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Time, money, leisure and guilt - the gendered challenges of higher education for mature-age students

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Abstract

Two qualitative research projects examined the impact of university study on two cohorts of mature-age students at a regional university in Australia. All the students interviewed had entered university via non-traditional pathways and had faced significant hurdles in gaining university entrance and continuing with their studies. The influence of gender on their experiences of managing home, family and work responsibilities in combination with their responsibilities as students is examined. Issues such as lack of time and money, self-sacrifice and guilt emerged strongly from the stories of these students as they struggled to manage their multiple responsibilities. The gendered nature of these struggles is explored.

Keywords

leisure, age, money, time, mature, education, higher, challenges, gendered, guilt, students

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Time, money, leisure and guilt – the gendered challenges of higher education for mature-age students

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Two qualitative research projects examined the impact of university study on two cohorts of mature-age students at a regional university in Australia. All the students interviewed had entered university via non-traditional pathways and had faced significant hurdles in gaining university entrance and continuing with their studies. The influence of gender on their experiences of managing home, family and work responsibilities in combination with their responsibilities as students is examined. Issues such as lack of time and money, self-sacrifice and guilt emerged strongly from the stories of these students as they struggled to manage their multiple responsibilities. The gendered nature of these struggles is explored.

Introduction

This article draws upon the material generated from in-depth semi-structured interviews conducted with 37 university students. Each had participated in one of two broader qualitative studies on mature-age students' experiences of university conducted separately in 2006, using a narrative inquiry perspective. Study A (O'Shea, 2007) followed female students who were first in family to come to university, through their first year of university study. Study B (Stone, 2008) collected interview material with mature-age (aged 21 or over) female and male undergraduate students, who had entered university via an access program, and who were in years two to four of their degree. None had any previous university qualifications nor had parents who had attended university. In both studies, participants were encouraged to narrate their own experiences of university and what this meant to them on a very personal level (O'Shea and Stone, 2011).

The participants were enrolled at an Australian regional university, predominantly at one of the university's smaller campuses at which there were approximately 3,500 university students, 60% of whom were defined as mature-aged (over 21). Amongst the 30 and over age group, females outnumbered males by three to one. Students were recruited for both research projects through student publications, notice boards, student emails and snowball sampling where interest spread by word of mouth. The region where this study occurred is regarded as socially and economically disadvantaged. There are higher levels of unemployment and lower levels of educational attainment when compared to statewide figures. The latest Development Plan for the region (2011 – 2015) indicates how the largest employers in the region include those in the health and education sectors with some opportunities available in local government, manufacturing and hospitality. There is a higher portion of employment opportunities in traditionally male occupations such as skilled trades, production and transport /distribution workers. Those who work in white collar occupations make up a significant proportion of the 29% of the population who commute over 80-100 kilometres to the two nearest urban centres. This workforce

demographic has significant repercussions for the female participants in this study, many of whom were not in a position to make this daily commute. Their choices of degree specialisation were largely dictated by the employment choices available locally, much of which was concentrated in the health and education sectors. The following table provides further details:

Table 1. Details of Study A and Study B

Study A: 17 Participants (O'Shea, 2007)	Students recruited on the basis of being first in family at university. Interviewed on four different occasions over the academic year All female, first year students: median age 34
Study B: 20 Participants (Stone, 2008)	Students recruited on the basis of mature-age entry to university via an access program One in-depth interview (1.5 – 2 hours) 15 female and 5 male students in years 2 – 4 of an undergraduate degree: median age 40 None with a parent who had attended university

As researchers and the authors of this paper, our prior experiences of working within university student support services had directly stimulated our interest in conducting such research. We had heard many personal stories of mature-age students that “were overwhelmingly ones of courage in the face of adversity” (Stone, 1999, 264). Women appeared to be particularly disadvantaged in terms of multiple responsibilities and minimal support. We were keen to explore whether such stories were reflective of the experiences of a wider cohort of mature-age students. Whilst the subject matter may not be unique, the value in the stories that follow is both their contemporaneity and also how individual experience can be negotiated collectively. To highlight this collectivity, the sections that follow ground the findings in relation to the research and literature that has been conducted in this field. This discussion reveals that while the numbers of women attending university have grown, this growth in numbers has not translated into gender equity. The calls for widening access may have increased university participation but this participation is still situated within limits imposed by ideologies.

