



Department  
for Education

# Studying part-time: perspectives of mature students

DfE Research report

May 2023



Government  
Social Research

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## **Acknowledgements**

The DfE Higher Education Statistics and Research Unit would like to thank all individuals who agreed to be interviewed and generously offered their time to participate in this research. All contributions provided valuable insights. Thanks are also expressed to NatCen for their help in the recruitment process.

## Executive Summary

The lifelong loan entitlement (LLE) announced in September 2022<sup>1</sup> is designed to increase the opportunities for flexible higher education study, transforming the current student finance system so that people can access loans to use over their working lives and to suit their circumstances.

Mature higher education (HE) students may benefit from the additional flexibility that LLE will bring as they frequently study part-time while combining paid work and other family and financial commitments.

This small qualitative study with mature part-time higher education students aimed to contribute to the evidence base on lifelong learning, to understand the types of learners who may benefit from the LLE, including the drivers for part-time mature learners, how they navigate their studies, how they use the current financial support available to them and their thoughts about the proposed LLE.

Interviewees' motivations and challenges were similar to those identified in previous studies and this project has helped us to cement what we know about mature students. Most were pursuing a higher education qualification to progress in their current job or in a future career. Relatively few students had a more personal motivation for HE study and fewer still were studying for the sole purpose of enriching their knowledge.

Access to local HE provision remains important. Most students initiated HE study at a local college or university close to home or place of work. There was a large reliance on information at the local level, with few individuals researching university or college courses more broadly. Where courses were explored over a wider geographical area, these were mostly distance learning courses. Students cited practical reasons for staying local, particularly work and/or family related but also financial commitments.

For some students, encouragement from HE institutions, family, or individuals at their place of work played a significant role in the decision making.

Experiences and preferences around course delivery: on-line, in-person, or hybrid were mixed. However, some mature students, including those new to HE, and those from families with no previous experience of HE lacked the confidence at least initially to undertake online study.

Students were generally positive about the idea of modular study but had some concerns about the effects of this more flexible approach. Many believed that a modular approach, including the ability to pause study would help them manage the practical challenges of balancing part-time study with work and/ or caring responsibilities, or other pressures that

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<sup>1</sup> [Build Back Better: our plan for growth \(HTML\) - GOV.UK \(www.gov.uk\) Student finance to be radically](#)

occur. However, some students were concerned that breaking up a continuous course leading to a higher education level qualification might jeopardise their chance of completion. Losing momentum or forgetting what they had learned so far were common concerns, whilst losing the benefits of existing contacts and support networks were also mentioned. One or two worried that a non-continuous, more fragmented pathway to gaining a higher education qualification might carry risks associated with the status of the qualification itself.

Whilst most students in this study were eligible for the tuition fee loan and almost all those eligible took out the tuition fee loan, fewer individuals in this study were eligible for the part-time maintenance loan. Students were positive about the loans available to them, and the majority would not have studied without the tuition fee loan. The maintenance loan was not as crucial for many, but for those in receipt of this loan, it was an essential component. For example, it allowed them to reduce the number of days or hours they worked in order to concentrate on studying.

Students seeking specific help and guidance on student finance consulted their higher education provider or friends, or family members with higher education experience, but many obtained their main or only information from the Government Student finance website. Some would have benefitted from more help and support, including some reassurance. Mature students frequently have more complex loan arrangements if they have had some funding previously or if their employers are part-funding their course. Information and guidance could be better adapted to suit mature students.

For many students, the information received from higher education providers around study timetables or work schedules were sometimes untimely or unhelpful, or not conducive to combining study with work. These findings emphasise the importance of the recommendations in the Office for Students Annual Review 2020<sup>2</sup> that courses respond to the needs of mature students, and that flexibility and imagination are required.

In the context of a move to more flexible lifelong loans for higher education there is a role for universities, colleges, and employers in helping students make decisions about higher education, including comprehensive advice and support.

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<sup>2</sup> [English higher education 2020: The Office for Students annual review - Office for Students](#)

## Background

Part-time courses offer students a flexible way of combining paid work with study and are popular with mature students, usually defined as those aged 21 and over<sup>3,4</sup>. Full-time study may not be an option for those students who frequently organise their studies around paid work, family, and financial responsibilities<sup>5</sup>. Popular reasons given by students for studying part-time are that they have a job and want to continue working and/or cannot not afford to study full-time<sup>6</sup>.

Despite the flexibility of part-time study there has been a historical decline in numbers. This has, in part, been due to the increase in the entry rate of 18-year-olds to full-time university every year since 2012 which means there is a reduced pool of mature applicants to enter HE in subsequent years. Several research studies have also contributed to the evidence about the decline, many of which cite financial factors. For example, Universities UK found that 42% listed cost of living as a detrimental factor.<sup>7</sup>

As part of its commitment to address the decline in part-time students, the Government introduced loans for living costs for eligible students attending an eligible part-time course from August 2018. In 2018/19 the number of part-time student entrants to undergraduate courses at English Higher Education providers was 91,855. The latest equivalent figure for the 2021/2022 academic year is 90,935 having previously risen to 98,020 in the 2020/21 academic year.

The announcement of the lifelong loan entitlement in September, 2020<sup>8</sup> aims to increase opportunities further. It will transform the current student finance system so that from 2025, people will be able to access loans worth the equivalent of four years of post-18 education and use them flexibly over their working lives.

This small qualitative study aimed to contribute to the evidence base on lifelong learning, in part to understand the expected learners who may benefit from the lifelong loan entitlement, how they initiate and navigate through their studies, how they use the current financial support available to them and what information sources they use.

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<sup>3</sup> [National strategy for access and student success in higher education \(publishing.service.gov.uk\)](https://www.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/424242/national-strategy-for-access-and-student-success-in-higher-education.pdf)

<sup>4</sup> Mature students in England - House of Commons Library (parliament.uk)

<sup>5</sup> The Student Income and Expenditure series (SIES 2008, 2012, 2015) showed that around 80% of part-time students worked whilst studying and between one third and one half had children in the household

<sup>6</sup> Student Income and Expenditure Series 2007/08; 2011/12; 2014/15. [Research and statistics - GOV.UK \(www.gov.uk\)](https://www.gov.uk/research-and-statistics) It showed the most popular reasons given by students for studying part-time, as opposed to full-time, are that they have a job and want to continue working (67%) and/or “cannot not afford to study full-time” (28%).

