

# The Experience of Financial Hardship on Mature Students' Social and Academic Integration

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## Abstract

*The aim of this research study is to explore the impact of perceived financial constraints of mature students on their academic and social integration into Cork Institute of Technology. Using a mixed methods approach, online student survey and one to one interviews were conducted with mature students to identify the effect of financial hardship on their student experience. Analysis of the data gathered indicates that there are serious academic engagement implications for mature students. Social integration, while impacted by financial hardship, is identified by the mature students as not being a priority. This, however, is less to do with financial circumstances and more to do with the lack of commonality between mature students and school leaver students. The impact of financial support on a mature student's home life was identified as being a significant contributor to student stress and anxiety, having knock-on repercussions for academic engagement. Findings and conclusions culminate in a proposal for a new model of mature student success and recommendations for national and institutional measures.*

## 1. Introduction

Student retention and success is an ongoing agenda item of Higher Education Institutions executive teams. Third level institutions across the globe have been looking at ways to tackle student attrition by looking at post entry support programmes, teaching and learning initiatives and student retention initiatives. When a student does not progress and complete at third level, there are significant financial losses at an institutional level but there are also negative consequences at a personal level for the student. (CIT Strategic Student Engagement and Retention Initiative) Full time mature students, currently under-represented in third level education in Ireland, can face challenges in progressing through their programme of study. Perceived financial hardship can be one of the challenges mature students face. In recent years with the economic downturn and government cuts within the education sector, resulting in students paying

increased registration fees, reduced state grant supports and cuts in the Department of Social Protection Back to Education Allowance, students find themselves in difficult times trying to make ends meet. In 2012 in recognition of the financial burden faced by full time third level students and as a result of the negative publicity on the state maintenance grant (SUSI), the government took an unprecedented step of allocating a once off increase on a student retention budget, i.e. the Student Assistance Fund, from €8million to €11million mid-way through the 2012-13 academic year, in order to alleviate the financial concerns of students.

The Higher Education Authority reports a clear link between grant recipients and student progression. "Overall in the Institutes of Technology sector being in receipt of a grant increases a student's chance of progressing and has a positive effect on non-presence rates." [10].

Cuts to state support for mature students accessing third level education has an impact on mature student recruitment for educational institutions but can also affect student progression and retention. National targets have now been set by the Higher Education Authority to increase mature student participation at third level. Educational Institutions are actively promoting opportunities for adult learners but financial supports can have significant impact on a students' ability to succeed. [10], [16].

Given these recent government cuts to funding and the correlation between financial support and chances of progression, what are the real life experiences for mature students, who have personal and academic demands and who are struggling financially, on their student engagement and college experience?

This paper, using Tinto's Model of Student Integration, investigates the real academic and social experiences of mature students in Cork Institute of Technology. Firstly, Tinto's research and other academic research in this field are identified. Surveys and one to one students interviews are used to determine the extent to which mature student's academic and social integration and engagement

(which are recognised as being essential ingredients for student success) are affected by perceptions of financial hardship. Finally the findings are analysed and a new model of student success is presented. The paper finishes with recommendations for national and institutional policy.

## 2. Background and Literature Review

One of the most influential theories on student retention is a theory developed by Vincent Tinto in the 1990's. Tinto suggests a model of student integration that focuses on academic and social integration which he claims is essential to student retention. He cites failure to become or remain involved in the academic and social life of the educational institution as one of the reasons for student departure. "To persist, students need integration into formal (academic performance) and informal (faculty/staff interactions) academic systems and formal (extracurricular activities) and informal (peer group interactions) social systems." [24].

