



BRIEFING PAPER

Number 8809, 24 February 2021

Mature higher education students in England

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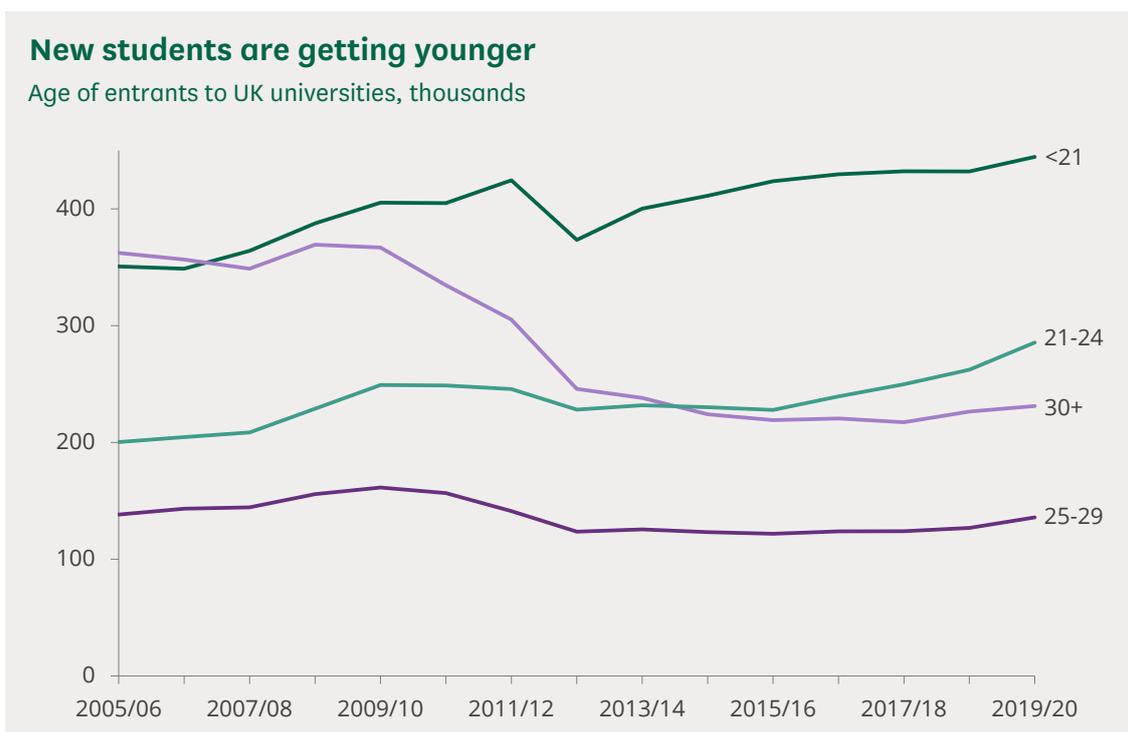
Summary

There is no official definition of a 'mature student' - this term is usually used to refer to older students, particularly students over 21 at the start of an undergraduate degree course.

In 2019/20 there were around **254,000 mature undergraduate entrants at UK universities; 37% of all undergraduate entrants**. There were **202,000 mature postgraduate entrants in 2019/20; 50% of postgraduate entrants**.

Mature students are much more likely to study part-time at all levels. In 2019/20 28% of undergraduate mature students studied part time compared to 3% of young undergraduates. **Mature students are also much more likely to study 'other undergraduate' courses** (below first degree level, a large majority of these courses are part-time). In 2019/20 79% of students starting other undergraduate courses were aged 21 or older.

The number of mature **postgraduate entrants fell from just over 200,000 in 2010/11 to below 180,000 in 2014/15. It has since increased** by almost 25,000 (14%) to 202,000 in 2019/20 **The total number of mature undergraduate entrants fell from more than 400,000 in 2010/11 to fewer than 240,000 in 2017/18 – a drop of 40%.** Numbers have since increased to 254,000 in 219/20.



Mature entrants to full-time undergraduate courses have increased to new record levels in 2018, 2019 and 2020. Mature applicants for such courses starting in 2021 are up by 24%. It is part-time study particularly where numbers have fallen.

In 2020 24% of home entrants to full-time undergraduate courses were mature students (aged 21 or older). New **female students were more like to be mature** (26% compared to 20% for males). Overall 23% of white students were mature as were 23% of all combined minority ethnic groups. In 2020 there were **relatively high proportions of mature entrants among Black students** (38%), particularly Black women (41%),

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and **relatively low proportions among Asian students** (15%) and White men (19%) and men from mixed backgrounds (17%).

In 2020 **16% of mature full-time undergraduate entrants had a self-reported disability**. This was higher than the 11% of young entrants.

Students aged 25+ **were more likely to be studying subjects allied to medicine or education**. They made up 39% of students on these courses compared to 20% of the overall student population.

Mature undergraduate students are **more likely to drop out of their course**. In 2016-17 15.2% did not continue in higher education after their first year compared to 7.8% of young students. Mature students are **less likely to graduate with a first or upper second class degree**; 67% did so in 2016-17 compared with 79% of young students. Mature graduates are **more likely to be in work in highly skilled employment**. In 2015-16 77% were in such jobs compared with 73% of young graduates.

Mature students are **funded at the same level as other full-time undergraduate students** despite many mature students having extra financial responsibilities.

Mature students **enter higher education with a wider variety of qualifications** than younger students and providers are often more flexible when it comes to admissions criteria. These students often enter higher education for many different reasons and not solely for career purposes.

Unis with the most students aged 25+ 2019/20, all modes and levels

1	The Open University	102,480
2	Anglia Ruskin University	13,985
3	University College London	11,495
4	Ulster University	11,145
5	The University of Oxford	10,005
6	The University of Central Lancashire	9,805
7	King's College London	9,715
8	University of the West of England, Bristol	9,455
9	The University of Glasgow	9,335
10	University of South Wales	9,190
	All UK universities	760,670

1. Background

There is no set definition of a 'mature student' - this term is usually used to refer to older students, or students returning to study after a period out of full-time education.