<sup>7</sup> Universities UK (2018) “Lost learners”

<https://www.universitiesuk.ac.uk/sites/default/files/field/downloads/2021-07/uuk-lost-learners.pdf>

<sup>8</sup> [Build Back Better: our plan for growth \(HTML\) - GOV.UK \(www.gov.uk\)](https://www.gov.uk/build-back-better)

## Project Aims

This study aimed to contribute to the evidence base for the proposed flexible lifelong loan entitlement policy, to help understand the expected cohort and expected behavioural change for different learner types.

The findings are based on interviews with 20 mature part-time higher education students. These students are already studying in a flexible way, more often combining paid work with study. They can provide valuable insights into motivations and decision points about HE study, where they are studying or would potentially study, and where they obtain their information. They are also a useful group to ask about the appeal of the characteristics of modular study. The research was designed to explore a range of themes rather than to quantify responses.

The research questions were based around the following:

- Decisions about their HE course, course level and timings
- Influences on those decisions, including from current employer, motivations
- Course location and mode of study
- Thoughts on modular study including whether this would have been their preferred way to study
- Whether used student finance and how important
- Information sources and attitudes to information: course and finance
- What keeps individuals on track/stops them from dropping out

## Methodology

20 semi-structured interviews were undertaken with mature part-time students, almost all of whom were currently working towards, or had recently worked towards a higher education qualification at the time of interview<sup>9</sup>. Some had gradually sought level 5 or level 6 qualifications after studying previously at level 3 and level 4, others had returned to education after working for a number of years. A diverse sample of respondents from all age groups from age 21 to 50+ were included in the sampling frame. Further details about the sample and topic guide can be found in the Appendix.

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<sup>9</sup> The design of the study meant that all were undertaking HE study at the time of the interview, or had recently completed HE study



# Decisions about Higher Education

## Reasons for choosing course

Reasons for choosing the Higher Education course, including why HE level and not a lower-level qualification, and timing of study

Research with potential learners shows that over three-quarters are motivated to study for professional work-related reasons. The highest proportion of potential learners in the 2019 study indicated they wanted to progress in their current jobs, and sizeable proportions said they wanted to get a new job, change career and/or were hoping for a pay rise.<sup>10</sup>

Similarly, most of the students in this study were pursuing a higher education qualification to progress in their current job or in a current or future career. Relatively few students had a more personal motivation for further study. Fewer still were studying for reasons that were disconnected from a career focus. Reasons for studying could be categorised as:

- Career focused: Current Job related or unrelated
- Career focused: Personal reasons with potential for career
- Personal/not career-focused

## Job related or unrelated career-focused decisions

Individuals in this category largely remained with their current employer. Some benefitted from employer sponsorship. Some had progressed gradually from level 3 or level 4 qualifications. One or two saw an opportunity to branch into an area of expertise unrelated to their current job into something that would allow them to advance with their employer in another way:

I am quite particular about what I want to do in the future and this particular degree course resonated with me (*Individual who wanted to progress with current employer by branching into a specific field*)

Some courses were unrelated to current jobs, or only vaguely connected, but all individuals in this category were clear that the course was undertaken with a view to a future job or specific career. For some it was aimed at taking them completely out of their current employment into something altogether new:

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<sup>10</sup> Post 18 Choice of Part-Time Study ([publishing.service.gov.uk](https://publishing.service.gov.uk))

I did a lot of thinking about what kind of job I wanted, what kind of career, that kind of thing and being a solicitor really stood out to me

Almost all individuals undertaking their course for professional/career reasons perceived the higher education level they were aiming towards as an essential or desirable goal. There were two main reasons why individuals rejected the idea of aiming lower: (1) it was an essential requirement for a current or planned career (2) there was perceived value in achieving a degree in itself.

Some of the respondents believed the qualification to be essential, particularly those aiming for the teaching profession and those for whom professional membership of a body would not have been possible without an accredited degree:

I would like to be a psychologist and I thought I could not see any other way...

For others in this category a HE qualification was the expected level for the next steps in their career. Their employer required a specific qualification level for promotional posts within the organisation:

Well, if you want to be a senior designer the job description did say you needed HNC level, so it was a job requirement for the next level up

For others there was an expectation that the qualification would be advantageous for future roles and for widening their opportunities in general:

We are not specifically required to have a degree, but it is preferred... having a degree would definitely help secure employment and I have already seen the benefits of that

There were other strong drivers at force. For some individuals the qualification is expected to lead directly to employment related benefits, for example a promotion at their workplace and/or more money:

I just wanted to go higher, more professional status, especially in my profession

I want to get a better job, have a career that will financially provide for my family

Other reasons for undertaking HE course: Personal reasons with and without the potential for a career or future job

Some individuals were inspired to undertake a particular course for reasons initially not driven by a desire for a particular job or career, which may be a secondary aim. The original course choice was driven by personal reasons, but these individuals also saw the potential for future use:

I love art. I thought I would maybe like to use it. I would like to give something back. I am interested in looking at doing some support work

For individuals driven solely by interest in the topic, these were relatively few in number and they tended to be already qualified to HE level, and largely funding themselves. Reasons for doing so included 'enriching' their existing knowledge and learning a new skill.

## Timing of study

Previous research has shown that a decision to study can be triggered by external events and circumstances, such as job loss or contractual changes, or the lifting of caring responsibilities<sup>11</sup>. There were similar examples in this study.

For many individuals, starting a HE course was a logical next step in their career. For others it was occurring or planned at a specific point in their life, such as after their children had reached a certain age, or after a long career had come to an end. For a few individuals it was an unpredictable event, or one brought about by chance that propelled them into taking up a part-time HE course.