Tinto, presented some decades ago, the longitudinal process of interactions. In this Tinto (1993) pays considerable attention to economic and financial constraints leading to student departure. Other influences include educational experiences prior to third level, student attributes and skills and individual student commitments. He states that financial means, while particularly significant to students retention from working class backgrounds and disadvantaged backgrounds, it is of secondary importance because very often students without financial means make decisions regarding affordability prior to enrolling, and because financial resources is often cited by students who state that the benefits of staying in College is outweighed by the benefits of leaving. Tinto, however, concedes that financial resources do impact on student retention, and that "evidence exists to suggest that finances and financial aid may be more important to disadvantaged students from traditionally under-represented groups than it is for white students generally." [22],

A students' sense of belonging or connectedness to an institution is related to Tinto's theory. Belonging and engagement have been identified by Thomas [21] as being essential to a student success. Trowler [25] in reviewing student engagement literature quotes Hu and Kuh (2001:3) who define engagement as "the quality of effort students themselves devote to educationally purposeful activities that contribute directly to desired outcomes". Ramsden [18], states that this academic engagement is linked to effective learning

and goes further to state that this engagement is necessary for deep learning. There is a strong belief amongst academics that students must be actively engaged in their surroundings in order to succeed in college [2].

How do mature students fit into these models of student success and retention? Tones [23] believes that mature students with the life experience can be predisposed to adopting deep learning approaches to study. Academically they have the potential to equal or out perform their school leaver peers. However, their economic and financial situation can very often put in place barriers to their success.

Mature students can very often face greater financial demands than their younger student peers. Osborne [16] believes that "almost all students face financial difficulties but those for mature students are likely to be greater because they so often have dependents and other commitments."

What are the implications of financial hardship?

If this is the reality for many mature students, what are the implications of their financial hardship on their academic and social engagement? Personal financial difficulties can cause considerable stress and strain on an individual. Ji and Zhang [12] found that there are four main causes of stress on students; academic, personal and social, employment prospects and economic and financial stresses. They found that these stress factors can influence student participation and attendance. They recommend that higher educational institutions would support students with awards, bursaries and loans to reduce their stress. Jessop [11] concurs with these findings, concluding that financial stress has a direct impact on a student's health. Jessop found that students were worried and concerned about their ability to complete their studies. Practical consequences such as poor living conditions and working part-time have direct impact on physical and mental well-being. Jessop also concluded that there was a clear link between financial concern and worse health. The interesting part of this conclusion is that it was relating to financial 'concern' as opposed the amount of financial 'debt'. In other words, it was the students 'interpretations of their financial situation which are important for their health,' not their amount of debt. [11]. Difficult financial situations have negative impacts on student health, and there is clear evidence from this research that the greater the concern over financial resources the greater the negative impact on health.

Research on affordability links financial hardship with student retention and engagement. Family resources and a student's background also impacts.

Warnock and Appel [27], examines students from working class and their participation in Graduate School. This research also focuses on the ‘concern’ relating to financial hardship. Working class students face barriers and obstacles that middle class peers do not face and many of these students expressed their anxiety about being able to afford to study. Their research stated that working class students felt that they were ‘disadvantaged’ compared to their peers, being less academically prepared and therefore had difficulties integrating. Their “findings suggest that class imparts privilege to some over other and shapes graduate experience such that working and lower class students feel that they are less prepared and receive less academic and financial support than their peers.”

Unemployment and financial strain affects categories of people in different ways [1]. Unemployment and financial hardship can have different impact depending on gender and social class differences. Artazcoz states that the traditional family roles of the male being the bread winner and the female being the care giver, can influence how the financial situation can impact on a person’s mental state. This research can be adapted to a study of financial hardship and its effects on students. Financial hardship is a powerful intervening variable in the relationship between unemployment and family conflict and stress.

Studies have been found to contradict this relationship. Lyons and Yilmazer [15] studied the effect of financial strain on health and vice versa. They found evidence that there was a strong relationship between poor health and its impact on wealth, they did not find strong evidence with regard to poor health as a result of financial strain. However, they acknowledge studies where this was found to be the case and where ‘psychosocial stress brought about by financial strain is associated with physical and mental illness including diseases, depression and even suicide.’

### **3. Research Methods and Study Implementation**

Having reviewed this literature and studies on student integration, retention and financial impacts, it’s not evident how financial hardship impacts on a mature students integration into third level and their social and academic experience. My primary research led me to question ‘What is the experience of perceived financial hardship on mature students’ social and academic integration?’

