, in order to explore why postgraduates do leave early. The students interviewed were of different ages, type of postgraduate study, subjects of study, and universities attended; however these are a difficult group to identify and engage with. The interviews coupled with feedback from Admissions Tutors provide qualitative insights into the decisions around, and factors influencing, dropping-out – effectively when barriers become too great to sustain commitment to study. These overwhelming challenges can arise at any time: before enrolling, shortly after starting, and even some time into the course.

- **Drop-out happens largely before enrolment:** Attrition prior to take-up was a bigger issue than students withdrawing from a course having started it. Once on course it was unusual for mature students to leave early, considerably more so than for their younger counterparts. This was due to mature students': a) more autonomous decision-making (i.e. less likely to have taken up postgraduate study because of pressure from family or an undergraduate supervisor); b) greater goal clarity informed and consolidated by career and life experiences; and c) motivation driven by greater personal sacrifice (e.g. adjusting family life, changing work hours, moving home). Admissions Tutors felt that the rigorous postgraduate application processes ensured that: only students who were motivated to complete the course, and had realistic expectations about it, actually enrolled; and that the support provided by Higher Education Institutions enabled students to cope with the academic workload.
- **Clashes between work and study can lead to drop-out, as work supersedes study.** Balancing employment and study could become too difficult to the extent that study was no longer possible nor enjoyable. This could result from: a) students being afforded scant flexibility by the Higher Education Institution or employer to find a suitable balance between days at work and time dedicated to study; b) a work promotion leading to a sudden increase in work responsibilities and a need to focus on career during this transition phase; or c) a lack of preparedness, with students lacking an understanding of the realities of postgraduate study and the pressures it would place on them (often blamed on the vagueness of Higher Education Institutions). Students often looked for ways to re-balance the scales, such as looking

¹ This contrasts with the plethora of data and research on drop-out at undergraduate level and the reporting by HEFCE of non-completion of postgraduate research students and programmes. No standard data is regularly collected and reported on the non-completion of postgraduate taught students.

for part-time work instead of full-time work, or changing study mode to increase or decrease the pace of study, but the early leaver group interviewed were not successful in this regard.

- **Courses or Higher Education Institutions not meeting expectations can lead to drop-out:** When students' expectations for their course content and course delivery, or for their Higher Education Institution and its wider support services were not met, students felt marginalised, isolated, frustrated and ultimately disillusioned. Specific areas of mismatch included:
 - accessibility of academic services and wider support services and particularly a perceived lack of tailored support that recognised mature students' concerns, experiences and circumstances;
 - the academic experience and student lifestyle, students were disappointed with the organisation of courses, the quality of teaching and accessibility of tutors, and the lack of contact/interplay with fellow students;
 - and frustration with pace and level of course delivery. Students wanted to be stretched academically but found their courses pitched too low and with unrelated sessions, and/or found their courses too inflexible. They were perceived to be structured to facilitate the progression of younger students straight from undergraduate study and with little consideration of the responsibilities of a mature student.
- **Personal reasons and unexpected changes in personal circumstances can lead to drop-out:** These reasons were varied and highly individual, could emerge suddenly or develop slowly over time, but could be characterised into five themes:
 1. Financial difficulties, when disposable income or funding had ceased to be available or had run out, and no other acceptable options were available. For example, some students relied extensively on the financial support given by employers in order to take up or continue their studies. If this was withdrawn due to changes in the workplace (e.g. re-structuring, changes in workplace ethos, promotion), redundancy or a move to another job this could cause students to drop-out.
 2. Health problems, these could tip the balance for those already experiencing difficulties fitting study commitments around work commitments. Dealing with a health condition alongside studies could prove too demanding and a sudden illness could lead students to fall behind with their studies and then leave their courses early. The health of others could also impact on students' ability to keep up with study commitments, and the demands of caring for another may become overwhelming.
 3. A change of mind often spurred by the realisation that they did not feel ready for the programme, that another more preferable option had arisen, or that they had made the wrong decision about postgraduate study. Students talked about realising over time that their interest in the discipline had waned (especially those on long programmes) or having the feeling that the course was funnelling them strongly in the wrong direction.

