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Navigating financial barriers in English universities: a phenomenographic exploration of mature male students' experiences

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Abstract This article, through phenomenographic research methodology explores mature male students' experiences of financial barriers in English universities¹, further exacerbated by factors of class, race and age. Up until now, phenomenography has mainly been used in educational research, exploring students' conceptions of learning. This study employs phenomenography to explore student experiences in different contexts. The study provides first-hand insights into the experiences of mature male students and the impact of financial barriers on them as there is limited literature, with the exception of a few researchers (Burke, 2009; Egerton, 2001; Gannon, 2014; Laming *et al.*, 2019) on the experiences of mature male students. The voices of mature male students in specific contexts, as in the case of English universities, have been marginalised owing to multiple, intersecting factors. In drawing qualitative data from 15 mature male students studying at three Russell Group universities, this study offers important insights from students' perspectives on governmental and institutional fees and funding structures where a) the day-to-day living cost takes precedence over deferred debt of tuition fees, and b) financial challenges lead to further academic and social challenges. By raising awareness that education can be a transformative experience only when financial challenges are addressed, this study proposes small-scale interventions at the institutional level to enhance mature male students' university experiences.

Key words phenomenography; mature male students; English universities; financial challenges; small-scale interventions

1. Introduction

1.1. Background and context of the study

Mature students² represent a diverse and varying demographic, not only in terms of age (21 and above), but also in contrasting social, cultural, economic and educational backgrounds. These

students return to education after a significant gap and are further challenged based on their socio-economic status, with additional financial and familial responsibilities (MillionPlus, 2018; UCAS, 2017; OfS, 2019). This challenges their participation in higher education (HE) in manifold ways, with financial hardship being at the forefront (Hordósy and Clarke, 2019; Boeren and James, 2018).

Tuition fees in England, amounting to £9,250/- per annum for undergraduates and £4,500 to £10,000 for postgraduates (based on course type and length of study) are quite high and a restricted system of funding is unlikely to have a significant effect on students' finances. The juxtaposition of government policies of widening participation (WP), with rises in tuition fees and cuts in funding, does not provide a very favourable environment to attract and retain mature students (Banerjee, 2018; Department for Business, Energy and Industrial Strategy, 2017; Mallman and Lee, 2016; Marshall *et al.*, 2016; McCaig, 2016; Smith and Hubble, 2018; Thomas, 2018). This has been further exacerbated by the current unfolding cost-of-living crisis in England, where students from under-represented groups are the hardest hit financially, with Black and mature students being the most at-risk groups (Adams, 2022). Despite this, there is only a 2.3% increase in maintenance loans for students in England, which is inadequate, given the high inflation rate (Brown, 2022; Weale, 2022).

There has been a considerable decline in the number of mature students in England between 2011/12 and 2012/13, when £9,000 tuition fees were introduced (Crockford *et al.*, 2018; MillionPlus, 2018), indicating that tuition fees along with cuts in funding and maintenance grants, affect this cohort. The overall participation rate of mature male students has been lower than for mature female students, with 220,911 mature male students in 2012/2013 declining to 171,087 in 2018/19, as compared to 338,118 mature female students in 2012/13, declining to 263,180 in 2018/19 (JISC, 2022; Shephard, 2020). However, there was a slight increase in the participation rate of both mature male and mature female students in 2020/21, as illustrated in Figure 1, owing to the pandemic and a shift to online learning (Young-Powell, 2020).