When approaching the research methods for this study, I was conscious of the benefits of adopting a

mixed methods approach which can ensure that the research is valid and reliable. Undertaking research and gathering data is best approached if more than one method of enquiry is adopted. I realised that using one method on its own is valuable but by mixing methods of data collection, the research findings can be more reliable, valid and robust than any one method alone. In identifying qualitative and quantitative methods to be used, I was aware that both complementary and contrary mixed methods can lead to more reliable and valid findings. I was also cognisant of the fact that the triangulation of research methods where two or more methods are adopted to study one thing, can also lead to researcher confidence.

When undertaking this study, I wanted to ensure my research was reliable and valid. Reliability, being about the quality of measurement, in its everyday sense, is about the ‘consistency’ or ‘repeatability’ of the measures used. There can be difficulties where stand-alone measures are adopted, for example, with limited qualitative data gathering methods, such as interviews.

Validity means ‘the extent to which an instrument measures what it is claimed to measure.’ (Punch, 2005:97) By triangulating the research methods in my study my research findings are stronger and more robust.

When deciding which research methods I needed to adopt it was best to identify methods that were complementary where the strengths of one method made up for the shortcomings of the other method. Brier [3], who looked at ‘financial considerations’ in higher education student drop-out, adopted a mixed methods approach using both student questionnaires and semi-structured interviews with academics. Tones et al. [23] who researched mature students support, similarly adopted a mixed methods approach, however used interviews and focus groups (Both qualitative). The methods I adopted were quantitative and qualitative, i.e. an online questionnaire and one to one interviews. I chose these methods because of the complementary nature of their strengths and weaknesses aimed at providing me with quality data.

Questionnaires were chosen as a data gathering tool as it allows for questions to be asked of a larger student body in an efficient and quick manner. Questionnaires can also be very easy to organise. Recognising its limitations in terms of engaging with and probing the respondent, its standardized questions, uncertainty of response, I decided to combine this method with one to one interviews. I chose interviews over focus groups because of the sensitive nature of the subject area, as people generally do not like to talk about personal finances

in a public setting. The one to one qualitative semi-structured interviews allowed me to probe further and delve deeper into respondent's answers and thereby gave me a deeper understanding of the personal experiences of mature students. Interviewing students gave me an opportunity to understand the meaning of what the participants were saying, facial expressions, body language and participant emotions could be observed.

### 3.1. Study Implementation

#### 3.1.1. Questionnaire

I designed a questionnaire on Survey Monkey allowing for some closed questions and a small number of open ended questions. Acknowledging the busy lives that mature students have, I was keen to keep the questionnaire short and to the point, so that the student would be encouraged to complete the questionnaire and that I would get the key salient points. I was able to keep the questionnaire short, knowing that I had a second research method planned, i.e. interviews with students. If I had to rely on questionnaire alone, I would have been forced to ask more questions and perhaps run the risk of students not responding.

The questionnaire included questions on whether the students were in receipt of state financial support, how they viewed their financial situation, and whether they felt that their financial situation impacted on their social and academic experience. (A copy of the questionnaire can be found in the Appendix 3).

On the 19<sup>th</sup> March 2014, the link to the survey was emailed to one hundred and forty five mature students who have availed of financial support through the ESF Student Assistance Fund. I gave the students until the 24<sup>th</sup> March to respond to the survey. Seventy two students replied to the questionnaire (49.6% response rate). I asked students eight questions, five questions were closed allowing students an opportunity to tick a box. Two questions were open ended allowing students to give comments on their situation. The final question asked the respondents to give me their names and contact numbers if they wanted to volunteer for the one to one interviews.

Survey Monkey analysed the quantitative questions and I coded and analysed the responses to the qualitative questions.