Mature students are generally classed as students over 21 years of age at the beginning of an undergraduate course, or over 25 years of age at the beginning of a postgraduate course. Over half of mature students are aged between 21 and 24, and around 40% are over 30.

Mature students often have more responsibilities than younger students and they may balance their studies alongside work or caring roles.

These students are an under-represented group in higher education.

Mature students enter higher education with a **range of prior educational experiences**. Some mature students may have missed out on early education and may have few, or no previous qualifications – these students may enter higher education by taking Access to HE diploma courses, or by the accreditation of prior learning (APL) based on their work or life experiences.

Mature students may also be taking postgraduate qualifications after a break in study, or a degree in a new subject area as part of their career progression.

Older students enter higher education for a **variety of reasons and they may have different expectations to younger students**.

Mature students are a very diverse group. Higher education institutions (HEIs) therefore need to be aware of the different and varied needs and support requirements of these students.

The GOV.UK webpage, [Mature students: university and funding](#), provides information for mature students.

Further reading

House of Commons Library briefing, [Part-time undergraduate students in England](#)

Office for Students webpage, [Mature Students](#)

Office for Students briefing, [Mature and part-time students](#)

MillionPlus, [Forgotten Learners: Building a system that works for mature learners](#), March 2018

2. Numbers of mature students

2.1 Student numbers

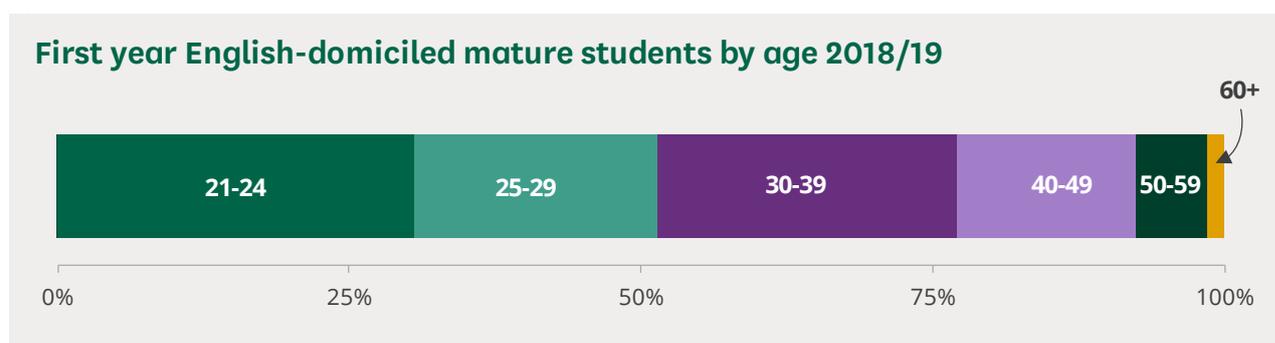
Mature students are defined within higher education data as undergraduates starting their courses aged 21 or older and postgraduates aged 25 or older.

In 2019/20 there were almost **254,000** mature undergraduate entrants, home and overseas, at UK universities; **39%** of all undergraduate entrants. There were just over **202,000** mature postgraduate entrants in 2018/19; **50%** of postgraduate entrants.¹

Mature entrants at UK universities 2019/20				
All home and overseas students				
	Undergraduates (age 21+)		Postgraduates (age 25+)	
	number	%	number	%
Full-time	147,965	26%	104,105	36%
Part-time	105,910	86%	97,980	87%
All	253,875	37%	202,085	50%

Source: [Who's studying in HE?](#), HESA

The chart below illustrates the age profile of mature undergraduate entrants from England. Just under half were in their 20s. Around a quarter in their 30s. Around 8% were in their 50s or 60s.



Source: HESA Student Record 2018/19

Mature students are much more likely to study part-time. At undergraduate level **28%** of mature students were part time in 2019/20 compared to 3% of younger students. At postgraduate level **54%** of mature students were part-time in 2019/20 compared to 10% of younger students. Overall **89% of part-time students were mature.**²

Similarly, **mature students are also much more likely to study 'other undergraduate' courses** (below first degree level). In 2019/20

¹ These figures used here and elsewhere in this paper do not include higher education students who study at further education colleges or students at alternative (private) providers

² Source: [Who's studying in HE?](#), HESA

79% of students starting other undergraduate courses were aged 21 or older. The large majority of these courses are part-time.

As mature students are defined by their age on starting their course the number across the whole student population cannot be inferred by a simple age breakdown of the student population. For instance, an undergraduate aged 23 may have started their course as a young student (aged <21). This is particularly the case for part-time students.

The following table therefore gives a breakdown of the student population by level and mode of study and multiple age groups. This gives a snapshot of the older student population.