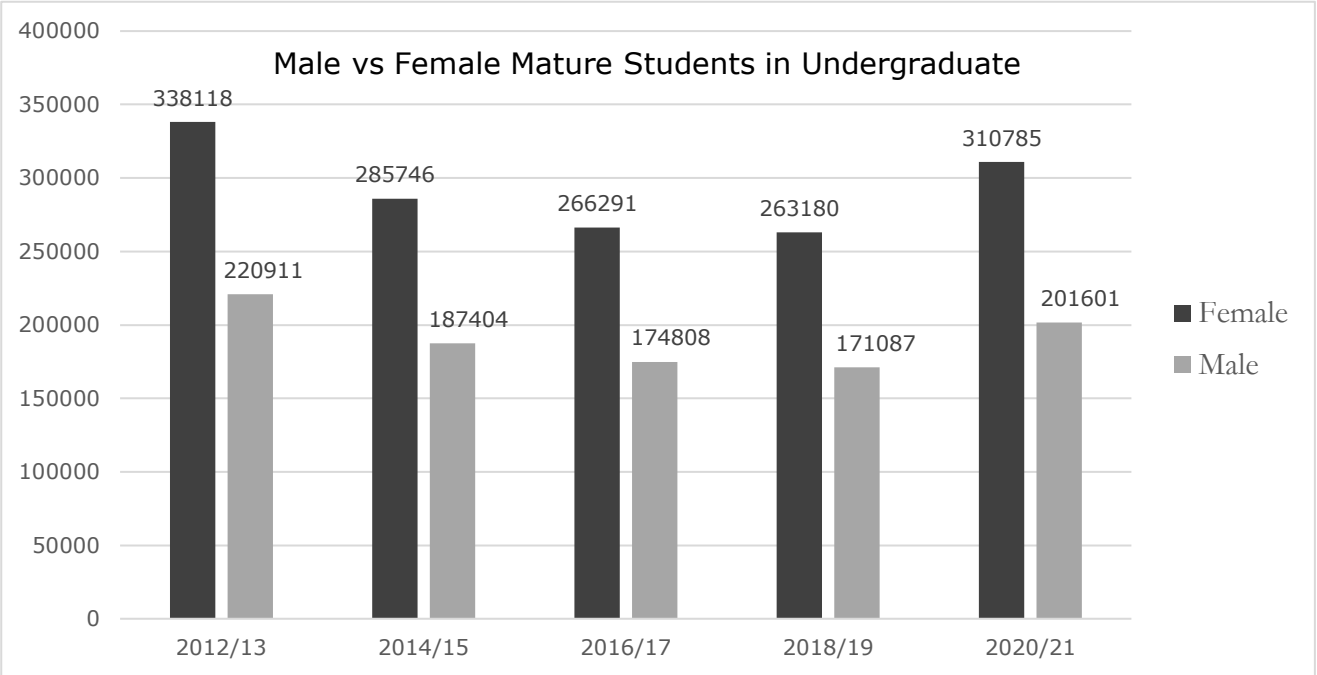


Figure 1: Male vs female mature students in undergraduate studies
Source: JISC Data Analytics 2022; Shephard, 2020

1.2. Problem identification – representation of mature male students in research and reports

Past studies have focused more on the overall participation rate of students from under-represented groups, irrelevant of age and gender (Banerjee, 2018; Vignoles and Murray, 2016), or on male and female mature students together (Boeren and James, 2018; Pearce, 2017; Stone and O'Shea, 2013), or more on one category, such as females (Reay, 2003; Stone, 2008; O'Shea and Stone, 2011; Brooks, 2012a, 2012b; Lyonette *et al.*, 2015). With the exception of a few studies (Burke, 2009; Egerton, 2001; Gannon, 2014; Laming *et al.*, 2019) the overall literature drawing explicitly on university experiences of *mature male students* is limited.

The Higher Education Statistics Agency (HESA) in England and Wales, unlike Scottish and Northern Irish Higher Education Providers, do not require universities to collect 'dependants on entry' data from students, treating the caring aspect invisibly (JISC, 2022; Moreau and Kerner, 2015; Moreau, 2016; Jones, 2019). Alternative routes such as Student Income and Expenditure Survey, National Union of Students and MillionPlus provide insights on these demographics. This invisibility in research, reports and policy papers discredits students' viewpoints about caring responsibilities. This is even more true for male students as the care aspect has been explored mainly from gender-biased perspective of female mature students, ruling out how this may impact males (Dent, 2020; Hook, 2016).

HESA does not provide detailed data on mature students, based on gender, age, disability, ethnicity and caring responsibilities. For instance, the Access and Participation Plan 2020/21 to 2024/25 for a Russell group university involved in the study provides information on the access, continuation and attainment rate for mature students under the broad generic term 'mature', without further categorising the students based on age, gender, ethnicity, disability or caring responsibilities. The report shares a decline in the continuation rate of mature students, but there is no further information as to who is involved in the decline; is it mature males or females and within that category, which age group, and do they have caring responsibilities? This

highlights the need to explore the mature student cohort in sub-categories instead of as one homogeneous group.

Mature students are more likely to be from under-represented groups, where according to Zinkiewicz and Trapp (2004, p.7) these may be defined as 'those with no family history of HE experiences, from low participation neighbourhoods, socio-economically disadvantaged students, students from ethnic minorities, and students with disabilities', which then makes these students an elemental part of WP agenda.

2. Literature Review

2.1. National and institutional policy context of widening participation

Widening participation (WP) has been at the forefront of England's HE policies since the publication of the Dearing Report in 1997, further gaining impetus by the publication of three national policy papers; Fryer, 1997; Kennedy, 1997; and NCIHE, 1997 (cited in MacDonald and Stratta, 2001), which made participation of mature and part-time students a priority (NCIHE, 1997, p. 82). WP has remained a key priority for New Labour as well as for the Conservative-Liberal Democrat Coalition since 2010, including it as a symbol for 'social mobility' and 'fairness' (Dent, 2020; Gordon, 2013; Moreau and Kerner, 2015). The Office for Students also emphasises WP of mature students a key priority (OfS, 2019), where

'widening participation to higher education is about ensuring that students from disadvantaged backgrounds can access higher education, get the support they need to succeed in their studies, and progress to further study and/or employment suited to their qualifications and potential' (BIS, 2014, p.7).

However, in juxtaposing these WP strategies with HE funding and student support, which has gone through decades of reform, this undermines the government's strategic priority of WP. These reforms have shifted funding away from government grants towards increased student loan finance, with 96% of up-front government support now being in the form of loans (Belfield et

al., 2017; Bolton, 2021). There has been a clear shift in funding from funding body grants; down from £8,819 million in 2010/11 to £3,718 in 2020/21 (Bolton, 2021).