#### 3.1.2. Student Interview

As my study involved researching students, the timing of the interviews was crucial to getting

volunteers to attend an interview. Cork Institute of Technology operates a semesterised timetable, so students have a very pressurised timetable for two blocks of twelve weeks. With this in mind, I endeavoured to organise student interviews before week 10 in Semester 2. I interviewed six students between the 26<sup>th</sup> March and the 4<sup>th</sup> April 2014 (Week 9 and Week 10 of Semester 2).

Approx. 20 students gave their contact details in the questionnaire indicating that they were willing to be interviewed as part of the research. In identifying the candidates for the interviews, I ensured that there was a good mix of gender, academic discipline, year of study and ethnic origin. Each of the 6 students was emailed a copy of the Research Consent form (see appendix for copy) in advance of the meeting. The consent form explained why the research was being undertaken and the process involved. They were informed that their identity would be kept confidential at all times. At interview each student received a €10 lunch voucher as a token of appreciation for participating in the research. The students were not aware of the lunch voucher at the recruitment stage, so it wasn't used as an incentive to get students to participate.

Each interview lasted approx. 20 minutes. A standard set of questions was used as a guide for each interview. Each interview was digitally voice recorded and transcribed following the interviews.

The profile of the students who attended for interview was as follows:

Table 1. Profile of students

	Male	Female
Student 1	4 <sup>th</sup> year	
Student 2	3 <sup>rd</sup> year	
Student 3	1 <sup>st</sup> year	
Student 4		4 <sup>th</sup> year
Student 5		4 <sup>th</sup> year
Student 6		1 <sup>st</sup> year

Each of the six interviews was transcribed and common themes were identified. The transcriptions were reviewed a number of times to become familiar with data, codes and themes were identified, themes were reviewed again and findings were written up.

In writing the findings of the study, the student names, of those who participated in the interviews,

were randomly changed to protect the student's identity.

## 4. Findings

The data from the questionnaires and the interviews were analysed. All interviews were transcribed and the comments from the open-ended questions on the questionnaire were collated. The quantitative statistics from the questionnaires were also examined and noted. I studied the comments and statistics and themes and sub themes were identified. Categories were identified and the data from both the questionnaires and the interviews fed into these categories. The following findings emerged.

### 4.1. Mature Students believe that they are not in a position to socially engage with their peers at third level. However, while financial constraints impact on the potential to engage with their peers, they feel it is not necessarily as a result of financial hardship, but more to do with the differing priorities of mature students

In the questionnaire 81% of students stated that their financial situation restricted their opportunities to engage with their class peers. Some students stated that because of the lack of money, they are unable to buy lunch in the canteen, to go on class parties, to socialise with fellow students. 64% of students said that their financial situation negatively impacted on their ability to join clubs and societies. Some students who responded to the questionnaire stated that a conscious decision needs to be made prior to engaging with peers, as the social engagement could have "impact on other aspects of their lives." (Luke, student interview)

The students who were interviewed expressed a similar view with regard to engaging with peers in their class. In addition, the students felt that it wasn't a priority for them to interact socially with other students. There was a view that they were 'not in college to make friends' (John, student interview). All of the students interviewed were very focused academically and placed very little importance on social interaction with class peers. When probed to determine if this lack of social engagement was as a result of financial pressure, all alluded to it being the difference between them as mature students and having little in common with the younger school leavers in the class. These quotes from two mature students highlight this attitude.

*"I'm not going through the same experiences as the other students. I'm not socialising with the*

*younger ones, and the older ones have families like me. The reason is because I am a mature student; it's less an issue of financial resources."* Mark, 4<sup>th</sup> year  
*"My course is labour intensive, I don't drink, I wouldn't be going to class parties. The lack of social interaction is not really as a result of the financial situation."* John, 3<sup>rd</sup> Year