Theoretical Framework

Both studies are situated within an interpretivist framework and informed by narrative analysis (Elliott, 2005). Both narrator and researcher are involved in this interpretation, which leads to a joint construction of meaning. The texts from each study were subjected to a process of thematic analysis, with each text being separately analysed before any comparative analysis was undertaken; initial readings of the text focussed on content while subsequent readings explored thematic similarities or commonalities between narratives. Analysis commenced with the naming and categorisation of the conversations undertaken with the participants. The resulting fragmentation of information led to emerging themes. Reflective research journals were also used, allowing the researchers involved to document the developments in their thoughts and analysis.

With analysis being ultimately guided by the researcher, consideration must be given to one's personal positioning as a researcher and how this may impact upon the focus and theoretical underpinnings of the research process. At the most obvious level, our positioning as female researchers interviewing other women needs to be considered. Being women and feminists impacts on the contours of this study.

Alway (1995) suggests that feminist researchers approach a study from a different standpoint than those favoured within mainstream methodological tenets, most of which are defined by male-centred epistemologies. Feminist epistemologies offer the possibility for alternative theorisation, as such approaches imply that women theorise the act of knowing in a different way from men (Crotty 1998). By adopting this position, female researchers may be able to identify issues and obtain interpretations that might be unavailable within more traditional and often male-defined epistemologies. The perspective in this study has feminist inclinations in so much as we are approaching the study as female researchers and in that, the main objective is to define how women "...are understood as competent subjects getting by, creating and surviving within hostile and limiting environments" (Alway 1995, 222). Much of the analysis has utilised a

postmodern feminist approach, which is essentially a deconstructive orientation, in which minority or subjugated voices are privileged (Olesen, 2005; Yeatman, 1994). In seeking to enquire into and 'make visible' women's experiences as mature-age students, the lens of postmodern feminism can be a helpful one, as the following discussion will reveal.

Participants

Both studies were conducted during the 2006 academic year. The interviews were semi-structured, allowing the participants to narrate and explain the significance of their experiences. As such, this research fills a gap identified by Winn (2002) who acknowledges the limited amount of qualitative research examining ways in which: "the circumstances of higher education are played out in the lives of students" (447). The quotes from particular individuals are illustrative of the issues which emerged from the participants' stories overall. Table 2 provides details about each of the participants mentioned by pseudonym. Real names have not been used.

Findings and discussion

A number of common themes emerged from thematic analysis of the interviews. These included financial struggles, difficulties with organising and prioritising, changes in relationships with partners and children, balancing the needs of study with the needs of others and, in general, not enough hours in the day to do all that was needed. All the participants had faced substantial challenges in combining their new lives as students with their existing responsibilities as parents, partners and employees. Meeting these challenges required considerable personal and financial sacrifice.

Previous research has identified similar challenges common to mature-age students as a group. Abbott-Chapman, Braithwaite and Godfrey (2004) for example, found that "mature-aged students face particular challenges in terms of family and employment pressures and demands which compete with studies, and also financial problems associated with giving up full-time employment" (114).

Similarly, both Hinton Smith's (2009) and Kasworm's (2010) studies on mature aged learners have indicated that returning to study after a lengthy break, can be both 'tentative and fraught with fear of failure' (Hinton-Smith 2009, 115).

Time

Amongst this cohort, lack of time meant that sacrifices were being made on a daily basis, in terms of leisure time, social life and even time to sleep. For all those interviewed, life was a constant juggling act.