This shift in funding has forced universities to depend on their own resources for survival, compelling them to budget their own funding structures, accordingly, leading to restricted subsidies and bursaries for students (Hordósy and Clark, 2019; West *et al.*, 2015). The combined effect of governmental and institutional reforms has subsequently proliferated financial hardships for students, especially those from disadvantaged backgrounds, with students from the poorest backgrounds accruing debts of up to £57,000 for a three-year degree (Belfield *et al.*, 2017; Coughlan, 2017; Hubble and Bolton, 2018). This is briefly captured in the next section, with a focus where possible on mature male students.

2.2. Financial barriers to higher education

Students from low socio-economic backgrounds struggle with governmental and institutional funding policies as higher levels of loans, grants and bursaries are means-tested and dependent on household income, where the threshold for eligibility is such that it does little to reduce inter-generational inequality (Bathmaker *et al.*, 2016; Crockford *et al.*, 2018; Hordósy and Clark, 2019; Reay, 2017). Research highlights that non-repayable maintenance grants and bursaries for low-income students are particularly important for the continuation of studies and improved degree outcomes (Widening Participation Annual Report, 2017/18; Hordósy and Clark, 2019). Although the total number of university students from lower-income backgrounds has increased, the 'dropout figures' for these students is very high since they struggle to cope with living expenses (Coughlan, 2015; Hubble *et al.*, 2021).

The stress of financial constraints impacts all students from low-income backgrounds; however, this may be exacerbated for particular groups (Brown, 2022; MillionPlus, 2022; 2018; OfNS, 2023). Although it is impracticable to specifically draw on financial challenges faced by mature male students as they are not categorised by gender, below is a brief capture of the challenges faced by these students, grouped into different categories.

2.2.1 Mature students and finances

Mature students are funded at the same level as other full-time undergraduate students despite many mature students having additional responsibilities (Hubble and Bolton, 2021). There are no loans or grants specifically for mature students. However, full-time students with childcare responsibilities are eligible for Childcare Grants and Parents Learning Allowance, but part-time students are ineligible (GOV.UK, n.d., n.d.a., n.d.b). Students experiencing financial hardship may be eligible for extra help through their university's hardship fund (Hubble and Bolton, 2021); however, these means-tested hardship funds and bursaries are restricted and unlikely to have a significant effect on students' finances (Hordósy and Clarke, 2019; MillionPlus, 2022; Moreau, 2016; OfNS, 2023). This has been aggravated by the current cost of living crisis, with Black and mature students being the most at-risk groups (Adams, 2022; Brown, 2022). According to the MillionPlus 2022 report, between 12,500–15,700 mature students have considered leaving university due to financial difficulties. With age being a key predictor, twice the proportion of students above the age of 25 considered quitting compared to those under 21 (MillionPlus, 2022, p.7). However, this reflects the financial crisis faced by both mature males and females as surveys and reports target both collectively, with no data gender wise.

Limited finances along with time are cited as the two most crucial challenges in adjusting to university study, and these may also be interrelated (Boeren and James, 2018; Laming *et al.*, 2019; The Conversation, 2020). Lack of upfront finances require these students to compromise essential time meant for studying, social networking, unpaid internships and placements for long hours in low-paid jobs (Cotton *et al.*, 2017; Harris *et al.*, 2021), thereby limiting their opportunities while also affecting their mental health. Stress due to financial constraints affects intellectual capacity, where unfavourable circumstances depreciate a student's learning outcomes (Dent, 2020; Harris *et al.*, 2021; Paul, 2013).

2.2.2 Student parents and single parents

For student parents, financial constraints are evidenced as a major barrier because they support children (Brooks, 2012b;

Dent, 2020; Hinton-Smith, 2016; Jones, 2019). Although the challenges faced by single male parents and male student parents are not synonymous, there is a blurring of boundaries when it comes to financial hardship since both are disadvantaged due to personal circumstances. Student parents on a limited budget find childcare arduous as childcare costs are exceptionally high, added to the complexity of understanding the eligibility criteria to secure childcare funding (Dent, 2020). This also poses additional issues for males if these payments are made into the mother's account, as in the case of separation or divorce (Money Helper, n.d.).

2.2.3 Mature male students

Research specifically into the experiences of mature male students has been limited, although there are some helpful examples; for instance, Laming *et al.* (2019) observes that for almost all mature male students, restricted finances were a constant struggle. Another cross-national study comparing the UK with Denmark (Brooks, 2012a) evidenced England's high tuition fees and maintenance loans a mitigating factor for participation and success in HE. The gender-specific societal expectation for males, considered to be the primary provider of the family, also poses a problem and impacts their HE decisions. Research suggests that the instrumental role of providing financially for the family challenges males' *status quo* of patriarchy if the role is even partially reversed on account of their studies (Pierik, 2022; Dermott and Miller, 2015). At the same time Gannon (2014) argues that this reverse role is accepted temporarily with the future promise of better employability prospects. However, these students may be oblivious to the social constructions of the ideal graduate in the labour market, where cultural sorting and social gifts are misconstrued for talent and intellectual capability, hampering these students' employability prospects (Ingram and Allen, 2019; Gaskell and Lingwood, 2019; Tomlinson, 2017; Tomlinson and Holmes, 2016).