### 4.2. The financial strain experienced by mature students has negative repercussions on the student's home life

All six students in the interviews spoke about the negative impact on their home environment of the struggles of coping financially as a student. Students when asked if they had an expectation around the financial commitment of coming to third level, most indicated that they had some idea of the likely expenses in advance of starting their programme of study. Their experience now however, is that budgeting can be difficult when unexpected items of expenditure come their way, e.g. If the car breaks down, house move, etc. The reality for the mature students when they commenced the programme of study was that the financial struggle was more difficult than they expected. The toll that this struggle takes on families can be enormous. The students interviewed all referred to the 'huge' impact that it has on their home life. Students mentioned that their families have to make sacrifices in order for the student to progress through and succeed in third level. One student mentioned the battle of conscience that he makes regularly in justifying staying at third level,

*"I stopped working to go to school, when you can't afford to buy new shoes for your child you think 'I stopped making money to come here!'. I fought that battle numerous times, I'm only human but it's upsetting."* John.

Relationships in the family can become strained. The impact of financial strain is not alone just felt by the student, it also has negative consequences for student's partners, children and other family members.

*"Relationships have become strained with my partner, family and friends as a result of borrowing money to get by."* Questionnaire respondent.

*"I didn't get any support maintenance <grant>, it affected me. They cut my electricity at home, I had to stay in school 'til the library closed. It affects me, it affects my children and my husband too. It was very difficult for me."* Margaret, 4<sup>th</sup> Year

### **4.3. The financial hardship of mature students has impact on the health and wellbeing of the student, thereby affecting academic engagement**

The financial struggles faced by many mature students can very often lead to the suffering of the student's health and wellbeing. Students can become malnourished, stressed, anxious and overwhelmed by the financial strain on them and their families. Basic rights like affording to eat can be difficult. Six students who completed the questionnaires mentioned that their financial situation can impact on their ability to feed themselves properly and one said that they may not eat at all during the day, which can affect concentration and energy levels. Basic nutrition is essential to concentration and participation academically.

*"On Wednesday night, I had no money, the fridge was empty at home. It's not good not eating – I was diagnosed with diabetes."* Luke, 1<sup>st</sup> year.

Margaret, who did not qualify for a grant for the first three years of study, spoke emotionally during the interview about the fact that she could not afford to eat in College.

*"Because before <first three years> I didn't buy food in the school. I didn't buy food from morning to going home. Now I put my lunch in my bag. Now if I am hungry I am able to buy something. (Tearful).*

All of the students interviewed and most who participated in the questionnaire referred to stressful situations as a result of financial hardship. Students referred to the financial hardship as being an underlining stressor that mature students face along with personal and family commitments and their academic commitments. Words such as 'stress, anxiety, responsibilities, struggles, upset, challenges, embarrassment, difficult, tough' were all used by participants in the study. The stress and strain faced by mature students was palpable. The personal and academic juggling act that students face is further compounded by the financial difficulties experienced by some mature students.

The stress caused by financial difficulties has an impact on academic engagement. Students in the study spoke about lack of concentration in class, missing class, lack of academic focus, lack of creativity. The following quotes capture these negative impacts.

*"You can't put the college work in front of it...You can't be in college and on top of the class, best student and handling everything perfectly and going home and there's no lights on. It's different for a 17 year old, he has no house. My work is going to suffer over it. I can't read a book if it's dark..... If*

*mature students are going into a classroom, half of his mind is on his responsibilities, other half on lectures"* John.

*"Sometimes when there is no food at home, <you think> what can we eat today. When you have children, this affects me sometimes. In class my mind would not be there. How can I get money to pay this, I would be in class but my mind would be elsewhere."* Margaret.

*"Sometimes when you are worried about a mortgage payment and so stressed out, I could end up staying at home a day. Last year I was travelling up and down every day and I didn't have money to put fuel in the car."* Mary.

Stress and mental anguish has been identified as prevalent among the group of students who participated in both the interviews and the questionnaire. Only 11 out of 72 students said that the financial strain has not had a negative impact on their student experience. Two in every five students who completed the questionnaire indicated that the worry and anxiety of financial outgoings had a negative impact on ability to study and their concentration in class.

*"Financial support can have a negative impact on my academic experience as I am constantly worrying about money and how I'm going to survive"* Questionnaire respondent.