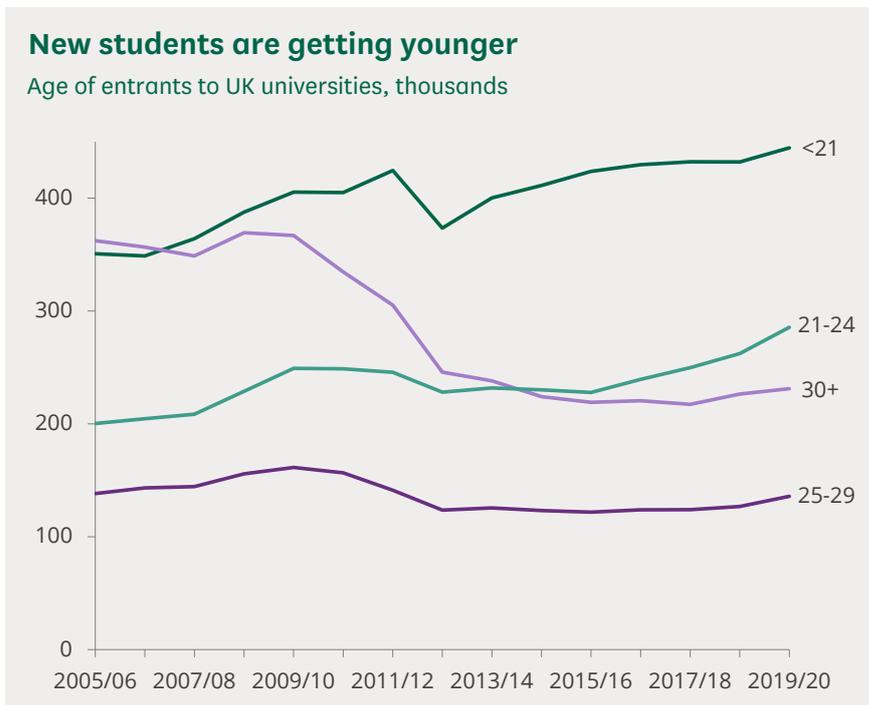
Students at UK universities by age 2019/20				
All home and overseas students				
	Undergraduates		Postgraduates	
	number	%	number	%
<i>Full-time</i>				
20 and under	953,165	61%	3,715	1%
21-24 years	418,560	27%	213,655	55%
25-29 years	79,375	5%	101,755	26%
30 years and over	114,430	7%	72,275	18%
<i>Part-time</i>				
20 and under	30,840	11%	150	0%
21-24 years	51,100	19%	24,065	10%
25-29 years	49,085	18%	46,955	20%
30 years and over	138,195	51%	158,600	69%
<i>All</i>				
20 and under	984,005	54%	3,865	1%
21-24 years	469,660	26%	237,720	38%
25-29 years	128,460	7%	148,705	24%
30 years and over	252,625	14%	230,875	37%

Source: [Who's studying in HE?](#), HESA

Overall there were around **485,000 students aged 30 or older across all modes and levels** in 2019/20. 850,000 undergraduates were aged 21 or older and 351,000 aged 25 or older. There were 380,000 postgraduates aged 25 or older and 231,000 aged 30 or older. Part-time students are much more likely to be older.

Trends

The chart below looks at the age of entrants across all levels and modes.



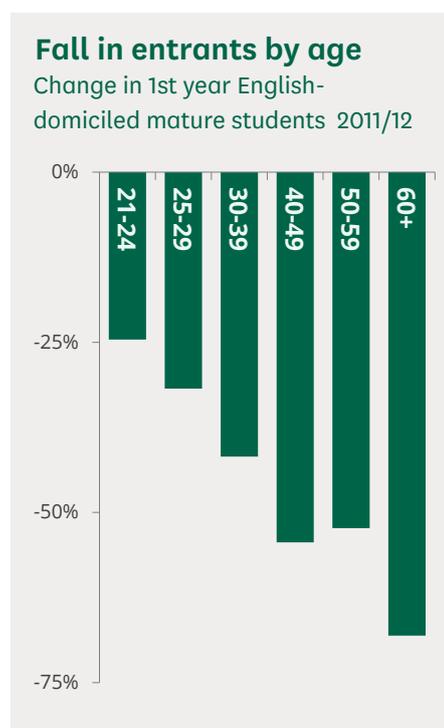
Sources: [PQ 36228](#), on Mature Students, 4 May 2016; [Who's studying in HE?](#), HESA

Most age groups increased in numbers in the first few years covered here, but there was a divergence after 2009/10. Younger entrants continued to increase, albeit with a dip in 2012/13 (when fees were increased to £9,000), but the **numbers aged 25-29, and 30+ (particularly) fell to 2015/16** and have only stabilised since then. This **trend mirrors that in part-time students** detailed in the briefing paper [Part-time undergraduate students in England](#). The chart opposite illustrates the shift in the make-up of the student population from the start and end of this period.

The number of mature postgraduate entrants fell from just over 200,000 in 2010/11 to below 180,000 in 2014/15. It has since **increased by almost 25,000 (14%) to 202,000** in 2019/20. There are a number of possible reasons for this increase including **loans for masters' courses** (from 2016/17) and the **increased number of graduates** in the population.

The total number of mature undergraduate entrants fell from more than 400,000 in 2010/11 to fewer than 240,000 in 2017/18. There were modest increases in 2018/19 and 2019/20, but the latest total was still **38%** below the 2010/11 number. The drop in numbers was even larger for older mature students as shown in the chart opposite.

Within the undergraduate total the number of mature entrants to *first degree* courses has increased over the last five years and the 2019/20 figure was **4% above the 2010/11 level**. However,