Although some sound general conclusions might be drawn from the wider literature, informing the design of this study, research specifically exploring the experiences of mature male students is limited, making it difficult to draw on their views distinctly. It is, however, debatable if this limited knowledge is due to negligence in this area or because males are more reluctant to share their

viewpoints, inevitably making their experiences indiscernible (Laming *et al.*, 2016; NUS, 2020; Sax *et al.*, 2003). This compelled me to adopt a phenomenographic research methodology with conventional and creative methods of data collection to alleviate resistance and gain deeper insights into males' experiences of financial hardship.

3. Choice of methodology and data collection methods

3.1. Phenomenographic research methodology

To understand the qualitatively different ways in which mature male students experience financial hardship during university, phenomenographic research methodology was adopted. Owing to limited literature in this area, this methodology, going a step forward from phenomenology, helped to capture the essence of the phenomenon of financial hardship from the participants' perspective (Marton, 1992; 1994a, 1994b; 1996; Roisko, 2007). Distinct from phenomenology, where the phenomenon *per se* is investigated, phenomenography provides the space to study the relation between the subjects and the phenomenon, known as the 'second order perspective' (Bowden, 2005). This means that it is the relation between mature male students and the phenomenon of financial hardship which is being investigated and not the phenomenon itself (Given, 2008; Ornek, 2008; Prosser, 2000). The core of investigation is mature male students' experiences and variation in their experiences, which changes with time and in differing situations, owing to the context-sensitive nature of experience (Akerlind *et al.*, 2005). This notion of experiences occurring within a context is an elemental aspect of phenomenography, normally overlooked in other qualitative research methods (Larsson and Holmstrom, 2007; Roisko, 2007; Uljens, 1996). This led to a depth of information since the focus was not on institutional and governmental structures of funding but rather on the different ways in which participants experienced these funding structures, owing to their differing situations. It was not finding the singular essence of the phenomena of financial hardship, but the variation in students' experiences of this phenomenon. This variation of the participants' experiences

helped in understanding the restrictive funding structures from their perspective, which opened up the possibility of tackling these funding structures through novel approaches.

3.2. Data collection methods

Owing to studies evidencing the reluctance of males in sharing experiences (Laming *et al.*, 2016; NUS, 2020; Sax *et al.*, 2003), this required the researchers to go beyond the conventional method of interviewing and to incorporate visual timelines as a data collection method (*see appendix A for a visual illustration of the timelines*). These timelines worked in a twofold manner: on one hand they mitigated the impact of capturing a 'snapshot' of the participants' experiences, which may be the case in a one-off interview that only captures current events, influenced by the interviewee's own thinking at that particular point in time (Randall and Phoenix, 2009). On the other hand, the timelines provided the means for a wider range of forms of expression of these students' experiences while manually mapping their university journeys. Since in phenomenography 'the structure and meaning of an experienced phenomenon can be found both in pre-reflective experiences and conceptual thought' (Larsson and Holmstrom, 2007, p. 62), the use of visual timelines allowed the participants to step back and see the bigger picture by drawing connections between different aspects of their financial situations at different times (Baddeley, 2013; Bremner, 2020).

The next section elaborates on the research questions and how they were asked.

3.3. Research questions

In taking a student-centred approach, how the questions are asked is an extremely important aspect of phenomenography (Akerlind, 2005a; Akerlind *et al.*, 2005; Bowden, 2000). This required framing the research questions with a generic opening question, followed by sub-questions, which were not asked in a systematic manner. Rather, the sub-questions were asked following the participants' dimensions of experiences deemed important from their perspective (Lunn and Ross, 2021; Marton and Pong, 2005).

Main opening question: How do structures of financial support impact you as a student? This includes both financial support from the government and from your individual institution.

Sub-sections of research questions:

- a. How do you experience these financial support structures?
- b. What measures should be taken from your perspective to make these funding structures more practical and beneficial?
- c. If you have caring responsibilities, how do these financial support mechanisms impact your participation in HE?
- d. Would you like to elaborate on any other financial support which you received for your university study?

These questions were asked for both modes of data collection. However, for visual timelines the interview was instigated with the following question as a conversation opener:

Visually map out your whole university journey from the start up till now, with a focus on the impact of finances on your participation and progression.

3.4. Recruitment of participants

Initially, a wide range of universities were contacted, both Russell Group and post-1992³, by sending emails to student support officers working with mature students. However, this elicited responses from only three Russell Group universities. Out of these three, only one university provided a student support officer to help researchers in the recruitment process. For the other two universities, the researchers were tasked to contact the students themselves and to convince them to participate. The student support officer helped to recruit students by placing advertising in the mature students' common room, encouraging the ones who showed interest to participate, and provided room bookings for the interviews. The officer was popular with mature students overall as he was passionate about their educational development, and attended to their problems promptly, thus making his voice influential in the recruitment process.