4. Failure to meet their own personal expectations. Some students were unhappy with their progress, feeling that they were not doing as well as they had hoped. They often put this down to not being able to devote sufficient time and effort to their course. These students were unwilling to compromise on the standard of their study they had set themselves and felt it would be better if they withdrew from their course.
5. Sudden change in personal circumstances could upset the fit between study, work and wider lifestyle and lead to a swift exit. Specific occurrences could include: marriage breakdown, moving house, pregnancy and an unanticipated change in professional circumstances.

7 Qualitative insights into increasing demand for postgraduate study

This chapter presents feedback from Admissions Tutors and UK domiciled mature postgraduate taught students on how universities can further stimulate demand for postgraduate study, and encourage applications from mature entrants. These issues were not explored in the survey so these are qualitative insights only, but given by those able to discuss and assess demand for postgraduate study.

7.1 Key findings for UK domiciled mature postgraduate taught students

1. The perception is that demand for postgraduate study had been affected by the difficult economic climate (stemming from the 2008 financial crisis). It had dampened demand by reducing funding from employers (particularly affecting the public sector), reducing students' own finances and thus their ability to self-fund, and increasing students' risk aversion behaviour and the perceived opportunity costs of postgraduate taught study.
2. Demand for postgraduate study and the profile of applicants has also been influenced by the: a) promotion efforts of Higher Education Institutions and intensified competition amongst Higher Education Institutions; b) provision of information, advice and guidance to prospective students; c) perceived professional relevance of courses offered; d) flexibility of provision; e) availability of funding opportunities and awareness of these; and f) support provided to applicants to ensure applications are converted to enrolments.
3. Increasing demand among mature prospective students could involve: targeted marketing providing tailored messages; providing personal support to address pre-application concerns; linking courses clearly and explicitly to professional practice; improving the quality and quantity of local delivery options; increasing the flexibility of provision (enabling students to switch modes, more modular study, blended learning opportunities, teaching outside of normal working hours, and flexible entry and exit points); and providing support upon entry tailored to mature students' needs (such as family friendly policies, refresher courses for academic skills, and dedicated social networks).
4. Additionally, work could be done to improve funding opportunities and awareness of the realities of postgraduate funding options. Potential students on the one hand need to be aware of the likelihood of self-funding but on the other hand need to be given information about alternative funding sources and for these alternatives to be improved. Improving funding could involve: institutions discounting costs, providing flexible tariffs and staged repayment options; more easily accessible credit and loans; and more occasional funding, bursaries and scholarships.

7.2 Overview of the factors influencing demand

Admissions Tutors provided their insights into the factors affecting demand for postgraduate study among the UK domiciled potential mature population. The key influence was felt to be the difficult economic climate, something that neither institutions nor individuals could influence. The state of the economy had both a positive and a negative influence:

- A positive impact (increasing applications) was felt to stem from expectations that the recession would last longer than initially anticipated. It was felt that advanced qualifications were increasingly necessary to ensure progress in a highly competitive labour market and that opportunities for career entry were more limited, which had influenced younger applicants.
- Negative impact (decreasing applications, particularly to full-time programmes) was felt to stem from:
 - reductions in funding from potential sponsors, from government and from employers. This was felt to particularly affect public sector employers, leading to fewer public sector workers, specifically managers, applying for postgraduate courses;
 - any potential increases in fees;
 - reductions in potential students' own finances, thus increasing their need to seek external funding support; and
 - increasing potential students' risk aversion behaviour. Students would not want to give up full-time jobs to study and were felt to be pessimistic about the chances of success in funding applications and/or finding work after graduation. This could also lead to a preference for part-time rather than full-time study in order to continue work (earn and learn, whilst also keeping a foot in the labour market), and/or increased demand for single modules and Continuing Professional Development courses rather than full programmes.

Other factors influencing demand and also the profile of applicants included the: a) promotion efforts of Higher Education Institutions and intensified competition amongst Higher Education Institutions; b) provision of information, advice and guidance to prospective students; c) perceived professional relevance of courses offered; d) flexibility of provision; e) availability of funding opportunities and awareness of these; and f) support provided to applicants to ensure applications are converted into enrolments. Each of these are explored in more detail below.