*"Worry and embarrassment over a poor financial situation are an insidious problem which leach into all aspects of your life. It can be particular difficult to be creative and functioning academic person when you are in this situation, it wears you down."* Questionnaire respondent.

### **4.4. Academically mature students can be focused and determined, the financial strain can impact on this determination, leading mature students to question their decision to pursue a third level qualification**

The academic challenge is less of an issue for mature students than the personal and financial challenges that mature students face. Students in the study referred to the academic classroom experience as being very positive and enjoyable. A number of students stated that the academic challenge was the 'easy' part.

*"The easiest part of college is the work, the hardest part is getting here and staying here. The assignments are so easy, the help academically is out of this world. It <the financial strain> can be such a burden....sometimes you say would the holidays ever come, that's upsetting because you think you*

*shouldn't be thinking like that. This is one of the best experiences of my life....It's hard to see the importance of what you are doing when it's such a heartache to do it, especially when you see it's so easy to do it. What's hard is the impact college has on your life" John.*

Trish, a single mother, has achieved excellent grades in her first semester exams despite having to move house unexpectedly through the academic year.

*"I'm not irresponsible, you have a lot of responsibilities as an older person. I try to concentrate when I'm here. When you get to my age, you're not taking these decisions lightly....You need to keep your eye on the bigger picture and remember what you can get out of it. No point sugar coating stuff. You have to keep motivated otherwise it can get you down."*

#### **4.5. College staff can be unaware of financial difficulties facing mature students, this can have negative consequences for the academic engagement of mature students**

Some students in the study referred to situations where assumptions regarding financial situations by academic staff can put the student in an embarrassing and compromised position. Very often students are expected to buy class materials, equipment, laptops, uniforms, pay for guest speakers or pay for field trips as part of the programme they are studying. Many students spoke about the unexpected items of expenditure that can appear for students that can throw them off balance financially. When academics request students to pay for items relating to the course, this can impact significantly on the students financial situation. Students spoke of the embarrassment felt when asked to pay field trips and guest lecturers.

*"For mature students, if there is a school trip, without funding I cannot go. We don't associate with that. We should not have to pay for guest speakers. It's not ok, it's not good....Once they <student peers> encouraged me to go <on a field trip>, I paid the money - €20, later that day I want my money back, I didn't want to go, because my children will suffer. I didn't go – they didn't know why."* Margaret.

One student spoke of an incident where a lecturer asked, 'What's wrong with you?', when the student wasn't participating in class. The student replied, *"I said if I get an ESB bill for €300, that's the same as you getting one for €3000. He said he never thought of it that way. I said there is a lot more going on than listening to you. It's no wonder we blow off steam and say that's it, I'm gone!"* John.

Academic expectations can be high. Assumptions can be made by staff that students can afford to spend money on items that may seem affordable to them. Mature students who are living on a very tight budget can find this additional expenditure items to be impossible to afford.

*"We need to type assignments, print out, buy books, everyone is buying it. You don't want to be left out. If they are paying for the books, then you need to buy it too. We need financial support for that."* Margaret.

#### **4.6. For some mature students there can be difficulty in accessing state funding study at third level, (SUSI grant scheme and the Dept. of Social Protection, Back to Education Allowance) which can impact on their access to key student services**

There was mixed experience among the students with regard to accessing state grants and financial support. For some, accessing the state grant and the Department of Social Protection weekly payment of the Back to Education Allowance (BTEA) was relatively straight forward. In these cases, students were grateful of the support they were accessing and recognise that in many other countries this support is unavailable.

For others, the experience was very different. If a student satisfies the criteria and can prove their situation easily, the funding and state supports followed. Students who did not meet the specified number of days being unemployed prior to entry, students who returned to Ireland having been abroad, students who could not prove their independence, have experienced difficulty. In responses, one can sense the frustration felt by students.

*"I thought that I would have more support after moving back to Ireland to study. However in this country one needs to be unemployed for at least nine months before any help is given. I have no income, no child benefit and no medical card. The social welfare system in Ireland encourages long term unemployment and discourages people who want to stay off the dole."* Questionnaire respondent.