The main influences on starting HE study were observed as:

- Gradual progression in career
- Life stage
- A catalyst such as losing one's job
- Chance occurrence/event

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<sup>11</sup> [Post 18 Choice of Part-Time Study \(publishing.service.gov.uk\)](https://publishing.service.gov.uk)

## Gradual progression in job or career

For most in this category, the HE qualification was a seamless or gradual next step after gaining lower-level qualifications. For some it was a relatively early stage in their career:

Given that it has been two years since I left college, I knew that I needed to seek academic studies in higher education to sort of develop that foundation to help develop my career

For others it might be much later and more gradual, more prolonged route to achieving a higher education qualification:

It has been a gradual thing...I started off as a special needs assistant then after about three years a teaching assistant. I then became an unqualified teacher. Yes, just coming up for 11 years that I will have been there, and I have just gradually moved up

## Life stage as a determinant

For a few individuals, the timing was associated with their children reaching a particular age:

My children have both started school and so I just thought if I don't do it now, I never will

The ending of long career or late interest was associated with the timing of HE take-up for some older individuals. For those in this category it was a time when they could focus on their interests or long held ambitions:

...so it has always been in the back of my mind. It is an itch you know that hadn't been scratched

## A catalyst

An abrupt change in life seemed to be the reason for the timing of HE study for one or two individuals. This could be characterised by a single event, such as the loss of job, or a sudden awareness, or epiphany brought about by certain circumstances:

I lost my job...I thought I have been here for about 12/13 years, who is going to employ me now

So, at 2:00 o'clock in the morning on a Friday night, Saturday morning I was scrubbing the carpet after a wedding and by Monday I had gone to a university open day

## **Chance event or intervention**

There were a small number of examples of a chance event or meeting with someone bringing about a life changing move. One individual in this study volunteered to help someone at work gain their coaching qualification by offering to be coached and this changed the direction of her career:

I was volunteering to be coached to help these people get their coaching qualification so had it not been for that I think I would have just held out there for longer and searched for similar jobs

# Location, Mode of study, including Perceptions of Future Modular study

## Location

Previous studies have found that the geographic location of the university, particularly being able to study nearby is important for part-time students.<sup>12,13,14</sup> With the exception of those undertaking distance learning courses, almost all students in this study had registered to do part-time study at a local college or university.

Some students did not have a choice if their employer chose the institution. Other students cited practical reasons for studying locally, for example having to find somewhere that would fit in with their work and family commitments:

There is always a reason why we are part-time and a lot of our time involves caring and so therefore, the life that makes us part-time very much keeps us where we are

Some mentioned financial circumstances as an additional factor, particularly because at this point their lives finances can be more complex:

Due to the nature of employment and having those commitments where I had started paying rent, and I have bought a car... if I moved away from home it would be a lot more complicated

There was some evidence that for a small number of individuals being able to study at the local college or university was the main consideration, and the course itself the secondary one:

I chose it for the convenience. The fact that it is just around the corner was the main thing. If I could not do that course there, I would have chosen another course

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<sup>12</sup> Universities UK, 2010, The supply of part-time higher education in the UK, [50904 UniUK Part Time 50904 UniUK Part Time \(ioe.ac.uk\)](#)

<sup>13</sup> Callender C, Wilkinson D (2011) [The impact of higher education for part-time students - NIESR;](#)

<sup>14</sup> DfE report 2019 [Post-18 choice of part-time study - GOV.UK \(www.gov.uk\)](#)

## Mode of study

There were some individuals in the study who were undertaking their HE course entirely online, and some were doing either in-person courses only or a course that combined the two.

Preferences for mode of study can be linked to HE experience. Part-time distance learning for example can be challenging if individuals do not have experience or the support of family members on which to draw<sup>15</sup>. Whilst some of the students in this study were undertaking courses online<sup>16</sup> there was evidence that some students were reluctant to embark upon on-line only courses due to lack of study skills and confidence in undertaking independent study without staff contact:

I don't think so, not at the time. I would have been intimidated by studying online. I did get comfortable with it but at the time I would have been too nervous to do it online

For some individuals, there was a need to see someone face to face to help keep them motivated, without which they would simply not achieve what was necessary for their course:

I need to know that I am going to see a person in the flesh once a week who's expecting me to have done some work. I need that

For others, the human contact is necessary for their wellbeing. Courses can provide the necessary connection they need:

Distance learning is not a thing because you know you want to get out of the house. When you have mental health issues as well what you do not want to do is become even more insular

For some the online learning did not give them the motivation and structure they needed:

It is quite hard. I am struggling to get myself to actually sit down and have a block allocation of time. It does save travelling but entirely online is probably not the best way

But a few were comfortable with the concept of online only learning:

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<sup>15</sup> [Understanding effective part-time provision for undergraduates from underrepresented and disadvantaged backgrounds - Office for Students](#)

<sup>16</sup> Note that no individuals in this study were Open University students. All individuals in the sampling frame were part-time students at HE institutions.

It depends on your situation. I live quite far away from the university and so it would not be ideal for me to have face to face study. I think blended is probably the more preferred approach but even then, given Covid that has not been possible, and it has all been online virtual learning. I am quite happy with that, and I have never actually met my course mates or lecturers in person

For one or two interviewees the availability of online study enabled them to undertake their study at a distance when there was a lack of available institutions within reasonable travelling time:

When I chose the degree course there were few part-time courses available at physical universities and so I was limited in the number I could choose from

One individual mentioned that their nearest university was too far away and would not want the associated petrol costs which would have been substantial. Nor would they be able to spare the time as they were running a business alongside study. Others simply expressed a preference for online because it was flexible, and it suited them.

Others welcomed a blended form of learning which they thought was ideal, with lectures as an online option and face to face seminars being most appropriately delivered in-person.

The hybrid approach also seemed to be better suited to courses where there was a practical element, where online learning did not work quite as well as in-person instruction:

I think you can get more questions answered face to face and if they need to show you something, you cannot necessarily get that online

And then there was simply personal preference for whatever reason, which could have been either online or face to face:

I suppose you are always going to have to attach the caveat, it depends on what you are doing, but in an ideal world, 100% face to face

## **Modular study**

Modular study was presented to interviewees in this study as a hypothetical scenario, one in which they were asked to imagine if the option of modular study was something they could access in their current circumstances. Specifically:



If you could have studied for your qualification in modular form in a non-continuous way, for example with breaks in the period of study, collecting modules over a period of time to suit your needs, would that have influenced your decision in any way?

Overall, respondents could see the benefits of modular study, although it was difficult for many of them to imagine that they would change anything at present if the opportunity for immediate change was possible.