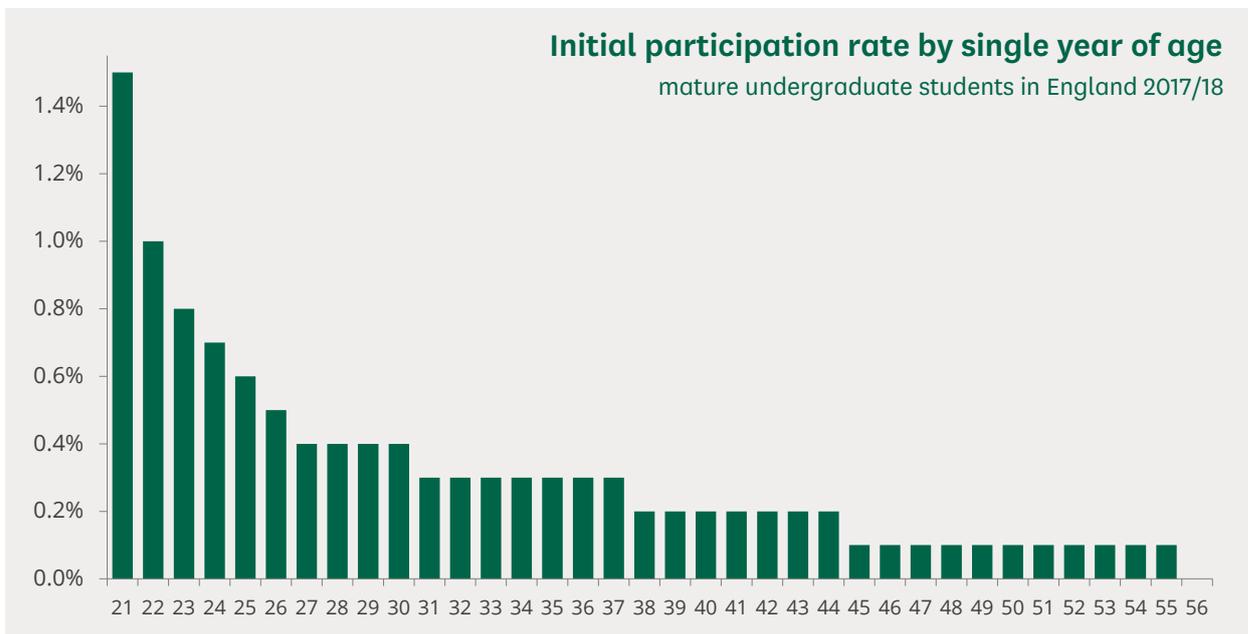
Source: HESA Student Record 2018/19

numbers on ‘other undergraduate’ courses (below first degree³) have fallen by **68%** (162,000) over the same period and there is no sign of any increase. Most of these courses are taken part-time.⁴

Participation rates and trends in England

The Government measures the participation rates of students from England who start higher education for the first time. This includes full and part-time study.

The chart below shows that the participation rate for mature students falls rapidly after age 21 to below 1% (of the cohort) for those over 23 and to 0.1% or lower for those aged 45 and above. The combined **mature participation rate was 11.3%** compared to 43.6% among those aged 20 or younger.



Source: [Participation rates in higher education: 2006 to 2018](#), DfE

The **mature entry rate⁵ was higher among women at 16.6%** in 2018/19 compared to 10.3% for men. Women also have higher participation rates among younger students.

The combined entry rate for mature students has fallen over time from around 18% in 2006/07 to just over 11% in 2013/14. After this a new series (including alternative providers) put the rate at just under 13% between 2012/13 and 2017/18. There was an increase in 2018/19 to 13.4%.⁶ The decline to 2013/14 **may in part reflect the increase in participation among younger people** which consequently reduces the population of older people who have not

³ Sub degree courses may be referred to as level 4 or 5 courses – library briefing, [Level 4 and 5 education](#), 4 November 2019 discusses the decline in students taking these courses on p11

⁴ [Who's studying in HE?](#), HESA; [Higher education statistics for the UK](#) (various years), HESA

⁵ Difference between initial entry rate at age 20 and age 60. The 2018/19 data includes alternative (private) providers.

⁶ [Participation measures in higher education 2020](#), DfE

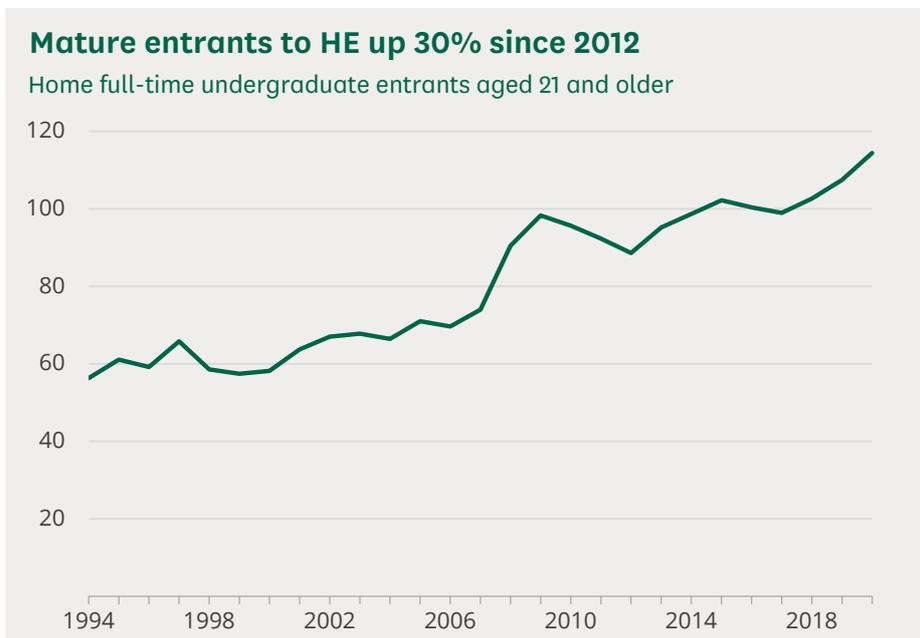
been to university and hence reduces the number of older learners starting higher education for the first time.

The initial participation rate for mature full-time students fell in 2012/13, when higher fees were introduced, but has stabilised since then. The rate for **mature part-time study has fallen over time from over 12% in 2006/07 to 4.8% in 2018/19**, despite the inclusion of alternative providers in the data from 2014/15.⁷ For more information on trends in part-time students see the briefing paper [Part-time undergraduate students in England](#).

New full-time undergraduates

Data from UCAS on entrants to full-time undergraduate courses is more up to date than the earlier data from HESA, but it excludes the large numbers of part-time and postgraduate mature students. It should therefore only be viewed as trends in one sector of higher education for mature students. The earlier data highlighted the shift among mature students from part-time to full-time higher education.

The following chart shows trends in mature entrants since the mid-1990s. Numbers increased rapidly immediately towards the end of the first decade of the 2000s; up by 41% between 2006 and 2009. They fell over the following years and only increased to around the 2009 level up to 2017. Since then the increase has been more rapid, setting new records in 2018, 2019 and 2020.