Time as a gendered construct

Mature-age students are inevitably "time poor" (Reay, Ball and David 2002, 9). Fitting study in amongst work, child-care, domestic responsibilities and any possible social life requires a "complex negotiation of time" (Edwards, Hanson and Raggatt 1996, 213). A number of feminist writers contend that this is particularly complex for women. Gendered expectations place a different value on "men's time" and "women's time", with women's time being given up to the demands and needs of others while men's time is regarded as more valuable and productive (Hughes 2002; McNay 2000). Morrison (1996) refers to the "gender-laden and time-consumptive nature" (214) of a woman's role, in which time is " 'collective' time which others, for example, their families, have a right to lay claim to" (214). Findings from the third Australian Work and Life Index (AWALI) survey (Pocock, Skinner and Ichii, 2009) indicate clear gender differences in the work-life balance of women and men, with women "much more likely [than men] to feel rushed and pressed for time" (2) and work-life issues creating "significant barriers to their participation in education and training" (5).

Certainly, from the stories of these students, time was perceived and used differently by women compared with the men. For the women, one of the major challenges was finding enough time for the family, in particular their children, as well as finding time for their studies. Those who were mothers made many unsolicited references to their children, describing the challenge of finding enough time to

them, as well as continuing to meet their study needs and domestic responsibilities.

I had to make sure that all of their needs were met and the house was looked after. (Rachel)

Amongst the men, only Bob, who had four children and was studying full-time while his wife worked full-time, made unsolicited mention of his children.

Time for the family is a big one... trying to find time for the kids and the family. They don't always come number one, which is really wrong. (Bob)

Perhaps unsurprisingly, none of the men mentioned housework, while for many of the women it was a source of considerable stress.

Vacuuming every day doesn't happen anymore and I don't mop the floor every two days. (Helen)

One of the men, Evan, admitted to neglecting some of his usual 'outdoor' jobs.

My studies impacted because things were being neglected and it was a chore for me to get up off the computer and go and clean the pool and mow the lawn – those sort of things got left... (Evan)

Child-care was mentioned exclusively by the women, including the logistics of fitting study in around the care of young children. Fiona describes how she stays "up later reading" waiting until her son "has gone to bed before I do any work because it's just too hard when he's around... wants attention, needs to be fed and so on". Similarly, Katrina reflects on loss of sleep now that she is having "long, long nights... some nights it could be 2.00 or 3.00 am".

Other times assignments had to be put on hold...

I was trying to do assignments and I would have kids sick... have the kids home sick and the plans would go out the door. (Mandy)

...or outside child-care had to be organised.

I had to get child-minders... I used to drop them off at a friend's place in the morning and she would take them to school. (Ingrid)

It was in the stories of the women in particular that the greatest difficulties emerged in meeting the demands of study, housework, children, partners and paid work.

People talk about keeping all the balls in the air... I've always had so many things on the go all the time, juggling the balls and keeping everything happening. (Amber)

These stories are consistent with the body of research which refers to the multiplicity of women's roles (Acker 1994; Rice 1989; Wolf-Wendel and Ward 2003) and the ways in which female mature-age students are "caught up in a constant balancing act between wanting to study, meeting domestic responsibilities and needing to earn money" (Reay et al. 2002, 10). Scott, Burns and Cooney (1998) in their research into why mature-age female students discontinue their studies, found that "the weight of family responsibilities" (240) was the most common reason. Gouthro (2006) further highlights how women who enter education are often in a state of conflict, desiring to "attain a sense of independence and develop a sense of identity that is not determined by relationships with others (i.e. as a wife or mother) without rejecting the importance of these roles in their lives." (11)

This is illustrated by Tina, who feels that she is "having to push the kids aside a lot"; her guilt exacerbated by the fact that her "...son is going through some issues at school... and you have feelings, is that because of me? – is it all my fault?"

The women tailored their study time around other responsibilities at home, including children, partners and home duties. In contrast, the stories of the male participants indicated that study time was privileged, allocated special significance within the family and kept separate from other demands. Female partners arranged their activities, even paid work to support the family, around male study time.

Any work my wife is doing she has tailored it around my hours.
(Bob)

The women's study time was dictated by the need to ensure that it did not impinge on family time, including restricting study to school hours, making sure that "I've got weekends free" (Anne) and that "classes fitted in with what the girls were doing" (Rachel). None of the men had primary responsibility for child-care; finding time for study was not regularly complicated by the need to care for dependent children.