*"The past three years have been so difficult to pay my college fees as I was not eligible for a grant. I still owe <fees> now and my results are being held up to date. Mentally and academically this is a problem."* Questionnaire respondent.

## **6. Discussion**

In this section I will firstly outline the limitations of the study and what impacted on the research. The

conclusions section will follow, where I will suggest a new model of mature student success and then present a number of recommendations for national and institutional policy.

### 6.1. Limitations

As Access Officer in Cork Institute of Technology, I have responsibility for the management of the ESF Student Assistance Fund. My interest in this study was ignited because almost 50% of recipients of this fund for the past number of years have been mature students. A committee of assessors make decisions on student funding, I am one of these assessors. While I meet a significant amount of applicants, I do not meet them all. My name, however, is at the end of all formal correspondence they receive, so my name would be familiar to them.

In choosing my sample for the questionnaire, I issued the survey to mature students who had been approved for financial support through my office. 145 students were asked to complete the survey. In my email to these students, I informed them that the survey was being undertaken as part of a Master's programme of study. There was an almost 50% response rate to the questionnaire. Three issues presented (1) Did students complete the questionnaire because they associate my name with financial support, and may have felt that there would be financial benefit in completing it (even though no financial gain was clearly stated)? (2) Did students complete the questionnaire giving me answers that they believed might increase their chances of financial support in the future? (3) Did students complete the questionnaire providing negative responses so that the funding already awarded to them is justified? To alleviate these concerns, my email did state the personal nature of my study and that no financial award was to be gained. Students in completing the questionnaire could have remained anonymous (only students volunteering to participate in the interviews provided names), thereby providing the student with an opportunity to be as honest as possible.

The study was also limited by virtue of the fact that only mature students who have received financial support were asked to participate in the survey. 145 mature students, all of whom were successful in obtaining college financial support were asked to take part in the study. Cork Institute of Technology has close to 900 mature students studying full time. Results and findings may be different if the survey was open to all mature students.

All students who attended for interview, received a €10 voucher as a token of appreciation for

volunteering to take part in the study. The students were not made aware of the voucher in the recruitment process of the interview. It was only when consent forms were emailed that they were informed of the voucher, so that it would not be seen as an incentive to participate.

Two of the students who volunteered to take part in the interviews were known to me in advance. I have a professional relationship with these students, they have availed of support through the Access Service. The students were possibly more comfortable with me during the interview stage and opened up more during the interview as a result. The data obtained during these interviews was very rich and gave a true sense of the student experience. In the 'Findings' section of this paper, these students have been quoted more than other students as a result.

### 7. Conclusions

Findings from this research indicate that financial hardship does have significant impact on the academic experience and integration of mature students. Student's concentration, mental health, attendance can be affected. The impact of financial hardship on mature student's social integration into college, is not as interconnected. While mature students were not involved in the social networks with their peers, it was felt that this was not necessarily as a result of financial constraints.

Tinto's Model of Student Integration posits that integration socially and academically will result in academic achievement. The model was useful in applying to this study in that it provided a framework to determine the experience of mature students who are faced with financial difficulty. My findings have implications however. There is a clear link between financial hardship and the experience of mature students academically. With regard to social integration and a sense of belonging, the mature students in the study did not perceive that their lack of social integration was a result of their financial circumstances. Further research into this area should be carried out to examine the social integration process of mature students and its impact on student success.

The findings of the research marries with previous studies, for example, Ji and Zhang's [12] research into student participation and attendance. Similarly, my research found that financial and economic stress is one of the factors impacting on student success.

An unpredicted significant finding relates to the impact of financial hardship on the student and its impact on the home life. Similar to Artazcoz (2004), my findings suggest that there is a significant battle at

play for students who have family responsibilities. The justification to stay at third level can be eroded over time if the family have to make significant sacrifices. This was such a strong underlying theme that emerged through the study, that I would suggest that a mature student's home support is as important for student retention and success, as social integration into their college. Further research into how home support leads to mature student success is strongly recommended. Qualitative research with family members and students about their expectations (prior to entry) and experience (post-entry) would lead to interesting findings.