7.3 Targeted marketing, publicity and information provision

Admissions Tutors felt many institutions had reactive marketing strategies. Institutions relied on prospective postgraduate taught students approaching them and thus focused on providing accessible information about their provision and facilities and also providing opportunities for enquirers to engage with staff. Examples here included: clearly sign-posting the postgraduate offer on the Higher Education Institution website, publicising postgraduate courses on external websites (e.g. Find-A-Masters), and using social media.

More personal approaches included: hosting open days for postgraduate study, and sending representatives to postgraduate fairs to promote courses.

Some institutions however adopted a more proactive approach involving marketing activities. These largely focused on attracting prospective students who were suitably qualified and showed academic excellence (particularly among high-tariff institutions), and did not target mature students specifically. However some Higher Education Institutions sought to convey how they valued diversity in their student body through their marketing messages, for example including profiles of students of all ages on their website.

Admissions Tutors felt that Higher Education Institutions could do more to tailor marketing to mature students in order to encourage their recruitment by: targeting specific groups of mature students; and/or providing tailored messages, that would speak to their varied motivations, barriers and challenges.

- **Targeting specific groups:** Target groups could include women looking to return to work after childcare leave, and those working in specific professions that would benefit from high level qualifications. Higher Education Institutions could engage with these specific groups of potential mature students by identifying settings where they work or socialise, even if these settings are not educationally related; and identifying information resources used by potential mature students. This could include advertising courses in professional publications, promoting options at industry-related events, and working closely with key employers (e.g. NHS). It could also involve establishing and using links with professional bodies and key workforce development organisations within sectors to market courses, and ensure a consistent message. For example, the National College of Teaching and Leadership could take on a central role in marketing postgraduate taught for teaching.
- **Providing tailored messages:** Tailored messages were felt to enhance recruitment of mature postgraduate taught students given their different motivations for studying, and different barriers and challenges faced when compared with young students (most commonly balancing study with existing commitments). Mature postgraduate taught students would be receptive to different marketing messages (where appropriate) such as:
 - academic support is available to allay any concerns about returning to studying after a period of time;
 - Higher Education Institutions value and take account of work experience when scoring applications for entry into courses;
 - postgraduate study brings potential positive outcomes such as higher salaries, the prospect of more rewarding employment, career progression or career change;
 - and postgraduate study is relevant to industry and thus of interest to employers.

7.4 Pre-entry support: tailored and timely advice and guidance

Admissions Tutors and UK domiciled mature postgraduate taught students felt that information, advice and guidance to support decisions about postgraduate study could be improved, and this could increase demand for postgraduate study. There needed to be

more information, advice and guidance; and this needed to be: timely, up-to-date and accurate, impartial, and personalised. Many UK domiciled mature postgraduate taught students looked for information online. However Admissions Tutors and Course Leaders were felt to have an important role in helping prospective students make their decisions, by providing students with valued personal support before and during the application process.

There were a number of common areas where prospective students needed information, advice and guidance:

- **The nature and timing of commitment required:** Higher Education Institutions could do more to help prospective students to understand the requirements of postgraduate study prior to application. Mature postgraduate taught students had busy and complex lives and needed concrete information about course delivery – study mode, course times and dates, including when assignments were due – in order to decide whether postgraduate study would be possible and to plan their lives around study commitments. Admissions Tutors felt it was helpful to give students a ‘taster’ of a course before committing to study. This could involve providing online taster modules (MOODLES) or the creation of short introduction courses, such as foundation programmes.
- **The career possibilities that could result from postgraduate taught study:** This was particularly important to those hoping to change career as a result of postgraduate study as they do not necessarily know the industry they hope to move to very well.
- **Alternative options:** Particularly for prospective students who Admissions Tutors felt were not (yet) suited to specific postgraduate taught programmes, these prospective students needed to be signposted to other courses or institutions, or be given advice about the timing of their application (e.g. to apply again with more industry experience).