When I get home from work... I have something to eat and then I'm straight into the study. (Paul)

Women had the primary care of their children in addition to their studies and in some cases also in addition to part-time jobs. Clearly, for these women the demands on their time were indeed multiple.

I started this new job a couple of weeks ago. It started on a Monday so I had an assignment due on that Monday which I'd already got an extension for and so I just had to stay up until I finished – up to 3am so I finished it, and that's becoming the norm. (Tina)

Some talked about their changing expectations of partners and children, expecting more help from them with domestic chores, only to find this another source of frustration. Mandy, with five children, had asked her husband to help with the washing, but "...it's getting on top of me now, simply the fact that I can't find anything. He does the washing now but nothing gets put away".

Both Helen and Kira expected more help from their husbands, yet in both cases their marriages ended not long after commencing their studies. Prior to the separation Kira describes her frustration:

... my husband gets cranky cos it's a messy house. But yeah, my husband can come home from work and sit on his butt, watch TV, and I wouldn't know what it's like to watch TV.

Smith (1996) in her interviews with women returning to study found "scant evidence...that husbands did help occasionally...but this was placed in the context of doing their wives/partners a favour" (68). She found that many of the women she interviewed were dominated by

their male partner's demands, due to his relative economic power as 'breadwinner'.

Our interviews revealed that the notion of "male as breadwinner, female as homemaker" (Smith 1996, 68) was alive and well in this group of participants. The role of student, which requires time for oneself, is not easily compatible with that of homemaker, which relies on giving time for others. This incompatibility and resultant family upheaval is demonstrated by Katie's description of how "the kids are suffering a little bit today [laughs] as all the washing was still in dryer" while for her husband, "he is struggling cos he is used to it all happening and realises that he has to help."

Making time fit

Finding ways to "fit more in" to their limited time often meant trying to develop specific time management strategies. This was easier for the men and the one woman, Carol, who had no children.

I did have to learn when my best time was to study and stick to it. I get the course outline, I see when things are due and I try to write them all in somewhere and then just knock them off one at a time. (Carol)

I'll actually draw myself a little diary up. I'll say, ok, Monday night and Tuesday night I'll study that subject. (Paul)

The women with children struggled with traditional time management strategies.

I find it really hard to focus on assignments and study when all this other stuff needs to be done. Distracting! (Mandy)

Morrison (1996) points out that the "linear time schedules" often encouraged as effective time management strategies for students, are not necessarily appropriate for those who have "caring and domestic roles" (212). Her study of mature-age women in adult education courses revealed how time management was "a complex web" of tasks (Morrison 1996, 223). Certainly, the participants in our research had found ways of managing time that were not based on traditional linear models of time planning. On the surface, these may have

appeared chaotic – staying up till 3.00 a.m. to finish assignments; missing a lecture to complete work; reading a text while feeding children or while waiting in the car to collect them from school – yet these strategies enabled them to fit study time into their fractured, interrupted days, in which their time was largely dedicated to meeting the demands of others.

While they had less time to give to their children, there was often a sense that the quality of this time had improved; that being at university had raised their status in the eyes of their children, particularly older boys, who now treated their mothers with more respect.

My son now thinks ‘Okay, Mum’s got a brain in her head’.
(Catherine)

...my eldest son said: ‘I never would have thought that you’d be smarter than me’. (Heidi)

Leisure

Giving up gardening, giving up reading, giving up sewing, giving up relaxing, giving up going out with family visits, giving up socialising, giving up clothes, giving up spending money on anything, giving up having holidays. Lots of giving up! (Nerida)

This theme of “giving up” or “sacrificing” their personal leisure time was a recurrent one throughout the stories.

These findings are echoed in other studies of mature-age students over the past two decades (Edwards 1993; Reay et al. 2002; Gorard and Smith, 2006; amongst others). Darab (2007) identifies how the students in her study redefined the concept of leisure in order to fit everything in; for some of the women study became a form of leisure. Certainly, our research revealed that, for the women with young children, leisure time was virtually non-existent, except when integrated with child-care or study activities, such as having an occasional coffee with fellow students, or taking a few minutes to chat socially to the baby-sitter when collecting children. However, the

stories of four of the five men indicated that they still managed to find some personal and leisure time, albeit reduced.