Interviewees could see how this might have benefitted them had it been an option for them. Respondents mentioned the benefits of having a break in study, the potential to select modules based on what is appropriate or useful for them individually at the time, having a period of respite when things became too much, e.g. for mental health reasons and other perceived benefits of breaking up study into manageable parts.

It would have been quite handy when my children were coming up for sitting their exams, I could have stopped and concentrated on them at those times

I probably would have gone for something like that if it had been an option at the time. Particularly for me at the time, I had life circumstances that meant my mental health wasn't in the best place and I really struggled with the pressure

The idea of individual modules were also seen in a positive light, substituting for the whole course if it achieved the same ends or allowing them to focus on the most beneficial parts of the course, if this was possible and within the boundaries presented by modular study:

If you could just pick each model module as you go along... in a way, it might have been quite nice to have been able to do that

I think obviously it depends. If there are certain modules in a degree that you do not feel suit your career path, then I see doing standalone modules as being beneficial. Because then you are able to acquire qualifications that are geared more towards what more what you are doing. I would definitely be interested in looking at that in the future

And whether it would have appealed to them/would be a way to study for themselves, one or two respondents would have liked the option:

I think the benefits outweigh the negatives. It would definitely appeal

For others it was not something that they felt would suit their current circumstances, at least as far as they saw the start and end point of their qualification aims. Those undertaking part-time degree courses where the aim was to achieve a certain level in a particular timeframe could see disadvantages, for example a fear that they would not get to the completion point of their degree:

It could have meant that I stopped and did not start again. I am not sure that would have worked for me personally. I would have just pushed it to one side and said, do you know what, it is not worth it. There have been times in the last four years where I could have easily given up and walked away, and I think the modular aspect would have given me more of an opportunity to do that

I think I would have felt frustrated taking longer to qualify. I think it would be easier to get the work done, would be less pressure, but it obviously takes a lot longer to get the qualification and I do not think I would have stuck with it. I think I would have got bored

There were concerns for some who would like to ensure they achieved a degree level qualification at the end of their study, particularly if they were not sure about how they were going to use the qualification. These individuals were less inclined to think that taking a single module or two would be entirely beneficial. The idea of having a degree was perceived to be a beneficial end goal:

I am so uncertain about what career I want specifically and what specific job. I think having a degree that covers all bases is more preferred for me

And there were some perceived practical issues that individuals raised in the process of thinking about how a modular approach might apply in their current circumstances. A few expressed reasons connected to the structure of a degree course:

I like the structure that the course gives me, that a degree gives me.  
And it is already laid out and I know what I am going to be doing

Thinking the process through more carefully, one individual weighed up the pros and cons of having a modular approach to achieving the same ends. Having applied their own circumstances with the potential of modular study they worried it would complicate issues if it was potentially up to them to develop the degree around singular modules:

Just having to think about the maths of, if I do this module then can I get this higher education qualification at the end. If you have to figure that out, I feel it would stress me out....

If I have just a collection of different things...It might be all over the place and then my interests or skills might not be clear. I worry about how that might look to employers

## Credit transfer

The idea of transferring credits from one university to another was not explored in detail but individuals in the study were asked if they could conceive of doing modules flexibly across different institutions.

This aspect was less easy to imagine for a group of learners studying predominantly at their local HE provider, although for one or two it was perceived as potentially beneficial, particularly as they could see where it might have applied to them:

I moved an hour away from where I lived whilst I was doing the course so it would have been very beneficial for me to just transfer what I had started at the other university, move it over and carry on going to the new one

Individuals on distance learning courses were more positive of this type of flexible learning, but it seemed less useful for those where their geographical location was perceived to be fixed:

The university being around the corner from me is wonderful. So, no to having to travel. I do not travel well either. So for me personally, no. I would not want to transfer to another institution, not really

Considering the implications a little further, some could imagine the perceived drawbacks of continuing a course of higher education study somewhere else, particularly when faced with different ways of working and different lecturers:

I think doing it at one institution, you get used to their way of working and it would make the learning process more fluid to stay

You get used to the seminar tutors and the academics that you meet throughout your degree, and you get comfortable with them, and I can turn to that lecturer that I have had for three years now. I can speak to him, whereas if I were to jump to another university, I would not have that connection

One or two mentioned the relationship with tutors that they had built up over time:

Because they got to know me, if I sent an e-mail to say that I am a bit anxious about something and I'm a bit worried, they are quite quick to reply and actually say let's have a meeting, we can talk about it, whereas don't know if other people would do that

Building rapport with others was thought to be potentially difficult with flexible study. One or two had already seen that building friendships with people on their course takes more time when studying part-time, particularly if mixing with full-time students. And the connections with others on their course was at times perceived to be both a positive aspect and one that helped them get through the course:

If you kept moving into different providers than you would always be in that kind of outside group. If you have questions, you can at least ask a couple of different people, but it does take time to build up that rapport

I was with the same people from the foundation degree onto the top up and that was quite nice. We would support each other, and it made me want to stay where I was because I knew the people and it was nice that we all graduated together

# **Influences, Information sources about HE course/study, and Attitudes about information received**

## **Sources and type of influence: managers, employers, education providers & family**

Students in this study were mostly self-driven but there were some who received encouragement from a significant source. This helped to formulate or accelerate their plans.

Sources of encouragement came from the workplace, or the education provider, either where they were studying, or had studied previously, or where they made enquiries about studying. One individual studying for a level 3 qualification was encouraged by tutors to take the next step on the foundation degree:

I got some really positive feedback from the tutors that I was not expecting...they showed me the foundation degree information and said we think you should do this...not really ever expecting to get to the BA Hons. And I am here doing it!

Some individuals were lucky to have mentors or coaches at work:

My manager who was more like a mentor than a manager... Rather than you being an administrator for the rest of your life why don't you do this?