Fifteen mature male students from three Russell Group universities, categorised as RG1, RG2 and RG3, were interviewed twice; once through semi-structured interviews and then through

visual timelines. All the participants, except for three, were white British males from working-class⁴ backgrounds. The remaining three also belonged to low-income families; however, in terms of ethnicity, one was Black British, one was Asian British while the third was white European. In terms of age, this was a mixed group, with the youngest participant aged 23 and the oldest aged 60. They were from different disciplines, enrolled in different study years; however, the majority may be umbrellaed under the social sciences discipline. Four students had already graduated. A brief description of participants is given in *appendix B*. Pseudonyms were used for the participants. The study received ethical approval from each university.

3.5. Phenomenographic analysis

In phenomenographically analysing data, the researchers familiarised themselves with the data by going through the transcript's multiple times. This familiarity led to the identification of main themes in the data in accordance with the research questions asked. The identified themes, through an iterative process, were then narrowed down and compiled into categories of description (Berinde, 2016; Marton and Pong, 2005). The referential and structural aspect of the phenomenon under study were identified, which is a key feature of phenomenography, providing breadth and depth of information. 'Referential' focuses on the *what* aspect; what the participants talked about, what was their conception of the phenomenon of fees and funding structures. The structural aspect focuses on the *how*; how the participants talked about it, how they approached this phenomenon (Harris, 2011; Larsson and Holmstrom, 2007; Polat, 2013; Roisko, 2007). This is visually illustrated in *appendix C*.

4. Findings – university as experienced by financially challenged mature male students

The following four categories of description evolved from the themes emerging from the data.

4.1 Societal gender-specific expectation – economic provider, carer or both

This category evolved from the participants' experiences of additional financial and familial responsibilities, which were either expected of them or occurred during their study time. Research indicates that mature students are more likely to have additional financial and familial responsibilities and are less likely to be dependent on parents (MillionPlus, 2018; OfS, 2019).

I know from personal experience, I did not have to spend as much in today's day when I was 18, as I do now (Julian, interview).

For a mature student, compared to an 18-year-old, the likelihood of having caring responsibilities proportionately increases with age:

My dad is near retirement, but my mum is younger than him. But my mum was injured during the second lockdown and needed quite intensive recovery for six months. And in terms of the financial responsibility of that care, like I had to pay for the car, the petrol, some of the bills needed paying. And that kind of financial responsibility fell on me (Lawrence, timeline).

This was shared by Lawrence while capturing his experiences through a visual timeline, making him look back in time to recall this instance where he was burdened by this responsibility. It is equally possible that these responsibilities vary from student to student, based on their own challenging situations. As shared by Raymond:

It depends how you define a mature student. Is it someone who is 21-year-old, or someone like me, who has sons to look after, mortgage to pay, as well as a divorcee (Raymond, interview).

Males are seen as the traditional model of economic provision, where caregiving for men is interpreted more in economic terms. However, insights from participants highlight that along with being the primary provider, they also contributed to the affective aspect (Dent, 2020; Hanlon, 2009). This impacted their academic participation while trying to balance multiple roles. As shared by Raymond and Darren:

But when you've got to get home to pick up your son from work and then cook them dinner and go to the bank to sort out your mortgage, whatever. It's not doable for a lot of it. It

depends on what you call mature students because somebody's 21 could be a mature student (Raymond, interview).

I've got other things going on. I've got work, I have got caring responsibilities. I'll just, I'll just do it in my own time (Darren, talking about his studying time).

Although males take a superordinate position in the society where the 'gender order provides men with symbolic, politic, economic and emotional/sexual privileges' (Hanlon, 2009, p.183), this gender order may not always be to their advantage. The increasing influence of feminist ideology and scholarship has blurred the boundaries in previously ascribed gender roles. Where the breadwinner discourse and practice for males are still very much intact, at the same time increasing debates on affective equality challenge males in particular instances, where they are expected to contribute equally to caregiving roles (Dent, 2020; Dermott and Miller, 2015). This does not undermine the debate on gender equality; however, it does shed light on issues faced by male students.

4.2 The lone student – nominal parental support along with inadequate bursaries and hardship funds

Financial hardship takes a completely different meaning in the absence of parental support, emphasising the importance of financial support from family, which is imperative for a thriving university experience. When there is zero financial support from parents, financial toxicity for a student is further aggravated.

I find as well, one of my biggest frustrations is give a list of how much bursary they gave up every year at uni. Everything's getting more expensive, but the money you get to support yourself is not getting any more, it's getting even less [....] especially when you are completely on your own (Julian, interview).

This is validated by the annual HE funding report in England where the higher-than-expected inflation erodes the real value of maintenance loans, as students in 2022–23 are entitled to borrow 10% less towards their living costs as compared to 2020–21. This means a cut of £90 per month for the poorest students, which

further exacerbates financial hardship for mature students from low socio-economic backgrounds (Drayton *et al.*, 2022). As shared by Christopher, a postgraduate student:

I think scholarships need to keep up with the cost of living. I wouldn't have been able to do the course if it had not been the support of [partner's name], I think I would have really struggled. I also had a part-time job, but on the scholarship alone, even though I had the loans pay my fees, it wouldn't have been enough to get through the year (visual timeline).

Also, Sidharth, a medical student shared:

One of my friends who is in fourth year, the university gave 500 pounds for the whole year. As they think, this is the money we're giving you, so that you don't need to do part-time work for the whole year. 500 something pounds, which is, it's nice of them to give, but it's really not enough for me to stop working (interview).