Source: [End of cycle data resources 2020](#), UCAS

According to UCAS the increase in 2020 was driven by new entrants in nursing (which includes large numbers of mature students and the effect of the coronavirus pandemic on the economy). Applications from mature students tend to increase in times of recession as people see the need and opportunity to improve their skills and long term employment prospects. This trend has continued into applications to 2021 with an

⁷ [Participation measures in higher education 2020](#), DfE

increase to the January deadline among home mature students of 24% compared with 9% among those aged under 21. Again there was a large increase in applicants for nursing; up by 32% overall and 40% among mature applicants.⁸

2.2 Educational background

Mature students entering higher education have a wide range of educational backgrounds qualifications. A report by UCAS in June 2018 analysed mature student data and found that mature students held different qualifications on entering higher education, depending on their age:

Looking at the most recent qualification a student applies with (pending or achieved), applicants aged 21 – 25 are far more likely to be accepted with just A levels (12.7 per cent) or vocational qualifications (26.4 per cent), such as BTECs, compared to the other age groups.

In the other age groups, the Access to HE Diploma becomes more prominent, although this seems to be declining over time. In 2017, 20.7 per cent of accepted applicants age 36 and over had the Access to HE Diploma, down from 30.9 per cent in 2011.

The percentage share of applicants with GCSEs/O levels as their most recent qualification also increases with age (from 3.5 per cent in 21 – 25 year olds, to 7.3 per cent in those aged 36 and over).

In addition, in 2017, over 15 per cent of mature applicants from each age group had a degree as their most recent qualification.

Many mature students enter higher education without conventional qualifications through accreditation of their prior learning (APL) outside education through work or other experiences.

Box 1: Access to Higher Education Diploma

Access to HE Diploma courses are **further education courses** which are designed for students who do not have the required qualifications to enter higher education - they aim to give students the knowledge and skills to succeed in higher education.

Access to HE courses are delivered by colleges in England and Wales; there are over 1,200 recognised courses covering a range of subjects, such as nursing, social studies, law, and art and design. Access to HE courses are recognised by the Quality Assurance Agency for Higher Education (QAA).

Access to HE Diplomas are made up of 60 credits, 45 of these are at level 3 (A level equivalent) and graded. The remaining 15 credits are not graded and may be at level 2 or level 3.

[Advanced Learner Loans](#) (ALL) are available to pay for course fees -the maximum ALL amounts available for Access Diplomas range from £3,022 to £5,197 and students who go on to successfully complete a degree course will have their **remaining ALL loan written off**.

Information is available at [Access to Higher Education](#).

2.3 Widening participation

According to the Office for Students mature learners are more likely than younger students **to have characteristics associated with disadvantage and under-representation** in higher education:

⁸ [2021 cycle applicant figures -15 January deadline](#), UCAS

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They are more likely to:

- have non-traditional qualifications
- come from lower socio-economic backgrounds
- have family or caring responsibilities
- be disabled
- be from black and minority ethnic groups.⁹

Mature students are an under-represented group in higher education and the Office for Students has made it one of its **priorities to improve access and increase participation** in higher education by these students:

The Office for Students' ['Regulatory Notice 1: Access and participation plan guidance for 2019-20'](#) (2018) identifies reversing the decline in higher education participation by mature students from under-represented groups as one of two key priorities relating to improving fair access to higher education. The document also highlights an expectation that all institutions with an access and participation plan will assess their performance in relation to mature students.¹⁰

The [Office for Students annual review for 2020](#) said:

Our analysis of access and participation plans has shown that mature students have not been prioritised by many universities, despite overall low and falling proportions of such students in their own populations and the sector more broadly. As those that recruit higher numbers of mature students recognise, ensuring that courses respond to the needs of mature students requires flexibility and imagination. Traditional timetables often do not work for those who try to combine work and study, often with caring responsibilities.

There are strong arguments for increasing access to higher education for mature students from a social mobility perspective and from an economic one. Mature learners play an important part in upskilling the workforce to help meet the future economic demands facing the country.

[...]

Mature students are not a homogeneous group and will often have more complex needs than 18-year-olds coming straight from school. They are more likely to have caring responsibilities, come from lower socioeconomic backgrounds, be disabled, or be from black or minority ethnic groups.

They are also more likely to react to negative financial pressures (such as the prospect of repaying tuition fees, or economic recession) by deciding not to enter higher education.

Data on full-time undergraduates

Information published by the Higher Education Statistics Agency is not broken down by age *and* different widening participation characteristics. Data published by UCAS is, but this only covers full-time

⁹ Office for Students, [Mature learners](#)

¹⁰ Office for Students, [Mature and part-time students](#)

undergraduates and hence misses out part-time study which is dominated by mature students.

In 2020 24% of home entrants via UCAS were mature students (aged 21 or older). New female students were slightly more like to be mature (25% v 20% for males).

Overall **23% of white students were mature which was the same as the rate for all minority ethnic groups (combined)**. Such comparisons are limited because the age profile of different ethnic groups will vary. However, in 2020 there relatively **high proportions of mature entrants among Black students (38%), particularly Black women (41%),** and relatively **low proportions among Asian students (15%)** and **White men and men from mixed backgrounds (12% and 13% respectively)**.¹¹

In 2020 16% of mature full-time undergraduate entrants had a self-reported disability. This was higher than the 13% of young entrants. Again, comparisons may be affected by the overall age profile of the population with disabilities. Mature students were more likely to have the following disabilities:¹²

- Mental health conditions
- Long-standing illness
- Multiple disabilities
- Deaf/partial hearing
- Wheelchair/mobility
- Multiple disabilities

There was little or no difference between young and mature entrants in the proportion with autistic disorders, blind/partial sight and learning difficulties.

2.4 Where do mature students study?

A report by UCAS in June 2018¹³ looked at application data for mature students and found that mature students favoured **low tariff providers** – these are higher education institutions which accept students with lower grades than other institutions.