Friends and family were other sources of influence. For some individuals, particularly young people, the influence of parents might be significant, or indeed a parent of a friend:

I did have a lot of discussions with my mum who helped me make my overall decision (individual aged 21-30)

My friend's dad was a huge influence

There were examples where students received direct support from their employer, in particular financial support for studying, usually payment of tuition fees. But employers could be helpful in other ways, for example by offering flexible working, or study leave, or other practical study support:

They have been great. They have supported me all the way. You know if there was a conference or something that I needed or tutorial or something I needed to be at they were very accommodating

They let me have the time off work to study and if I needed to go in on a different day, or when we were doing a project, we could go in and make use of the facilities and that they were absolutely fine with it

Some found that whilst their employer was paying for the course it was not without conditions, which could be restrictive:

I found that whether I had a lecture or I needed to go to a seminar they were quite resistant in giving me that time. They are saying well, we are paying for it, our employment comes first.

And one or two reported that direct support or encouragement from their employers was largely absent:

They never gave me any time off or anything like that to study or they never gave me any study leave or anything like that or any concessions. They knew about it, but that was what, as far as it went

## **Course Information: sources**

There were many examples where students obtained information passively. Sometimes they obtained course information from an existing contact, employer, or a lecturer/teacher at their previous education provider, and friends and family could sometimes be a helpful resource. In general, few individuals had sourced a large amount of information or searched widely for suitable higher education institutions.

Overall information sources about their courses were predominantly from employers or colleagues, colleges/universities, family/friends and/or internet searches.

### **Employers or colleagues**

Where employers were involved in choosing the higher education provider, it was commonly because they were sponsoring the individual and there was little choice:

I did not have a say in it to be honest. I got told where I was going

There was an example where it was a combination of employer and employee choices:

For the Ordinary National Certificate it was chosen by my employer but for the Higher National Certificate it was just a Google search

There were other examples of passive involvement, for example where individuals were doing a course that someone they knew had done before, e.g. a colleague:

My manager, she did the same degree that I am doing a few years previously

There was an instance where an individual undertook a course at the college where she was employed as an administrator, recommended by her line manager:

When I found out that we ran university level courses from the college I was shocked because I did not think that colleges did (those courses)

## **College or University**

In one or two instances the HE course information was given to them by a tutor on a previous course

My Level 3 tutors were the ones that pointed me in the direction of the university, which is where I am doing my degree...I was led to it

And one or two simply walked into their local HE provider to enquire about courses and they became their main source of information. The proximity to the HE provider played a large part:

I just turned up at the open day (the local college) and chose it for the convenience. The basic information was on the college website, but when I went to the open day, it was the course leader that I met who was lovely and she gave me loads of information

## **Family and/or friends**

There were one or two examples of doing a course that a friend had done previously:

I got the information from friends who had done the course before me. I do not remember a prospectus or anything. I think I just sort of went on to the website, checked it was the course that I needed to do

And for one or two, course choice involved a combination of some passive and active involvement where more than one institution was recommended:

So once I had the recommendations from friends, I Googled the universities and had a look at the courses available

## Internet searches

Even where the information was independently sourced there might be minimal research involved:

I just sort of stumbled across it. I think I just Googled part-time and degree courses/distance learning courses

Most of my information came from the website... but no I did not do tons of research. And when I applied, I did not apply anywhere else. Somehow, I must have seen somewhere that it was an evening university

Sometimes the search was restricted due to required geographical location, mostly the need to study locally:

I just Google searched in my location and then there was just two courses. So, it was either X college or X institution

Or there was a sense of limited availability due to lack of knowledge of the courses they could have considered:

I thought the Open University must be the only university that offers this sort of learning, not realising the many other universities also offer blended learning distance learning

But there were a small number of examples of students who carried out more detailed, independent searches to find the course that was the best fit for them. More experienced students, those who had done previous years of higher or further education, were aware of what they needed and felt confident about searching for the right course for them:

I looked at several different online courses and what the modules were, and what they offered, and x university was the best fit for what I wanted...I just took a little while and kept going back and searching again trying to find the best one for me

I did a general search for law degrees, and lots came up. I had a look online about what these looked like and whether I was interested in the course...



## Attitudes about course information

Previous research has shown that inflexibility of courses might be a barrier to study for part-time and mature students and not all part-time courses are effectively tailored to the needs of part-time students, or delivered in a flexible manner<sup>17, 18, 19</sup>.

This study was not designed to explore these aspects in detail, but part-time course design and information was sometimes at odds with students' individual needs and expectations.

Some were very happy with the information they received and how this worked for them:

I have some experience in doing this. All the information was quite up to date. They had a good list of modules. It worked really well, and all the online material was there. The content was pretty good and it was all there. They were good at getting back to you... I don't know about the rest of the university, but the distance learning courses were well organised

There were however more examples of where information was missing or miscommunicated. For example, for this individual who was on a distance learning course:

It would have been nice if there had been more information about the format and how things were going to be done. I did not realise that I was expected to sit in-person exams. If I had been further away it would have been a nightmare. They did not give you much information about what time lectures would be. There is a lecture this afternoon which would have been very difficult for me had I not been on shift work.

And there were some criticisms about receiving information late in the day about the timetable and modules:

The university is a bit slow when they upload information about modules. It means all summer I am waiting when I could be knowing

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<sup>17</sup> [\(PDF\) Paying the Price? An Investigation Into the Continued Decline of Part-time Higher Education in England \(researchgate.net\)](#);

<sup>18</sup> [Unheard-The-voices-of-part-time-adult-learners.pdf \(hepi.ac.uk\)](#)

<sup>19</sup> [document \(officeforstudents.org.uk\)](#)

about what reading there is or what to expect, that kind of thing but then they upload it last minute

The organization of the course was not planned out as well as I thought it would have been, especially considering the cost. What was needed was...these are the dates and the times that you are doing. It is not going to change. This is your program

And in one particular instance the information about the course was completely misleading, resulting in what the interviewee explained was the discontinuation for many students on the course:

The course was publicised as being 10 to 15 hours per week but to complete the assignments and prepare for exams it was actually up to 60 hours a week. I would say that it was mis-sold and a third of the course actually left within the first year.