Julian is enrolled in an undergraduate degree with entitlement to a maintenance loan and additional support for his dyslexia, Sidharth is doing his second degree, making him ineligible for a maintenance loan, whereas Christopher, a postgraduate student, had no maintenance loan. This highlights how university education becomes challenging without financial support from family or the state (Bailey, 2018; Hordósy and Clark, 2019; Mbah *et al.*, 2018; Dearden *et al.*, 2014). This is also cemented by the cross-national study comparing the UK with Denmark, where England's high tuition fees and restricted loans are accounted as a long-standing problem for access and success in HE (Brooks, 2012a).

4.3 Preference in the hierarchy of indebtedness – loans or cost of living

In juxtaposing student loans and cost of living, the latter is a more pressing matter, with 59% saying it is their top funding concern, 18% referring to tuition fees as a more pressing issue, and 23% placing both tuition fees and living costs equally (Hewitt, 2019). Although debts incurred due to high tuition fees and maintenance loans are concerning for students, the planning, budgeting and managing of finances to fulfil the day-to-day living expenses of accommodation, rent and bills is even more so.

According to the Student Money Survey 2022, 82% of students struggle with making ends meet, with one in 10 students having used a food bank in the academic year 2020–2021 (Brown, 2022). This hardship was also shared by one of my participants (already graduated), recalling certain instances of financial hardship, through visual timelines.

I mean, financially there's a lot of difficulty, in a lot of things. My savings, 20,000 pounds are gone, just to live, books. When you stop working to go back to studying. My partner, she's a teacher, so she had enough to keep the house going. And I would supplement that. But obviously, over a period of four years, back in education, all the money I saved up just went (Victor, timeline).

Also,

Especially, looking at mature students. Trying to like, get money to actually support myself feels way harder than it should have been. Like, I understand that you get the loan and everything but honestly the money you get from university is less than it used to be and everything's more expensive (Julian, interview).

He further shares his experiences of trying to navigate financial hardship:

I just wish Uni had better opportunities. I worked in IT for six, seven years, I can very easily do IT support, etc. But there's zero part-time opportunities for IT support work. I know my friend works [name of another university] in their IT team. And they've had students both in their team, but there's nothing like that in [names his own university] from what I have found [.....] the university could do something to help people earn money, especially for those from a mature background (Julian, interview).

This raises awareness on institutional processes which could support mature students in ways other than just providing bursaries and hardship funds. It is more about providing opportunities through which these students can use their past knowledge and skills, gain work experience in order to earn money to support themselves.

4.4 Deprived in more than one way – not only economically, but socially and academically

This category evolved from participants' experiences impacted indirectly by financial constraints, shedding light on processes which lead to other subtle forms of disadvantages. As shared by Sidharth:

Inequalities in British society are a bit shrouded. It is only in situations like these, like for me, applying to medicine is one of the most blatant examples (*visual timeline*).

Elaborating, Sidharth shared that extensive information is required when applying for medicine: where to apply, how to apply, as well as standard structure and fees of entrance exam along with securing work experience in the hospital. Students from affluent backgrounds, with family privilege and social connections, easily secure these hospital placements. However, for a student from a disadvantaged background this becomes an arduous task. In drawing a visual timeline of his university journey, focusing on the admission process, he brought to the forefront these invisible processes set in place which promote inequalities, where to some extent, universities themselves promote these inequalities. As shared by Julian:

Some of the sports society is like 20 or 50 quid to get involved, which, to someone like me, who's already literally under spending, like, just completely locks you out, etc. And it's just stuff like that. It's just really small things like, you know, they can afford to go to every event, etc. They have the money, but I just feel stuff like that the uni itself sets up, shouldn't ever be locked by expenditure (Julian, interview).

This view was also shared by Sidharth who earns his own money to indulge in his hobby:

I think this is where the university is lacking because in [name of another Russell group university] for example, you had this thing *co-sporticipate* where [...] you could do like every sport in the earth for free. And there is nothing like that here, anything you want to do you have to pay (timeline, reflecting on his previous university experience).

He further elaborated that events organised by these sports clubs enhanced socialising opportunities, which helped him in

maintaining social connections. This may come across as inconsequential in light of more pressing matters. However, in expecting these mature male students to compete and excel on an equal footing with a cohort of young, vibrant 18-year-olds, rich with 'social magic' (Ingram and Allen, 2019, p.737), these apparently inconsequential factors then play a significant role in promoting physical, mental, social and hence academic well-being. Research evidence that intelligence is dependent on circumstances (Brown, 2016; Paul, 2013), where even a small act of getting involved with sports may boost mental health, whereas contrarily the anxiety felt by a student in unfavourable circumstances, may trigger mental health issues affecting academic performance in the process (Brown, 2016; Harris *et al.*, 2021, Minsky, 2016). For instance, the family bereavement of a financially challenged participant further affected his academic performance:

If the two assignments I have to put in [...] if I fail, that means resitting later this year. That's another nightmare [...] with additional pressures on me, yes I'm feeling, I'm feeling very helpless, helpless [long pause] I am worried about where I'm going (Windsor, interview).