Personalised support could continue after application to ensure students enrolled. Admissions Tutors described efforts to engage with successful applicants in order to maintain their interest such as course newsletters or ‘course retreats’ for successful applicants to get to know each other before the course started. Tasters could also be used as part of the post-application phase, and were seen to aid early retention by exposing mature students to the academic environment prior to the start of the course.

7.5 Ensuring courses have employer relevance

Admissions Tutors felt that demand for postgraduate taught study could be stimulated by making clearer links to the workplace. This would meet prospective students’ extrinsic motivations for study as they could see clear links between their studies and their career goals; whilst also increasing the potential for prospective students to harness employer sponsorship (financial and non-financial support for study). To increase relevance, courses could enable students to make links between their course and their professional practice, for example aligning assignments to address particular business or sector concerns rather than hypothetical situations. In addition course materials could make clearer links between industry and postgraduate education, and detail the work-related skills and learning that would be gained.

Admissions Tutors felt that Higher Education Institutions needed to develop courses that would: appeal to those with a number of years' experience in a given profession to up-skill within a career; or provide those seeking a career change an efficient way to convert and upgrade their qualifications. Courses needed to appeal to a range of professionals across diverse fields to enable cross-occupation and cross-sectoral learning. However Admissions Tutors felt their institutions were making efforts to understand employers' workforce qualifications and skills needs in order to tailor course design and content accordingly.

7.6 Improving course flexibility

Admissions Tutors and UK domiciled mature postgraduate taught students felt that improving the flexibility of provision would encourage and facilitate postgraduate taught study. Designing and delivering postgraduate taught programmes to fit around the wider commitments and circumstances (often substantial work and family commitments) of mature students was important. A number of suggestions for improving flexibility were given, in relation to mode of study, timing of study, level of study and location of study:

- **Study mode:** Institutions tended to offer postgraduate taught courses in both full-time and part-time modes to meet the needs of mature students, however Higher Education Institutions could be more responsive to the changing needs and circumstances of students by enabling students to switch modes.
- **Modular study:** Modular study could provide flexibility by enabling students to tailor the content and the level of study to their own personal requirements, which may change over time. It could also enable students to tailor programme length and the study timeframe; and could help them to negotiate a relevant learning pathway and to transfer from one level of postgraduate study to another (e.g. from Masters to PhD and vice versa).
- **Local or distance delivery:** Convenience of location was particularly important to mature postgraduate taught students, so Higher Education Institutions needed to ensure courses were provided in an accessible location and used the most appropriate medium/channel for mature students. This could involve providing online or blended learning modes (allowing some form of face-to-face interaction often over a short intensive period).
- **Timing of study:** Higher Education Institutions could be more flexible with their entry routes and end-points; offering multiple points of entry throughout the year and also allowing students to take a break from studies (if their circumstances change). Institutions could also be more flexible in teaching patterns, including greater use of evening and weekend classes to accommodate the needs of working mature postgraduate taught students. However Admissions Staff noted the inherent tensions with providing flexibility for face-to-face postgraduate taught courses given the diversity of mature student needs, whilst balancing the need for institutions to run courses that are viable.

7.7 Improving funding opportunities and awareness

Admission Tutors and UK domiciled mature postgraduate taught students felt that improving funding opportunities would encourage mature postgraduates, given the

financial challenges faced by this group. Mature postgraduate taught students tended to be self-funded or employer-funded because they found few available alternatives, and were generally reluctant to access commercial credit or loans to fund postgraduate studies. Four ways in which funding could be improved were suggested.