I'm heavily involved with the scouting movement ... I think it's pretty important that you don't give up everything for the sake of uni. (Bob)

Similarly, Paul still managed to find time to participate in the music group to which he belonged.

...still went to rehearsals two nights a week and managed to do a few shows and all that sort of stuff. (Paul)

One of the men had made significant sacrifices in terms of personal and leisure time. John, married with a young baby, working full-time and studying full-time, described the way in which his studies had intruded into "every little tiny facet of ... life". John's gendered responsibilities of being the primary earner and breadwinner of the family had led to his decision to combine full-time work with full-time study.

I didn't give up my work, I still have a mortgage and I'm still working... generally 35 hours a week minimum on top of studies. (John)

The time constraints involved allowed no room at all for leisure activities.

Responsibility for being the primary earner was the major consideration for the men, both in their decision to study, and whether to study full- or part-time. This reflects previous research with male mature-age students, indicating that men are "more single-minded" in relation to further study, often "seeking to further specific goals and particular interests" (McGivney 1999, 7-8). This is not to suggest that the women were unconcerned about the need to earn money nor that the men were unconcerned about having time for partners and children. It is more a reflection of their different priorities and situations, predominantly influenced by the traditional roles of women as "carers" and men as "breadwinners".

Persistence of traditional gender roles

So how is it that such traditional gender roles continue to thrive amongst this cohort despite the strong feminist challenge over at least the past 30 years?

Some evidence links the adherence to traditional views on gender roles to lower educational, economic and employment status (Chapman, Cartwright and McGilp 2006; McGivney 2006; Scott et al. 1998; Tett 2000). For example, Scott et al. (1998) found that “partners’/ex-partners’ low levels of education and low status jobs were both associated with women’s reports of lack of support” (244) with a strong relationship between education and occupation.

The relatively low levels of education and lower status employment amongst this cohort (see Table 2) before coming to university may in part explain the adherence to traditional gender roles in their family lives. It could also be argued that there are broader forces at work here, in the form of government social policy (Thomson 2000; Weeks 2000) in which “the Australian welfare state has been constructed around families, with a silent but entrenched gendered division of labour” (Weeks 2000, 55). Thomson (2000) argues that while feminism has had some brief influence upon social policy in Australia during the late 1980s in particular, overall “social policy has taken inadequate note of the centrality of gender” (83), the effect of which is to privilege the position of male workers and to maintain the perspective that child-care is the exclusive responsibility of women. Women are still more likely to be paid less than men, occupy casual jobs, bear the responsibility of juggling work and child-care, as well as carrying more of the domestic load in general (Thomson 2000).

Money

Financial stress was mentioned as a significant issue by almost all those interviewed. Clara, a young single parent, worries about “financially disadvantaging” her daughter:

...just her uniform and the types of things that you have to have. I don't want her not to have those and feel like she is different and out of place.

Others, women and men, reflected similar concerns:

I've been having to budget very tightly... I think they [children] are probably just sick of budgeting for so many years. (Penny)

Less money, crappier shoes [laughs]... that's the big impact, less money. (Linda)

The finance thing has been the major factor. (David)

The loss of income for men, who are used to being the family breadwinner, can be a particularly difficult adjustment. McGivney's research (1999) found that "being a student...is not seen as a desirable, high status activity for older men" who are under pressure to be "a good provider" (66).

The single mothers had experienced many years of managing on a very limited budget – "I have always been a single parent in a way and I always managed to survive" (Anne) – although this survival has not been made any easier by "welfare to work" federal government legislation (Wilson 2000) which has seen parenting allowances become more difficult to access – "Because my daughter turned 16 the money I was getting from Centrelink almost halved..." (Virginia).

A Universities Australia report on student finances (James, Bexley, Devlin and Marginson 2007) found that female students were "more likely to be financially dependent on someone else [and] more likely to have a budget deficit, less likely to have savings for an emergency and less likely to have paid HECS or full-fees up front" (2).