He further elaborated these additional pressures to be financial, where the death of his mother meant an end to her pension as well as the sale of the house he was living in. This illustrates the impact of unfavourable, unanticipated personal circumstances on a student's already restricted financial situation, further impacting his academic performance.

5. Discussion

The present research offers deep insights into the issues specifically faced by mature male students because of financial hardship. In exploring the relationship between financial hardship and mature male students, each student shared his own story of financial hardship further exacerbated by their own unique circumstances. These included: being a lone parent, having no parental support, being expected to fulfil the roles of both carer and economic provider, struggling when trying to prioritise between loans and cost of living, and not being able to access a university's clubs and societies, leading to discouragement. It

highlights the social and intellectual deprivation stemming from financial hardship when, in today's corporate culture, access to resources, both tangible and abstract, are very much dependent on economic status.

It may be argued that there is a blurring of boundaries when juxtaposing financial challenges for mature male and female students in the categories: 'lone student', 'preference in the hierarchy of indebtedness' and 'deprived in more than one way', where mature female students may also face similar issues. However, this study explicitly brings forth the experiences of mature male students, calling for interventions from these students' equally important and crucial perspectives. The narratives outlined in 'societal-gender expectation' illustrate the multiple challenges faced by mature male students with caring responsibilities, an area predominantly explored from a gender-biased perspective of females.

In employing phenomenographic research methodology, this opens the possibility of using phenomenography in future research when exploring human experience. Up till now, phenomenography has mainly been used in educational research, capturing different learning styles. However this study, in employing phenomenography, explores student experiences, first by focusing on 'collective [rather than individual] human experience of phenomena holistically' (Akerlind, 2005b, p. 116), and second, by considering the context within which the experience occurs, allowing to view the variation in how different students facing the same phenomenon of financial hardship experience it, occurring in different contexts (Mimirinis et al., 2023). Visual timelines further facilitated this process as text passages containing the interviewee's reflections on their experiences provided valuable data. This opens up new possibilities of employing phenomenography beyond pedagogical research.

6. Conclusion

Following on from the findings, this study highlights the financial challenges of mature male students in English universities. It substantiates mature male students as an equally elemental cohort, where, similar to other students from

disadvantaged backgrounds facing financial hardship, they may also have caring responsibilities, may not be estranged or a care leaver but still have nominal parental support, have greater financial responsibilities, and equally require job opportunities. The issues faced by mature students cannot be treated homogeneously in a standardised manner and need closer scrutiny since the needs of a 40-year-old student will be reasonably different to that of a 21-year-old. This also varies according to gender.

6.1 Recommendations for policy and practice

This study brings to the forefront the role universities can play in recognising and enhancing the educational experiences of mature male students, as they may do for other groups of students from disadvantaged backgrounds. It is less about proposing interventions which bring substantial changes to funding policies, and focusing more on small-scale interventions which have a long-lasting positive impact on the participation and progression of these students. This requires a shift towards small-scale processes which should be set in place by universities to facilitate the educational journey of mature male students. For instance, moving away from a standardised system of allocating bursaries to a more tailored approach, in line with students' unique life situations, providing perks (e.g. free access to sports facilities), *vis-à-vis* prioritising these students with their wealth of prior work experience for university job roles to external recruitment.

6.2 Limitations

This research was successful in recruiting participants from three Russell Group universities. However, this excluded student voices from post-1992 universities. Also, with the exception of three, all the participants were from white working-class backgrounds, which eliminated the viewpoints of Black and other ethnic minorities. To gain better understanding of the impact of financial constraints on these students' life trajectories and juxtapose the issues faced based on race, social class and

disabilities, this requires further rigorous research specifically into the mature male student cohort.

¹ English universities refer to universities in England. England is a country that is part of the United Kingdom and shares its border with Wales to its west and Scotland to its north

² Mature Student in England - There is no official definition of a 'mature student' in England. This term is usually used to refer to students who are over 21 years of age at the beginning of their undergraduate studies, or over 25 years of age at the beginning of their postgraduate studies (Hubble & Bolton, 2021; UCAS, n.d.).

³ Post-92 universities in England - In the [UK](#), a post-1992 university, synonymous with new university or modern university, is a former [polytechnic](#) or [central institution](#) that was given [university status](#) through the [Further and Higher Education Act 1992](#) (Wikipedia).

⁴ working class is a term broadly used for a social group who are mostly on hourly wage, do manual labour and are not highly educated (Cambridge Dictionary).