- **Greater and clearer information about funding opportunities:** This would help to fill the information gap for students, particularly part-time and postgraduate taught students for whom funding information (and indeed funding itself) was difficult to find. postgraduate taught courses were less likely to be funded by Research Councils and postgraduate taught students needed to be made aware of other funding options, and indeed the likelihood of self-funding.
- **Help from institutions with fee costs:** It was felt that Higher Education Institutions could do more to offer discounts on fees and flexible payment options to encourage participation. Suggestions here included: a) providing fee discounts to all students or to alumni students; b) offering flexible tariffs, reflecting the time mature students were able to dedicate to their course; and c) offering flexible repayment options, enabling mature students to pay fees on a monthly basis rather than in three large fixed instalments or one large upfront payment.
- **Improved current funding mechanisms:** There was a call for more direct funding for mature students such as scholarships and bursaries. Examples here included: providing more occasional funding such as small grants to help those experiencing financial difficulties or to fund specific activities such as attending conferences; partial bursaries such as travel funding as way of encouraging/enabling mature students to study further away from where they live; and full scholarships.
- **A Student Loan system for postgraduate study:** More easily accessible credit and loans was felt to be another way of improving funding and thus encouraging postgraduate study. There were widespread suggestions for a postgraduate loan system that provided the same terms as the student loans available to undergraduate students. This included the suggestion of providing a five year undergraduate loan which would include two years of finance for postgraduate study that students could undertake when convenient for them. This financial backing would enable individuals to study earlier in their career, and give them more choice about whether to study full-time or study part-time and continue with their work. A loan suited to mature students would need:
 - favourable repayment terms, such as low interest rates;
 - flexible and manageable repayment arrangements, when monthly payments were affordable within the context of mature entrants' other financial responsibilities;
 - and to cover the costs of tuition fees as well as additional expenses.

7.8 Supporting students on entry

Admissions Tutors felt it was important to continue to support individuals once they were converted from applicants to students, and had started their studies. This support would ensure students fitted into both the academic and the social fabric of Higher Education Institutions. Admissions Tutors felt Higher Education Institutions:

- could be more 'friendly' toward the family and work commitments of mature postgraduate taught students. Family-friendly policies such as providing childcare facilities, and maternity/paternity leave for students could support mature students' transitions;
- needed to acknowledge the 'adult' status of mature postgraduate taught students and their considerable work and professional experience;
- should recognise mature postgraduate taught students' potential additional academic support needs. Specific support requirements included: enabling mature students to virtually connect to academic networks from home; and offering support around study skills (e.g. tutorials/refresher courses in essay writing); and
- could foster mature students' social integration into Higher Education Institutions through social activities and spaces that catered for mature students, and use of social network such as peer-to-peer support and pastoral support targeted at mature students. The experience of early leavers suggests that feeling isolated can lead to students dropping out.

8 Conclusions

There are 290,000 UK domiciled postgraduate students in England, on a wide range of programmes in a wide variety of disciplines. The biggest group, 45%, study a postgraduate taught programme. Most of these students are mature (i.e. over the age of 25) and study part-time. Mature postgraduate taught students are therefore a cornerstone of the English advanced higher education system. However in recent years the numbers of postgraduate taught students both young and mature have fallen.

At the same time the general demand for higher level knowledge and skills across a range of professions and sectors has risen. Recent reports from the UK Commission for Employment and Skills (e.g. Bosworth et al., 2013) highlight the concerns among employers about their ability to recruit employees of suitable quality in fields such as bioscience, engineering and information technology, particularly those with practical experience (see also NCUB, 2014). The increasing demand for postgraduates is perhaps also illustrated by the growing premium that a postgraduate degree attracts in the labour market (Lindley and Machin, 2013¹, see also Conlon and Patrignani, 2011).

The recent fall in postgraduate supply at a time of apparently growing demand presents a number of challenges for both policy-makers and the postgraduate sector as a whole, to align the system to better support economic growth and support individuals' aspirations and motivation. In addition policy-makers and other stakeholders are keen to better understand and work to address:

- Perceived market failures particularly in relation to access to finance for postgraduate study
- Concerns about the accessibility of postgraduate study to individuals from all backgrounds, particularly those from lower socio-economic backgrounds.

This study supports progress in these areas as, for the first time, it examines the motivations, experiences and challenges faced by mature postgraduate taught students, a key constituent but under-researched segment of the postgraduate market. While the research has not looked at the experiences of potential postgraduate students who have either tried and failed to make the transition or felt it was a 'bridge too far', this report does explore some of the facilitators and barriers that affect whether and when mature individuals opt for postgraduate taught study, albeit among those who have made a successful entry. This provides evidence to support policy development, and in this final chapter we draw out the implications of the research for those involved in developing the postgraduate system and supporting its delivery in England – for Higher Education Institutions, employers, careers information providers, funders and policy-makers.