More generic information about availability of courses would have been helpful. There were examples where students did not realise that universities have satellites with options at local colleges, or that distance learning courses exist outside the Open University and the publicising of open evenings and open days could be improved:

I think for the mature student, the information is not there in front of you. You have to really sort of dig for it

If there was more information online and if it had been advertised more, I think I would have applied a lot earlier, maybe even when I finished college

And there was a general desire for information to be tailored to mature students more specifically. This was not just for the course information but for the finance information too:

A lot of it was just tailored to people who were younger, who did not have family responsibilities, who did not have household responsibilities, and I could just have done with a bit more, I suppose on what was available for people like us, who are on a low income and who are looking to study alongside work as well as managing everyday family life

Everything about this application and information is aimed at you as if you are 18. So you have to have everything from your headmaster

and all your references are from your school and all your work has been marked by your teacher. Well, no, it has not. Not when you are 57 and have been running your own business for 35 years

# Financing HE study, financial information and Attitudes towards financial information

## Student Loans

### Tuition Fee loans

Tuition fee loans for part-time undergraduate courses were introduced for new students from the 2012/13 academic year.

Almost all individuals in the study who were eligible for tuition fee loans took out this loan. Many commented that they could not have studied without this:

I would not have studied. It would not have been a possibility. The tuition fees for the year almost equal my salary

I would just struggle to find the money to pay for it. I would have tried but it is unlikely

There was generally a sense of gratitude as well as acceptability around tuition fee loans for part-time study:

It attracted me towards studying for higher education. I knew that I would not be in any financial difficulty by having to pay it outright. Being able to apply for a tuition fee loan, as a part-time student, was not something that I realised was possible but something that I am definitely grateful for

I am happy with student loans. I feel like the way the country deals with student loans is particularly good

There was nothing that put me off... I am just thinking of the repayments as a tax

### Loans for living costs

The Department for Education (DfE) introduced a part-time loan for living costs (or 'maintenance loan') for eligible students in August 2018<sup>20</sup>. This loan product is partially

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<sup>20</sup> Students attending part-time degree level courses (level 6 courses) qualify for loans for living costs. In addition, students attending part-time level 5 DipHE courses in Operating Department Practice and part-time level 5 DipHE and Foundation Degrees in Dental Hygiene, Dental Therapy and Dental Hygiene and Dental Therapy also qualify for loans for living costs

income assessed. Those starting a course on or after this date can apply for a maintenance loan to help with their day-to-day living costs, such as rent or food. A student must be studying at an intensity of at least 25% of a full-time equivalent course in each year of the course and over the whole duration of the course. Students studying a distance learning course cannot get a part-time maintenance loan unless they are unable to attend their course in person because they have a disability.

For a small number of students in this study, the loan for living costs was just as important as the tuition fee loan:

The funding for the maintenance... meant I could do the degree

For one or two individuals, the loan substituted for salary that would have been earned during the study period, for example one individual negotiated with his employers to reduce his working day to 4 days and the maintenance loan was a key enabler of that:

I think that is incredible for part-time students to have that option because I am sacrificing a day's wage

One individual gradually built up their working hours while studying as they became more confident in their ability to study for a degree and work at the same time. Having the maintenance loan was a key part of their ability to start their study with fewer hours of working:

At the time I was full-time and then I went part-time with an agency as I wanted to see how the first year went, to see what work level I could cope with

However, one or two were unaware of the availability of maintenance loans for part-time study or were not sure when they originally started their course of study but became aware a little later<sup>21</sup>:

I did get a maintenance loan the second year. I didn't on the first year because I did not realise that you could get that

One person, not eligible for a part-time maintenance loan admitted to struggling to meet some of the course costs:

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<sup>21</sup> Some students would have started studying for qualifications in readiness for HE just before maintenance loans for HE study were introduced or on the cusp thereof and were therefore unaware at this early stage of the loan introduction that they could access a maintenance loan.

I would have liked to have purchased books, but I have just had to be really careful and cut back

For many in the study, the maintenance loan was not as vital for their study as the tuition fee loan and without the maintenance loan they would still have gone ahead

The maintenance loan is an added bonus, I suppose, for want of a better word, and so that would not have influenced my decision

## **Information and attitudes about HE finance information**

The Government Student Finance website was the only source of information about student finance for many individuals. Knowledge about student finance and confidence in that knowledge varied across interviewees.

Overall, the main sources of information were the college/university, Student Finance Government website and UCAS.

Some individuals in the study were quite confident:

The Student Finance website is straightforward. I am quite savvy with the Internet. I was able to work my way around student finance

I have always known about student loans, and information-wise it was advertised on the university website, I know quite a lot

But for some individuals, particularly if their circumstances were more complex or if they had no prior experience of higher education, sometimes additional help was needed:

The Finance Officer at the college. He did a lot of the work for me. Because I was quite anxious, the finance officer did my first application

One mentioned that a course arranged at the university was beneficial:

There was a course that I went to at the university that basically ran through everything student finance-wise

There are examples where individuals felt uninformed or had false assumptions:

It was the thing of having to apply every year. I did not initially realise that I was going to have to do that

The first point of information was from when I was on the course, not before, because apparently you could apply for a loan before you start your course

Similarly, confidence about the repayment aspects of the student loans varied. Some were very confident or reasonably confident or they knew where to look for the detail of how much they owed:

I know that I have a login. I can log in and have a look. I have not been asked to pay anything back yet because I am not earning enough. I am sure I will do when I qualify

However, even though most knew where to look for information, many were not very knowledgeable about the detail of student finance, and some were content not to know

I am just going to completely hold my hands up. I do not understand the whole student loan thing. And I have not even thought about the repayment side of it

I am aware of the threshold and that is about it really. I appreciate it will be paid back. It will be when I meet the threshold. It will be taken out of my wage every month, which is fine. But I've no idea how much. I could go on the student finance website and check, but I think I would rather not know

Perceptions around the information and guidance at their disposal seemed to vary. The application process for some was satisfactory and there were no reported problems:

The application process was very straightforward. And there were no hiccups. I was communicated with and if I needed to contact them and they were easy to reach

However there was a lack of information and support for somewhat more unusual circumstances and there were some general frustrations as well:

If you are anything other than a standard full-time student there is not much help. What would help would be... if you are studying at this percentage, this is what you need to put in detail-wise, if you are getting funding from an employer this is what you need to do. There were problems with my employer paying 70% and then no longer paying 70% that threw things off as well

First time around is fine, it is just when you want to restudy that it becomes a bit of a minefield about what you can do, what you are entitled to, what you are not entitled to. I am still not very clear on it now, to be honest

And there was one individual who had done their homework diligently but was frustrated that the information given to them was incorrect:

The thing that you cannot legislate for is the amount of people who tell you the wrong information. But the good thing was that I knew the information was wrong

One individual mentioned that more support would be helpful, not just around the technical aspects about student finance but around the wider aspects of taking on student loans:

The human side was missing... saying we understand this can be difficult. You are applying for a lot of money and it's very dependent on your degree so we understand this can be difficult. That side of things was missing

There was also a recognition that it was not just the finance side of things but generally for individuals studying as mature students more help and guidance is needed:

I felt like there ought to have been a person to ring if you are a mature part-time student which has to be said for the university as well because they just don't know what to do with us. You know? Our issues are completely different



## Adapting to study and motivation to stay on course

The interviewees in this study were all motivated to see their course through to completion (or had already completed their course). None of the students in this sample had discontinued with their course. Many individuals struggled to combine working in a job and studying part-time whilst also juggling family. As one person summed up their circumstances:

Exhausting, is probably one way to put it

The drive to achieve a particular goal came across as a strong motivator for these students to finish their courses:

It is a means to an end. I need to get through this to get the qualification to get to where I want to be. So no I never seriously thought about dropping out

I know that some of my course mates have for whatever reason but just thinking about the future, and what is best for you is what helps motivate me the most

It has occasionally crossed my mind when I work a 60-hour week. I do think, why am I doing this? but I have to be able to. I need this qualification to do the job I want to do

A small number of individuals mentioned that the course structure was a key factor in helping them stay on course:

You know, you have signed up for an entire year. Your student finance is committed to that. Your payments are scheduled, and you get a break between June and September

Some emphasised that the decision to undertake higher education was entirely their own decision and helped motivate them to succeed:

What keeps me going is that I have made that decision. I have sacrificed to come to university. I wanted to do that, and I finally feel like I am doing that, so that is what keeps me there

I think as an adult learner you want to be there. It is not a case of you have to, or it is expected. I did not really struggle this time around because it was my choice to be there

In my whole life, I have never really known what I wanted to do. I have never been passionate about anything, and this was the first time that I was like: I really want to do this

Others mentioned the support they had received from their university was a key factor in persisting with their course:

I think the wellbeing support at the university is a big thing, saying we are here, if you need us. I have never used their service specifically, but I know that it is there and that does give me comfort. The studies skills workshops that they provide as well. That has been super helpful because it feels like you do not have to learn everything on your own

I think because we had good support from the tutor, I was able to just carry on

Some mentioned their families and the support they bring as being important. Others who were self-funding mentioned that this, in itself, was a strong motivator to continue:

I was like, I am paying for this course myself. You know, it did give me, I guess, a motivation to carry on

A small number of respondents mentioned observing other people on their course drop out and the reasons why they had, whilst they themselves had been determined to continue:

My timetable looked exactly like a full-time timetable. There was a moment when I thought to myself is this too much and I know some of my peers have left. I know they left last year for the same reason

# Appendix

## Methodology

20 mature students agreed to be interviewed for this study. They were from a geographically wide range of HE providers and FECs in England with an age range of 21 to 55+ and studying on a range of HE courses. There were 13 women in the study and 7 men with a range of family circumstances: some were single or had partners and some had children in the household. All were studying HE part-time in the academic year 2021/22.

## Topic Guide

### (2 mins) Background/introductions

#### A. HE study and context

**Interviewer:** To begin with I'm just going to ask you a few questions about the course you have been doing. They are more direct questions for background purposes.

**Q.** Can you tell me specifically what qualification you are studying towards?

**Probe** Specific qualification and subject area

**Q.** What proportion of part-time is the course? (eg 50%, 75%, 25% etc) (if do not know collect number of years taking course before gaining qualification and check number of years for a full-time course)

**Q.** And you started your course in the 2021/22 academic year is that right

**Q.** And can I check when you will finish the course

**Q.** I see you had some qualifications prior to your current study, a .....is that right?

**Interviewer:** Next there are a few direct questions next about paid work while studying

1. **Q.** Can I ask you if you were doing any paid work in the 2021/22 academic year while you were studying? This means during the academic term time and not just in the vacation periods

**Probe:** Type of work they do, job role etc

**Probe:** whether main job or do they do other jobs? What are those?

**Probe:** Type of employment contract, eg permanent, temporary, fixed term for first job, second job, third job etc.

**Probe:** how many hours a week working (if not fixed then how many hours last week)

2. **Q.** How did you feel about the time commitment of the course you have chosen? Are you finding it hard or easy to fit into your week?  
**(if working) Probe:** whether they felt their employer was supportive? How? Eg if employer facilitated/ adapted their working pattern to do the learning  
**(if working).** And, not including any holiday entitlement, does your employer allow you to have time off specifically for studying? Such as study leave

## B. Decision to enter HE

**Interviewer:** So now I would like to discuss your decision to study for a higher education qualification.

3. **Q.** Firstly, thinking back to the time you decided to undertake this course, what prompted you to study for this particular qualification?  
**Probe** – whether directly related or connected to the type of work they (a) currently do (b) would like to do in future (c) or any other reason?

### **If connected to work**

**Probe** whether it is a requirement for their role or a career change?

**Probe** whether it was a particular point in their career?

**Probe** whether the decision was influenced by anyone in their workplace (eg management, others, eg colleagues doing the same course?)

**Q.** Does their employer provide on the job training which is related to the course they are taking?

**Q.** Did you explore whether there were any other qualifications at another level that would have been suitable? For example at a lower level?

**Q.** What would you say is the desired outcome? (**Probe** whether to get higher salary and/or a promotion or career progression in general. Is it that they can develop their career? If so how?)

### **If NOT work related:**

**Q.** And was their decision influenced by anyone else? (prompt family, friends, career advisor)

**Q.** What would you say you are hoping to achieve through studying a higher education qualification?

**Prompt** were they looking to retrain/upskill? What are they aiming for.

**Prompt (If not for upskilling/retraining)** how will they use their new

knowledge and skills? Is it for personal development?

## C. Course choice

**Interviewer:** I now just want to ask you about how you went about finding out about the course and deciding on the course you are taking.

4. **Q.** When you first started thinking about undertaking this higher education qualification did you have any difficulty finding the right course or the right subject that matched your needs?