Analytic generalisation of my findings allows me to apply it back to Tinto's theory. Firestone (1993) believes that analytic generalisation can be useful in applying research findings and extrapolations back to theory. Adopting his argument, I suggest a new model of mature student integration/ retention, where academic integration, financial resources and social integration with a connection to home support would be mutually dependent.

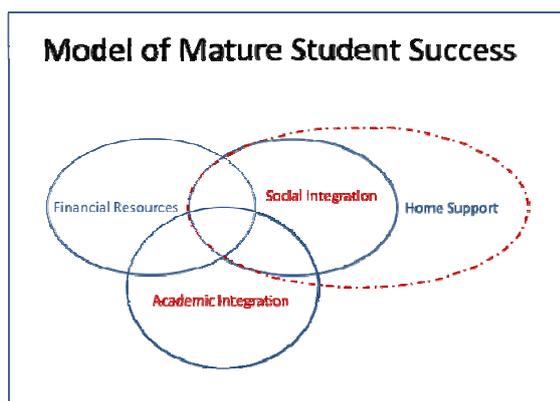


Figure 1. Proposed New Model of Mature Student Success

The above diagram suggests that social and academic integration should be united with 'financial resources' and 'home support'. The home support is an integral part, as a mature student's social engagement has impact on their home life and vice versa. My research findings indicate that mature students home support and family have to be as committed to the end goal of academic achievement as the student. This buy-in from family is crucial in enabling the mature student to achieve.

In my new proposed Model of Mature Student Success, 'Financial Resources' is getting equal prominence to that of academic and social integration. My research findings strongly indicate a significant correlation between perceived financial hardship and academic integration. Financial

resources are essential to ensure mature students' academic integration and therefore successful completion of third level.

## Reco

This research has confirmed that there is a correlation between financial hardship and the college experience for mature students. There are important practical recommendations for educational institutions and for national agencies following this study.

1. Financial grants and supports are essential to alleviating the stress and mental anguish that students in financial hardship face. Given the educational cuts at government level in recent years, mature students are feeling the brunt of these cuts which is impacting on their academic engagement. The Department of Education and Skills, the Department of Social Protection and the Higher Education Authority have a role in providing the necessary financial supports for mature students. Given national targets in relation to increasing the number of under-represented groups, mature students being one of these target groups, the state funding agencies must commit to maintaining the level of grant funding and not increase student fees.
2. Staff from educational Institutions have to recognise the importance of the home support for mature students who have family commitments and responsibilities. Induction programmes should build in opportunities to engage with and welcome the families of mature students.
3. Academic staff have a significant role to play in allowing for the academic integration of mature students. A recognition of the personal and family commitments that many mature students have in addition to their academic lives is essential to alleviate stress that mature students can experience in managing their personal and academic lives.
4. Pre-entry information workshops for mature students, organised by educational institutions, should provide information on the costs involved in going to third level as a mature student. The reality of these costs should not be under-sold.
5. The study highlighted that mature students prior to entry into third level were aware of costs associated with studying. When unexpected expenditure hits, this can cause considerable stress resulting in poor academic engagement. Each educational institution should have a contingency fund available for mature students who run into unexpected financial difficulty.

6. Educational Institutions should adopt comprehensive learner analytics databases. Mature student performance needs to be measured. This quantitative data together with qualitative data provides management teams with invaluable information on student retention, progression and success.

Fostering an academic environment and culture that is supportive of the diverse needs of mature students is key to their successful progression and completion. Educational institutions have to recognise and acknowledge the personal and academic demands on mature students in order to provide them with an opportunity to engage socially and academically. Financial demands have significant impact on the mature student experience. Recognising these demands and providing necessary financial support measures can assist mature students to progress through their education and to successfully complete their third level qualification.

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