¹ The authors argue that this premium is a result of postgraduates having a different skill set (higher numeracy skills, analysing complex problems, specialist knowledge and understanding, and complex computer usage) and doing different jobs than first degree graduates. The research however does not distinguish between different types of postgraduate study or types of postgraduate student. The Conlon and Patrignani study does explore differences in the premium for masters and doctoral graduates.

8.1 Implications

8.1.1 Meeting the needs of a diverse population requires a differentiated and tailored approach from stakeholders

UK domiciled mature postgraduate taught students are a heterogeneous group who tend to find, finance and complete their course despite the way the postgraduate system is set up rather than as a result of it. Some mature postgraduate taught students are still at an early stage in their career and are seeking to enter or make progress in their chosen occupation. Many have been in their job for some time and are experienced professionals wanting to develop their skills and knowledge further, to either progress in their existing career or change direction to pursue something different. Late career (i.e. aged over 50) postgraduate taught students are more likely to be primarily motivated by intrinsic academic reasons and are less career oriented. Most students anticipate their studies will lead to, or maintain, a professional career in a field related to their study discipline; and to better pay, promotion and more job choices. Yet 11% don't really know what they want from their postgraduate study.

Mature postgraduate taught students are influenced by different factors when making choices about when, where and how to study. Location and flexible delivery are important for those planning to study part-time, whereas location and reputation are more important to those planning to study full-time. Aspects of reputation are also relatively more important to those aiming for specialist or high tariff institutions, and for male students, whereas timing of postgraduate study can be influenced by career pathways, labour market conditions, funding, and personal circumstances.

The population varies in other ways too. While 80% are in work and generally study part-time, 20% are in full-time study. Among those in work, 76% hold down a full-time job (i.e. work over 30 hours a week). Many of these will have to fit study alongside work commitments and any other responsibilities they may have. For the one quarter who work part-time, study may be a higher priority than work.

8.1.2 Lengthy transitions to postgraduate study can be deliberate and allow for more considered decisions

Mature postgraduate taught students, almost by definition, experience a gap between their undergraduate and postgraduate study. However the length of the gap varies. In the survey, three-quarters waited over three years and one-third waited over 10 years before embarking on their postgraduate studies; and almost half undertake additional higher education level study during their gap years, arguably building up to postgraduate study. Taking a gap may be deliberate to allow individuals to build a career, gain the relevant work experience to meet course entry requirements, establish a good relationship with their employer and accrue savings and thus place them in the best position to finance their studies and balance their commitments. For others the gap may be longer than anticipated due to a lack of funding or a need to work or care for family. However for some, the need or desire for postgraduate study only manifests itself later in their lives/careers.

Mature postgraduate taught students value the experience they gain between their initial higher education and their return to postgraduate study and feel they are more confident about their chosen course and more able to benefit from it. The experience gives them

time to clarify goals, career paths and expectations for postgraduate study. However, because they have moved on, geographically and experientially, in the survey only 20% return to their undergraduate institution to undertake their postgraduate taught course and 48% switched discipline.

The implication for Higher Education Institutions is that focussing postgraduate marketing material and other support such as fee discounts on existing undergraduates risks excluding a large segment of the market. The marketing reach needs to be far wider and also more personal. Because the market reaches beyond individual Higher Education Institutions there is a key role for career information providers and general policy-makers to help potential students by mapping out the options for study and possible career options and occupational entry requirements.

8.1.3 Returners may need particular support during their application and beyond to secure a successful transition

A proportion of mature postgraduates (28%) lacked confidence about their ability to study, particularly those who had been away from study for some time; and 13% of those with long transitions delayed entry to their postgraduate taught study because they lacked confidence in their abilities and suitability for higher level study. Concerns about how they will cope can pose a significant barrier for some potential mature postgraduate taught students.

Many mature postgraduate taught students apply to just one HEI and need to feel comfortable with their chosen institution, to see themselves studying there, and feel welcomed and understood. The application experience, including the application process, is therefore important. This can reassure and welcome or it can act as a deterrent. Admissions staff and course tutors play a key role in this process.