The following table lists the top 10 institutions by total number and share of students aged 25 and older. This covers undergraduates and postgraduates. In 2019/20 the **Open University had by far the most students aged 25+ with more than 102,000**. This was more than the rest of the top ten combined and more than one in eight of all students aged 25+. There was one other institution with a greater share of students aged 25+ than the Open University. Most of the institutions with the highest shares are **specialist institutions**. More than half the student population were aged 25+ in 23 out of 169 institutions.

¹¹ [End of cycle data resources 2020](#), UCAS

¹² *ibid.*

¹³ UCAS [Admissions patterns for mature applicants 2017 Cycle](#), June 2018

UK universities with the most students aged 25+, 2019/20

All modes and levels

Top 10 by number		Top 10 by percentage			
1	The Open University	102,480	1	The Institute of Cancer Research	84%
2	Anglia Ruskin University	13,985	2	The Open University	79%
3	University College London	11,495	3	London School of Hygiene and Tropical Medicine	79%
4	Ulster University	11,145	4	London Business School	77%
5	The University of Oxford	10,005	5	Liverpool School of Tropical Medicine	77%
6	The University of Central Lancashire	9,805	6	Cranfield University	73%
7	King's College London	9,715	7	Birkbeck College	72%
8	University of the West of England, Bristol	9,455	8	Glyndŵr University	68%
9	The University of Glasgow	9,335	9	The University College of Osteopathy	66%
10	University of South Wales	9,190	10	The National Film and Television School	65%
All UK universities		760,670	All UK universities		40%

Source: [Who's studying in HE?](#), HESA

Open University

By far the biggest provider of education for mature students is the Open University (OU). The majority of the OU's students are mature students and **20% of all mature English-domiciled first degree entrants study with the OU**. In terms of age distribution, the majority of the OU's students are aged 21-39, and in 2018/19 885 students were over 60.

The OU provides opportunities for many second chance learners and in 2018/19, **13% of mature students over 21 were had low prior educational attainment** (level 2 qualifications or no formal qualifications).

A survey by the OU found that 64% of students at the OU were studying for career purposes, whilst 36% were doing so for personal reasons. Over **75% of the OU's mature students are in employment**.

2.5 What courses do mature students take?

Mature students typically study a smaller range of subjects than younger students.

Students aged 25+¹⁴ were more likely to be studying subjects allied to medicine or education. They made up more than 50% of students on these courses compared to 31% of the overall student population. They were much less likely than younger students to be studying communication and media and creative art and design (both 15% again compared to 31% overall), physical sciences (16%), maths and biological and sport science (both 17%). Looking at more detailed subject breakdowns there were also **very low proportions of**

Subjects allied to medicine and education had twice as many students aged 25+ than across all subjects.

¹⁴ Across all years of study

students aged 25+ on many languages courses including French (6%) and 'Iberian studies' (6%).¹⁵

A large number of mature students opt for more **flexible ways of learning** than a full-time degree – many students take part-time degrees, distance learning courses, or accelerated degrees.

Box 2: Accelerated degrees

Accelerated degrees are normal three-year undergraduate degrees studied in two years – these degrees were [first piloted](#) in 2006 at the universities of Staffordshire, Derby, Leeds Metropolitan, Northampton and the Medway Partnership in Kent. Subjects offered included geography, business studies, business management, accounting, finance, law, English, marketing, and tourism.

In January 2019 the Government passed [regulations](#) to encourage more providers to offer two year degrees by allowing a 20 per cent uplift in annual tuition fees for these courses. Students taking an accelerated degree can still however save 20 per cent overall in total fee costs. The new fee regulations came into effect in September 2019.

Currently there are still not many universities offering accelerated degrees. The private University of Buckingham offers mainly two-year degrees and other private providers also offer these courses. Around 15 public universities including: Staffordshire, Salford, London Metropolitan, Greenwich, Middlesex, Gloucestershire and Hertfordshire, also offer these degrees. Most accelerated degrees are in business, law and humanities subjects.

2.6 Outcomes for mature students

Mature undergraduate students are more likely to drop out of their course. In 2016-17 **15.2% did not continue in higher education** after their first year compared to 7.8% of young students.

This gap has grown over time from 5.4 percentage points in 2010-11 to 7.4 points in 2016-17.¹⁶The Office for Students encourages providers to consider how they can better support mature students and improve their retention.

Mature students are less likely to graduate with a first or upper second class degree, 67% did so in 2016-17 compared with 79% of young students. Mature students are much less likely to enter with 'traditional' qualifications such as A-levels and BTECs. This makes like-for-like comparisons difficult. However, some difference in degree classifications persists even after entry qualifications are taken into account.

Mature graduates are more likely to be in work in a highly skilled employment. In 2015-16 77% were in such jobs compared with 73% of young graduates. This difference is still present when degree class is taken into account.¹⁷

A survey of 2017/18 UK graduates¹⁸ 15 months after finishing their course found that **63% of those aged 25-29 were in full-time work compared with 59% of those aged 21-24. They were less likely to be in full-time further study (8% v 5%).** The same survey found that **older graduates who were in employment¹⁹ tended earn more.**

¹⁵ [Who's studying in HE?: Personal characteristics](#), HESA

¹⁶ [Continuation and transfer rates](#), OfS

¹⁷ [Differences in student outcomes](#), OfS

¹⁸ Those completing undergraduate study only

¹⁹ Employment as main activity

33% of those aged 25 and older were earning more than £30,000 compared to 19% of those aged under 25. At the other end of the earnings spectrum 16% of those aged 25 and older were earning less than £21,000 compared with 31% of other graduates.²⁰

3. Support for mature students

The Government provides mature students with the same level of support as other younger students -there are **no loans or grants specifically for mature students**.

Information on funding for students is available on the GOV.UK website at [Student Finance](#) and in a Student Finance England publication, [Student finance – how you're assessed and paid 2020 to 2021](#).