This situation is not unique to Australia. Reay and colleagues (2002) in their study of working class mature-age students in the United Kingdom found that, despite the rhetoric of encouraging mature-age students back into education, those with low incomes have limited opportunities to participate in higher education, the effect of which is to "reproduce past educational inequalities" (5), with single mothers being at the greatest disadvantage. "Issues surrounding paid work,

time to study and childcare were inextricably enmeshed with what were often precarious financial situations” (Reay et al. 2002, 10).

Similar issues were revealed in our interviews. Single mother Catherine for example, found little encouragement for her study plans in her encounter with a welfare agency.

I had an appointment ... just coincidentally to talk about what your plans are and that sort of thing. I was feeling great cos I said: ‘Oh I have applied for uni and this is what I am going to do’...and all he wanted to talk about was if I didn’t get in and ... I came out of it feeling like I probably won’t get in.

Guilt

A further complication for some of the women was the impact of their studies upon their relationships with extended family members, particularly parents and parents-in-law.

I don’t get to spend much time with them... my parents... sometimes I have to say ‘I can’t talk to you today, I’ve got this assignment to do’. She doesn’t really handle that well. (Anne)

A concern about ageing parents was also a relatively common theme in the women’s stories. Some were caring for elderly parents with serious health problems. Grace had spent “seven years looking after Mum and Dad and putting my life on hold” and now felt selfish and guilty about doing less for them since she had started her studies.

I was very selfish in the fact that when I started [the access course]... after Dad died... I thought ‘this is my time’ and I talked to Mum about it – I felt so guilty and feeling like I was abandoning her.

Contrast this with Bob’s recommendation to other students, in which the term ‘selfish’ has very different connotations.

I always tell mature aged students to basically... be selfish. Make sure you have time for yourself. Make sure you rope off an area in your house that’s yours... Give yourself time if you are fair dinkum about it.

For Bob, being selfish is about entitlement, whereas for Grace, being selfish is about not fulfilling one's duty to others, and therefore a cause for guilt. Bob's advice, however practical, is impossible to follow for women with family responsibilities and the gendered obligations that ensue.

Nevertheless, the women tended to minimise the problems. Grace, looking after her mother with cancer regarded herself as "very, very fortunate" that her mother was still alive. Rachel explains that university helped her to cope with organising her father's funeral because "...at uni you are able to put your life over there for a moment and be able to just focus on what you need to do" (Rachel).

This minimising of difficulties is consistent with an acceptance of the gendered expectation that women will carry the primary caring role in the family. Such acceptance effectively denies women a sense of entitlement to personal time, including study time. West (1995) refers to "a gendered oppressive conditioning" of women, in which "her husband is the bread winner and the public person while she is cast, and casts herself, in the role of carer and supporter of him as well as the rest of the family" (140). Similarly, Britton and Baxter (1999) found that women were more inclined to define their academic pursuits in terms of selfishness and guilt rather than self-fulfillment. As such, minimising the impact of university on their caring role perhaps enables many women to continue at university without too much self-censure and indeed, censure from others. As long as family responsibilities are given priority, and the potentially competing responsibilities of study are not overly interfering with family obligations, then study can be seen as acceptable. Hence, there is every reason to be selective in what is revealed, to downplay difficulties and to manage a double load with cheerfulness and little complaint.

Conclusion

The participants' stories revealed gender differences in the experiences of the women and the men in this cohort. The role limitations of women as carers and men as breadwinners (Lister 2000; Orloff 1996; Weeks 2000) had shaped their experiences

accordingly. Their stories also lend support to previous research findings identifying aspects of masculine identity, which deter men from engaging in adult education and taking time away from their primary role as breadwinner (Golding 2006; McGivney 1999). Certainly, the men in this study were keenly focused upon finishing their studies as quickly as possible in order to up-skill and perform their breadwinner role more effectively. The women with children were managing multiple responsibilities including child-care, housework and paid work. Their stories revealed the interrupted nature of their study progress and the impossibility of having dedicated, privileged and uninterrupted time for study on a regular basis. Family responsibilities, including caring for ageing parents, came first, yet they still managed to succeed at their studies through artful juggling and loss of sleep.