The implication for Higher Education Institutions is that students may need personal support through the application and transition process. Higher Education Institutions may need to reassure potential mature students about their suitability and eligibility for study, and what might be involved in postgraduate study. They may also need to publicise the academic support available.

8.1.4 Postgraduates can find it difficult to juggle work, family and study, presenting them with difficult choices about whether, when and where to study

Although older postgraduate taught students may feel better able to make a decision about their future education and have high levels of commitment to their studies, they are more constrained by the options available to them. They may be working full-time with heavy workloads, high levels of responsibility and frequent deadlines. They may have additional family responsibilities such as partners and dependent children. These responsibilities can impinge on the time they have for study, the money they have to pay for their studies and their geographical mobility. These can serve to deter or delay entry to postgraduate study, and influence choices about where and how to study and for some may be more important

than the cost. To make their lives easier they are therefore more likely to study part-time and at an institution close to home or by distance learning. Mature postgraduate taught students want local options that offer them the right course and a good fit with their existing commitments and expectations of the higher education experience.

The implication for postgraduate programme providers is that they need to provide as flexible provision as possible to enable students to balance their studies with the rest of their lives. Higher Education Institutions could consider being flexible about the length of courses, speed of progression, entry and exit points, and accessibility to wider campus facilities. In addition more flexible provision would perhaps: allow students to switch from full-time to part-time; enable students to tailor the content of their learning through modules; and blend on-line with local face to face delivery. Mature postgraduate taught students also tend to want to study at a nearby institution, to minimise travel time, or use distance learning methods. This suggests that there may be a role for policy-makers to encourage postgraduate provision to be made more widespread and accessible e.g. through franchising arrangements with Further Education colleges, as long as such courses are seen as high quality options, not just poor relations.

It is also important for providers to provide clear information to potential students at application, or pre-application, stage, about what is involved in undertaking the course and the commitments involved.

8.1.5 Financial concerns are likely to inhibit some potential students from postgraduate study

Although most mature postgraduates delay entry to pursue their immediate career, 30% have a gap between undergraduate and postgraduate education because they could not afford to continue studying. Financing further study is potentially a significant barrier to entry for this group. Most mature postgraduate taught students pay all or some of their fees and costs of study themselves yet have considerable financial commitments including mortgages, families and debt (including 31% with outstanding Student Loans) which means they may find it difficult to fund their postgraduate studies. Potential students may be uncertain about how to fulfil their financial commitments while studying, particularly about how much support they can garner from their employer or family, and the effects of reduced working hours to allow time for their studies on their household incomes. While 44% of mature postgraduate taught students feel financially secure, 33% said they were struggling financially – particularly those aged 26 to 35 who had most recently graduated.

Financial concerns are therefore likely to deter some recent undergraduates from entry to postgraduate study until they feel they are in a position to afford it. It is not just the level of fees (and the wider costs of study) that are a concern, although postgraduate taught fees tend to be higher than other forms of postgraduate qualification. Most Higher Education Institutions require their fees to be paid up-front and so cash flow is a major issue for some students as well.

8.1.6 Existing loans are unattractive to mature students, and they are rarely used to fund their postgraduate studies

Many mature postgraduate taught students are used to taking out loans to pay for their studies: two-thirds of mature postgraduate taught students will have paid tuition fees for their undergraduate studies, and one-third still have outstanding Student Loan debt. In addition many have mortgages and 33% have an overdraft. Yet currently few mature students fund their postgraduate taught courses through loans. This could be driven by market failures such as low awareness of the loan financing available to postgraduate students, negative perceptions of these options or difficulties with access. However it could simply reflect a lack of need. In the survey, many felt they did not need a loan and/or were averse to taking on further debt. Just five per cent had taken out a commercial loan (including credit cards) and two per cent a bank loan to pay towards their fee costs. Similarly only five per cent had taken out a Professional Career Development Loan. Many Admissions Tutors wanted an extension of undergraduate student loans for postgraduates.

8.1.7 There is a lack of detailed information about postgraduate study which creates challenges for potential students

Almost half of mature postgraduate taught students received no information about potential sources of financial support with their studies. While some of these felt they did not need any information because their funding sources were secure, others looked for information and could not find it. In the interviews many mature postgraduate taught students felt they did not know the financial implications of taking their postgraduate degree when they started and felt they would have liked more information. In the survey, 22% said the lack of information about funding support was a barrier to entry.