Full-time students

In 2020/21 full-time students are eligible to apply for a tuition fee loan of up to £9,250 per annum – there is **no age limit on tuition fee loans**.

Students up to the age of 59 can also apply for a maintenance loan of up to £7,747 for students living at home, £9,203 for students living away from home and outside London and up to £12,010 for students living in London. Students over the age of 60 can apply for a loan of up to £4,014.

Part-time students

Part-time students are eligible for a tuition fee loan of up to £6,935 per annum and a maintenance loan if the course has a 'course intensity' of 25% or more. Students **over the age of 60 are not eligible for a maintenance loan**.

Distance learning students

Distance learning students on full-time courses may be eligible for a tuition fee loan of up to £9,250 per annum but they are **not** eligible for maintenance loans as these loans are based on attendance.

Students studying on distance learning courses because of a disability can apply for the full student support package of maintenance loans and extra help in the form of Disabled Students' Allowances.

3.1 Support for dependants

Full-time students on undergraduate courses who have adult dependents or children can apply for extra help in the form of a [Childcare Grant](#), [Parents' Learning Allowance](#) or an [Adult Dependents' Grant](#).

Students experiencing financial difficulty may also be eligible for [extra help](#) through their institution's hardship fund.

Caring responsibilities are a common feature of mature student life.

[Forgotten Learners](#),
March 2018

²⁰ [Higher Education Graduate Outcomes Statistics: UK, 2017/18](#), HESA

3.2 Are levels of support sufficient?

Mature students are funded at the same level as other full-time undergraduate students despite many mature students having extra financial responsibilities.

Childcare funding can be a particular issue for mature students and this funding is **means tested**. The maximum amounts for 2020/21 are:²¹

- up to £174.22 a week for one child, or up to 85% of their costs (whichever is less)
- up to £298.69 a week for two or more children, or up to 85% of their costs (whichever is less)

Furthermore, many older students study by distance learning and students on these course are generally **ineligible for full-time or part-time maintenance loans**.

In March 2016 the Government launched a consultation on maintenance loans for part-time students (loans were subsequently introduced for part-time students from 1 August 2018). The consultation included proposals to extend maintenance loans to distance learning students. The Government response to the consultation, [Part-time Maintenance Loans Government consultation response, March 2017](#) said that maintenance loans would be extended to part-time distance learning students in 2019/20 “subject to the development of a robust control regime to manage the particular risks and challenges associated with this mode of study” (p11).

However a PQ on [8 March 2019](#) said that “**due to the poor uptake of part-time maintenance loans it would not be economically viable to extend maintenance loans to distance learning students**”.

A [report](#) by MillionPlus in March 2018 said that survey data indicated that mature students are on average **more debt-averse than younger learners**. The report recommended that the Government should restore maintenance grants and review student finance to assess whether there was adequate financial support for mature students with the lowest household incomes.²²

Loans for part-time students

Data on student loans do not include any indication of the age of students. Loans for part-time student can be seen as a proxy for (some) mature students.

In 2019/20 almost **82,000 part-time students from England took out tuition fee loans** with a provisional total value of £240 million. Maintenance loans for new part-time students were introduced in 2018/19. Provisional data shows that **6,700 part-time students took out maintenance loans** in 2019/20 with a total value of £30 million. **Part-time students are much less likely than full-time students to take out student loans**. More than one million full-time

²¹ [Full-time Childcare Grant](#), Student Finance England

²² [Forgotten Learners: Building a system that works for mature learners](#), MillionPlus, March 2018

undergraduates took out fee and maintenance loans in 2019/20 with a combined value of £16 billion.²³

4. Issues

4.1 Drop off in numbers of mature students

The evidence shows that there has been a declining *proportion* of students aged 21 and over applying to and entering full-time higher education in the UK, this was particularly the case for students over the age of 25. There has been an increase in mature full-time students in recent years, but part-time numbers have not increased.

The decline has been attributed to a number of factors including fee rises in 2012 and the removal of student grants and NHS bursaries. Mature students tend to be more debt-averse than younger students and changes in student funding arrangements could therefore possibly have a bigger impact on this group.

The Office for students have said:²⁴

The number of mature learners entering higher education has declined significantly over the past decade, particularly those studying part-time, whose numbers have fallen by more than half since 2010.19 Mature students include those who may have felt unable – or chosen not – to study for a degree after leaving school, as well as those seeking to expand their skills and knowledge, often for career advancement. There are many explanations for the decline. Some of it may reflect the higher numbers of 18- and 19-year-olds studying, and changes to eligibility for second degrees.

...

... the mature student population has switched from being roughly 40:60 full-time to part-time students in 2010-11, to being around 60:40 in 2018-19. This suggests that fewer people have access to lifelong learning (especially while also working) and a second chance at entering higher education.

Government policy on mature students was set out in a PQ in July 2018, the response acknowledges that declining numbers is a concern:

Mature Students:Written question - 165471

Gordon Marsden on: 18 July 2018

To ask the Secretary of State for Education, what assessment he has made of the reasons for the decrease in the number of mature students applying to university in 2018-19.

²³ [Student Support for Higher Education in England 2020](#), SLC

²⁴ [English higher education 2020 The Office for Students annual review](#)

Sam Gyimah on: 23 July 2018

The rise in the entry rate of 18 year olds to full-time university every year since 2012, and a total proportional increase of 20% between 2012 and 2017, means that there is a reduced pool of suitable qualified mature applicants to enter in subsequent years. It is also important to note that a large proportion of mature applicants normally apply for places later in the year.

The Universities and College Admissions Service plan to publish insights about the most important factors influencing the application choices of mature students later this year.

Studying later in life can bring enormous benefits for individuals, the economy and employers. We are therefore taking a number of steps to support mature students and allow them to access and succeed within higher education.