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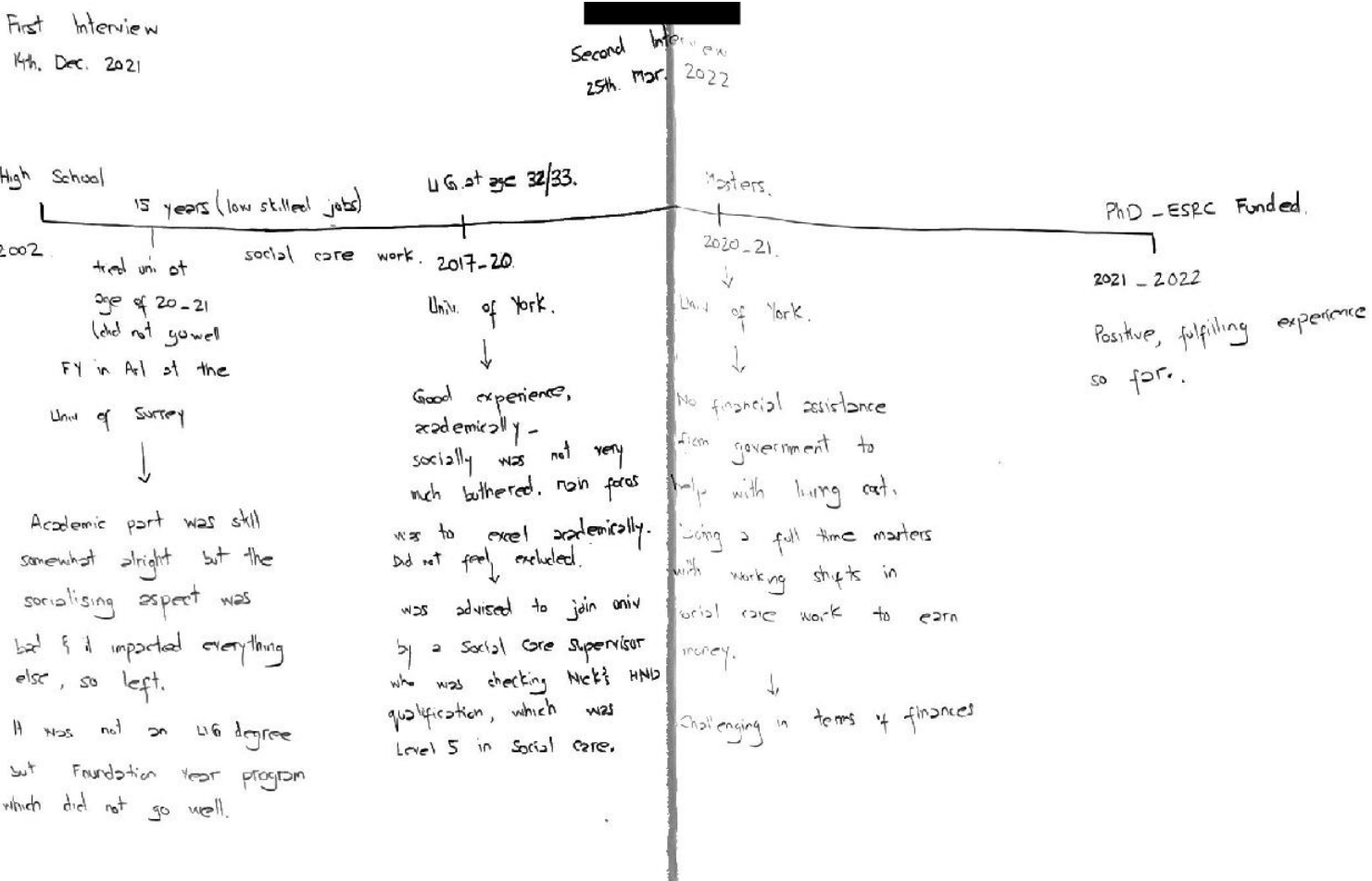
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Appendix A



Appendix B

1	Ayaan	RG1	36	British	Doctorate	Graduated	None
2	Nick	RG1	38	Jordanian	Doctorate	First Year	None
3	Julian	RG1	25	White British	Japanese	Foundation	Old disabled parents
4	Sidharth	RG1	23	White British	Studies	Year	None
5	Lawrence	RG1	30	Indian	Medicine	First year	Old parents/health
6	Raymond	RG1	48	White British	Doctorate	Graduated	issues
7	Darren	RG2	39	White British	UG Architecture	First year	Two grown up boys
8	Christopher	RG2	31	White Jewish	BA Politics	Second Year	Two small children
9	Windsor	RG2	60	White British	MSc	Graduated	None
10	Mike	RG2	52	White British	UG Sociology	Second Year	Disabled Mom
11	Kendrick	RG2	48	Black British	UG	First year	None
12	John	RG2	44	White British	UG	First Year	None
13	Francis	RG2	48	White British	UG	Second Year	None
14	Dennis	RG3	36	Italian	UG	Second Year	None
15	Victor	RG3	48	White British	UG	Graduated	None
				White British	UG	Graduated	1 stepdaughter

Appendix C

Referential Aspect	Structural Aspect
Societal gender-specific expectation – economic provider, carer, or both.	Focus on wider social structures and the role of an invisible hand in defining these gender specific roles.
The loan student – inadequate maintenance loan, bursaries, and hardship funds.	Focus on one’s own personal circumstances, where nominal financial support from parents further exacerbates an already restricted governmental and institutional financial support structure.
Preference in the hierarchy of indebtedness – loans or cost of living.	Focus on juxtaposing between student loans (to be paid in future) and cost of living (upfront finances), as to what is more crucial when participating and progressing in HE.
Deprived in more than one way - not only economically, but socially and academically	Focus on role of class and institutional processes (not funding structures) in place which exacerbate financial hardship.