Students also have wider information needs and concerns. They need information about eligibility and suitability to postgraduate study, the nature and timing of the commitment required for postgraduate study, the support provided to ease transitions back into higher education, and the career possibilities that could result from postgraduate taught study. Providing timely, accurate and impartial information allows students to make their study decisions with confidence.

The implication for employers, Higher Education Institutions and Government who provide financial support is the need to disseminate better information about the costs of postgraduate study so applicants understand the financial commitments involved, and provide clearer information about and sign-posts to potential sources of funding. This and the wider information needs, for instance about potential outcomes, could be provided by the new HEFCE sponsored postgraduate taught decision-making toolkit. More generally, careers information providers should make clear that most postgraduate students self-fund, to some degree, and that there is limited public financial support for postgraduate taught study.

8.1.8 Working and studying is the norm and therefore employers play a key role in facilitating postgraduate study

Four out of five mature postgraduate taught students work and study for their postgraduate degree at the same time. Most of these (76%) combine full-time work with their postgraduate study, while the rest work part-time. In the main these jobs are well paid professional or managerial roles that mature postgraduate taught students expect to stay in after their studies. Employers therefore have the potential to influence postgraduate study decisions. They act as a source of information about funding but more critically as a source of funding and encouragement. As such, employers can trigger the decision to study, facilitate the take up of postgraduate study and influence the decision to study part-time. Conversely, lack of support and encouragement from employers creates barriers to study.

Employers contributed to course fees for a significant minority (36%) of working postgraduates, and 31% of those with additional higher education qualifications (beyond their first degree) were funded by their employers. Most (69%) mature postgraduate taught students also received non-financial support from their employers, typically in the form of paid study leave or the provision of flexi-time arrangements. Full-time postgraduate students were less likely than part-time students to attract employer support for their studies, perhaps reflecting the different career orientations and jobs undertaken by part-time and full-time students. Different employers look for different things in postgraduates (Artess et al, 2014) and some employers, particularly in the public sector are more willing than others to provide financial support.

The implication for employers and employer bodies is that they could be more proactive in promoting the potential of postgraduate taught study to help them develop their supply of future high level skills both among their existing and future workforce. Employers could also work more closely with Higher Education Institutions to ensure the relevance of courses to the modern workplace and professional practice and provide opportunities for students to apply the skills and knowledge they acquire through their course. Similarly employer sponsorship provides opportunities for Higher Education Institutions to build closer and deeper links with employers

The more relevant the course is to the labour market, the more students are likely to benefit their employers and their careers and employers are likely to provide financial support.

8.1.9 Young postgraduates face particular challenges which may require more immediate policy attention

Although this report is primarily about mature postgraduate taught students, in comparing their experience with the younger cohort it is clear that postgraduate taught students under the age of 25 differ from older students and face their own set of particular challenges. In many ways the system seems geared up for younger postgraduates who enter immediately or soon after graduating. For example, universities market postgraduate options to existing students and some provide discounts for staying on. However, the

numbers of younger entrants have declined faster than mature postgraduate taught students in the last two years and in comparison with their older counterparts they are:

- more likely to report that they struggle financially
- more likely to fund their studies themselves and thus be more reliant on family and friends for support, with implications for social mobility
- more likely to have existing debt and be concerned about getting into more debt – this implies that the coming cohort of undergraduates who have had to finance increased tuition fees may be less inclined to add to their burden of debt and defer entry to postgraduate study
- less likely to be in work alongside their studies and more likely to have experienced unemployment
- less likely to receive support from their employer, reflecting their lower quality of current and prior work (shorter hours, lower earnings, non-graduate occupations in service sector)
- and more likely to need a postgraduate qualification to enter their chosen career.

Young potential postgraduates therefore face a series of barriers which may serve to further reduce entry in the coming years.

It is perhaps this group, rather than mature students, who most need support to help them enter postgraduate study including better information about course availability, the benefits that a postgraduate taught degree can bring in terms of career entry and progression, and the availability of and access to financial support.

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