Another common theme was financial difficulties. The women with male partners were receiving little if any government financial support, while single-parent benefits were reduced based on ages of children. Men who had given up paid work in order to study full-time were struggling with reduced incomes, yet still trying to meet their breadwinner responsibilities. For all, making ends meet was a daily challenge.

Mature-age students are already entering Australian higher education institutions in significant numbers (OECD 2010) and as such constitute a highly important cohort in terms of the wider national and international higher education access agenda. As a result of the Bradley Review of Higher Education, commissioned by the Australian Department of Education, Employment and Workplace Relations (DEEWR, 2008), there are significant reforms such as equity targets and 'uncapping' of university places now underway in the Australian higher education sector. Such reforms will inevitably make access to university possible for many more mature-age students. Yet the gendered constraints upon these mature learners remain largely unrecognised and unacknowledged within educational and other government institutions.

Given that these students have been invited to join the tertiary education enterprise, it is beholden on the institutions that enrol them to be aware of their likely difficulties and to explore ways, where this is possible to ameliorate these (Scott et al. 1996, 252).

Understanding the gendered challenges which mature-age students face is an essential first step towards the development and implementation of social and institutional measures to encourage and support greater numbers of mature learners to enter, stay and succeed in higher education. In the process, the students themselves are exposed to experiences, which have the capacity to transform their lives, individually, socially and economically.

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Table 2 – Details of participants mentioned by (pseudonym) name within the article

Name	Age	Sex	Marital Status	Children and Ages	Yr of degree	Degree Field	FT/PT	Prior occupation	Partner's occupation
Amber	49	F	Divorced	23, 21	3	Social Science	FT	Technical assistant	NA
Anne	36	F	De facto	19,14	3	Health Science	FT	Health reception	Electrician
Bob	41	M	Married	15,12,10,9	3	Education	FT	Truck driver	Service station attendant
Carol	44	F	De facto	Nil	2	Arts/Social Science	FT	Owner small business	Information technology
Catherine	44	F	Single	15	1	Nursing	FT	Masseur	NA
Clara	23	F	Single	5	1	Early Childhood Education	FT	Childcare worker	NA
David	52	M	Separated	15,12,9	3	Management	PT	Manager	NA
Evan	44	M	Separated	19,16,10	2	Education/Arts	FT	Bank manager	NA
Fiona	35	F	Single	7	2	Social Science	FT	Admin assistant	NA
Grace	47	F	Married	22, 20, 14	2	Psychology	PT	Hairdresser	Miner
Helen	33	F	Divorced	12, 10	3	Health Sciences	FT	Sales assistant	Salesman
Heidi	47	F	Divorced	20+ (3 children)	1	Social Science	PT	Nurse	NA
Ingrid	48	F	Divorced	21, 20, 18, 16, twins 13	4	Education/Arts	FT	Technical aide	NA
John	38	M	Married	7 mths	3	Science	FT	Shipwright	Teacher
Katie	33	F	Married	6, 9	1	Oral Hygiene	FT	Dental assistant	Small business owner
Katrina	42	F	Widowed	11,7	2	Education	PT	Admin assistant	NA
Kira	38	F	Separated	6, 8, 14, 15, 18	1	Psychology	PT	Probation worker	NA
Linda	40	F	Married	7	2	Social Science	PT	Hospitality	Fisherman
Mandy	38	F	Married	15,13,10,8,6	2	Engineering	PT	Waitress	Training manager (Bank)
Nerida	49	F	Married	26,23,22	4	Education	FT	Customer service	Manager
Paul	45	M	Divorced	16,14,13	3	Management	PT	Manager	NA
Penny	32	F	Single	11,12	2	Education/Arts	FT	Supermarket assistant	NA
Rachel	47	F	Divorced	Twins 17	3	Arts	PT	Masseur	NA
Tina	38	F	Married	15,14,13	2	Nursing	PT	Bank	Bank employee
Virginia	36	F	Single	16	3	Science	PT	Customer Service	NA