**Probe:** whether it was an exact match for them

**Probe (if not match)** - how different

**Q. (If employer was involved in the decision making)** And can I ask you if your employer was directly involved in the course design (if need to explain say "some employers help universities design courses that specifically meet the skill requirements of their workforce)

**Q.** Did anyone recommend any specific providers, ie institutions (eg employer (if relevant) friends, family)

**Q.** What about location of the course? Was that an important factor in deciding which course to take?

**Probe:** How? eg they studying close to where they lived before taking up the course?

**Probe:** whether they would have studied for the same course in another location if not available there (ie further away), if not why not?

If you could have studied entirely on-line would this have influenced your decision in any way?

5. **Q.** Where did you receive your main information about your course?

**Interviewer to explore all** kinds of IAG/support they accessed to make that decision eg UCAS, careers advisor etc, websites, which ones, contacts, which ones etc)

**Q.** And which would you say was the main source information and guidance and what was the format

**Q.** Was it easy to locate this information?

**Q.** Did you feel there were gaps in the information you received from this/those sources? What were those gaps in information?

**Q. (if not covered above)** Did you seek information from colleagues at work, family, friends?

**Q.** Which source of information would you say was your most trusted

source (interviewer to explore what most trusted source means for them exactly and why the source was most trusted one)

**Q.** And was this source of information also the most useful?

## D. Modular study

**Interviewer:** I'm now going to ask you a more hypothetical question about flexible study, and I want you to imagine what you might have done under slightly different study conditions

6. **Q.** If you could have studied for your qualification in modular form in a non-continuous way for example with breaks in the period of study), collecting modules over a period of time to suit your needs, would that have influenced your decision in any way?

**Probe:** Would they have studied for the same course?

**Probe:** Would this type of flexibility have affected any timings (eg would they have started studies earlier?)

**Probe:** Would that have been a preferred way of studying at HE level?

**Q.** And if you had a choice, would you prefer to study entirely online or would you prefer face-to-face study, or a mix of both?

**Q.** If available, would you have wanted to gain the full qualification you are getting, or would it have suited you to study for a few modules only (not the full HE qualification)?

**Probe (if latter)** explore why and how would have benefitted

**Q.** Would the knowledge from specific modules have been valuable on their own right without the final qualification?

**Q.** And instead of doing the entire qualification in one institution would you have personally benefited from being able to transfer between courses or institutions during study? That is, doing different modules in different higher education institutions. Is this something you would have done if possible?

**Probe** – would they have liked to have these type of options? Would they have studied earlier if this sort of flexible learning and flexible finance had been an option for them?

## E. Financing higher education

**Interviewer:** I would now like to ask you a few questions about financing your study and any previous finance you might have had.

7. **Q.** With any of your previous qualifications (not the one you are studying for now), can I ask if you received any funding through loans or bursaries? For example an adult learner loan or a loan from HE student finance? (I am going to ask how you

are financing your current study later on so I just want you to think about that one)

**Probe** – which ones

8. **Q.** Now thinking about your current study what were the main options available to you for financing your study?

**Probe what these were in detail**, including :SLC loans, any bursaries/scholarship options, or other types of loans,

**Probe** whether contribution from employer if in employment,

**Probe** was any self-financed any other, eg family

9. **Q.** How did you feel about the financing options available to you?

**Interviewer** – I see you have taken out a loan for tuition fees is that right?

**Q. (If took out a tuition fee loan)** would you have studied without this loan had it not been available?

**Q. (If not taken out tuition fee loan)** Can I ask why you have not taken out a loan for fees?

**Interviewer** – I see you have not taken out a loan for living costs, is that right?

**Q. (If took out a maintenance loan).** Did you take the full amount you were entitled to?

**Q (If took out a maintenance loan).** Was this sufficient? Or did you have to get further support from family or other sources?

**Q. (If took out a maintenance loan).** In terms of the amount of loan available to you, were there any personal circumstances that you would have liked to be taken into account

**Q. (If took out maintenance loan)** Would you have studied without the loan had this not been available?

**Q. (if took out maintenance loan,** what encouraged you to do so and what do you think will persuade other part-time learners to take up study and take out loans?

**Q. (If not taken out a maintenance loan).** Why have you not taken out a loan for living costs?

## **F. Awareness of student finance system and information and guidance sought**

**Interviewer** – I am now going to ask you about your awareness of student finance and where you sought information about financing your course

**Q.** Firstly, do you feel confident about your knowledge about the repayment aspects of student tuition fee loans and living costs loans? (eg when start to

repay, what need to be earning, when debt written off etc) **Probe** each one

**Q.** Were there any specific features about loan repayment that affected your decision about taking out a loan or that put you off taking out a loan in any way

10. **Q.** Where did you receive your main information about financing your course?

**Interviewer to explore/probe each one** they accessed eg SLC website, Govt website, other websites, which ones, advisors, which ones, contacts, which ones etc, any tv or social media sources, colleagues, friends, family?

**Q.** And which would you say was the main source information and guidance, and what was the format?

**Q.** Was it easy to locate this information?

**Q.** Did you feel there were gaps in the information you received from this/those sources? What were those gaps in information?

**Q.** Which source of information was your most trusted source (interviewer to explore what most trusted source means for them)

**Q.** And was this also the most useful?

**Q.** And what about the messages in the information they found. What stood out for them, particularly what would they say made them decide to go for HE?

**Q.** Do you think it is helpful to have all the information you need in one place?

**Q.** And would you have liked to have had any additional support, if this was available, for example And from whom would it have been most helpful?

IF TIME ALLOWS ALSO ASK:

11. Had you ever thought about studying for a higher education qualification earlier, or have you ever started a higher education qualification and not finished the course? (If appropriate) What prevented them from studying at that time

(If appropriate) Why did they decide not to continue with the course at the time

If mentioned finance above ask if any previous loans or debt had an influence on their current study (eg location, timing etc)

12. And just as a final point, some students say they often feel like dropping out of HE study. Have you felt like this previously and if so what made you decide to stay on the course?

13. And now, since starting your course, in hindsight, is there anything additional you wish you had known about the course before you chose it?

14. Check if anything else they would like to comment on related to the topics we have discussed





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**Reference:** RR1352

**ISBN:** 978-1-83870-479-7

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