In our first guidance to the Office for Students (OfS) (published 28 February 2018), which sets out our priorities for access and participation plans for 2019/20, we have asked the OfS to encourage higher education providers to consider the recruitment and support of mature learners.

We are also removing barriers to accelerated courses. Evidence shows that accelerated courses appeal particularly to mature students who want to retrain and enter the workplace more quickly than a traditional course would permit.

Nursing is one area that has been hit hard by a reduction in the number of mature students. The number of nursing students who are aged 30 and over or that identify as Black has decreased disproportionately in recent years.

[Forgotten Learners](#),
March 2018

4.2 Decline in part-time learning

As mentioned in section 2.1 **mature students are much more likely to study part-time at all levels**. A report by the Higher Education Policy Institute (HEPI) [Unheard: the voices of part-time adult learners](#), February 2020 highlights this fact and states that the **drop in part-time provision is a factor in the decline in the number of mature students**:

Most part-time learners are mature students, and the oft-reported drop in part-time student numbers can be viewed as a proxy for the retreat of older learners from higher education.

The report suggests that the Office for Students should play a more interventionist role with regard to mature students and that the Government should incentivise the provision of part-time learning:

The guidance issued to institutions by the Office for Students identifies 'mature' learners as a disadvantaged group but leaves it up to individual universities to decide the extent to which they are a target group and whether any access or attainment gaps need to be addressed.

This is not enough.

Policymakers could consider more explicit carrots and sticks. A start would be to reward financially those institutions which commit to attracting more part-time learners and supporting them to successful outcomes.

Library briefing paper, [Part-time undergraduate students in England](#), 20 January 2020, discusses issues with part-time learners.

4.3 The Augar Review

[The Review of Post-18 Education and Funding](#), May 2019 - the Augar Review looked at funding across the tertiary education sector and made recommendations for reform to increase opportunities for everyone and to encourage **lifelong learning and flexible learning**. Some of these proposals could affect mature students.

On p97 the report referred to distance learning and the Open University and said that fees and funding of on-line courses **should be kept under review**:

Distance Learning

The Complete University Guide (CUG) defines distance learning as 'a way of learning remotely without being in regular face-to-face contact with a teacher in the classroom'. More than 270,000 UK undergraduate students are taking their first degrees via distance learning, together with some 108,000 postgraduate students. In the UK, the majority of these are studying with the Open University. As noted elsewhere, there has been a decline in HE student numbers on these programmes in recent years. Many learners are studying for professional qualifications through this method and online learning is a major plank of the National Retraining Scheme.

Distance learning continues a tradition of non-campus learning that began with correspondence courses. Many campus providers incorporate elements of online provision into their courses and programmes and we note with interest the use of distance teaching, sometimes at very low cost, through mobile and other devices at degree level and as part of continuous professional development.

It may be necessary in terms of fees and funding to maintain a distinction between those programmes which are designed, advertised and delivered as campus based – notwithstanding they may have on-line components – and those which are predominantly intended to be studied remotely. This matter should be kept under review by the OfS.

The Review made a number of other proposals on funding and several of these could affect mature students:

- **Lifelong Learning Allowance** - the Review proposes introducing a new flexible loan:

Employment patterns are changing fast with shorter job cycles and longer working lives requiring many people to reskill and upskill. We recommend the introduction of a **lifelong learning loan allowance** to be used at higher technical and degree level at any stage of an adult's career for full and part-time students. To encourage retraining and flexible learning, we recommend that this should be available in modules where required. We intend that our proposals should facilitate transfer between different institutions and we make proposals for greater investment in so-called 'second chance' learning at intermediate levels. (p10)

Recommendation 2.1

The government should introduce a single lifelong learning loan allowance for tuition loans at Levels 4, 5 and 6, available for adults aged 18 or over, without a publicly funded degree. This

should be set, as it is now, as a financial amount equivalent to four years' full-time undergraduate degree funding. (p40)

- **Funding modules of study**, Recommendation 2.2 on p40 proposes that learners should be able to access student finance for tuition fee and maintenance support for modules of credit-based Level 4, 5 and 6 qualifications.
- **ELQ rules should be scrapped** for those taking out loans for Levels 4, 5 and 6. (Recommendation 2.3 p40)

Further the Review also proposed **improving support for access and participation** and targeting increased teaching grant towards disadvantaged students including part-time and mature students and directing funding towards institutions that do most to support social mobility (p97).

On 21 January 2021 the Government published its further education white paper [Skills for Jobs: Lifelong Learning for Opportunity and Growth](#). This took forward a number of the Augar proposals on lifelong learning and skills below degree level. The briefing paper [FE white paper: Skills for Jobs for Lifelong Learning for Opportunity and Growth](#) looks at the proposals and responses to them.

On the same day the [Government published its 'interim conclusions'](#) to its review of post-18 education and funding which the Augar Review informed. The response announced that the maximum tuition fee cap would be frozen again in 2021/22 at £9,250 and that decisions on further changes to student finance would be put off until the next spending review later in the year.

4.4 Equivalent or lower level qualifications (ELQs)

A large number of mature students take second degrees but since September 2008 there has been no general funding for students taking undergraduate degrees that are at an equivalent or lower level (ELQ) to one that they already hold.²⁵This policy aims to prioritise Government funding towards students taking first degrees.

There are however some exemptions to the ELQ policy for students taking specific second degrees: **medicine, dentistry, veterinary surgery, social work, architecture**, undergraduate **initial teacher training, part-time STEM degrees**, pre-registration courses in **nursing, midwifery and allied health professional** subjects, **dental therapy and dental hygiene** courses.

The ELQ rules do not apply to students receiving a **Disabled Students Allowance** and to students taking **foundation degrees**.

The ELQ rules also apply to postgraduate loans

Relaxing the ELQ rules further, as suggested by the Augar Review could potentially increase the number of mature students.

²⁵ See briefing SN/SP/4529 [Higher education funding of second qualifications of an equivalent or lower level \(ELQs\)](#)

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