



**STUDY-LIFE BALANCE AND MATURE STUDENTS
IN HIGHER EDUCATION DURING THE COVID-19 PANDEMIC:
THE CASE OF OXFORD BUSINESS COLLEGE, UNITED KINGDOM**

**Aljoša Šestanović¹ⁱ,
Mahnaaz Siddiqui²**

¹Research Associate,
Oxford Business College,
65 George Street, Oxford,
United Kingdom

²Business Lecturer Research Associate,
Oxford Business College,
65 George Street, Oxford,
United Kingdom

Abstract:

A number of studies and cases have brought to light the challenges and barriers mature students face as they embark on a course of study. Yet there is no agreed definition of the term 'mature student'. The first part of this paper presents several definitions of the term found in the contemporary literature. The two prevailing criteria are the typical constraints mature students face while studying and student age. In our study, a survey questionnaire was distributed electronically to 64 mature students at Oxford Business College during August 2021. Our research found that the most concerning issue for those who took part in our survey during the Covid-19 pandemic was reconciling financial obligations associated with education and family responsibilities. This may be a consequence of increased job insecurity during the pandemic. However, only one-third of the mature students in our study said they had significant difficulties in balancing study with other commitments, and slightly more than one fifth had experienced extreme or significant amounts of stress. Most students had succeeded in finding the right balance, albeit with minor difficulties. Interestingly, the results of our correlation analysis showed that stress in managing activities was unrelated to gender and age, while absence from full-time education was significantly positively related to age and unrelated to gender. Stress in managing activities correlated positively with balancing study-related obligations with other life commitments. This result shows that higher levels of stress lead to greater difficulties in achieving a balance between study and other life activities. Furthermore, associations between the period of absence from full-time education prior to enrolment on the current study program and gender and age were statistically

ⁱ Correspondence: email aljosa.sestanovic@oxfordbusinesscollege.ac.uk,
mahnaaz.siddiqi@oxfordbusinesscollege.ac.uk

insignificant. The results of our multiple linear regression analysis showed that gender and age together explained a statistically significant percentage of variance in stress levels. Additionally, absence from full-time formal education accounted for 2% of the total score variance in stress caused by managing different activities. This finding indicates that longer periods of time spent out of formal education predict higher levels of stress among mature students later on. As we start to move beyond the pandemic, almost two-thirds of respondents said they would prefer lessons to be delivered online once the Covid-19 pandemic is over, while only a minority of them prefer traditional classroom-based lessons (on-campus). This is perhaps no surprise given the substantial time-saving advantages of online learning, the scarcest resource for mature students.

Keywords: mature students, adults learning, part-time learning, study-life balance, high education, educational tools

1. Introduction

For a long time, study-life balance for mature students has been one of the most challenging issues in higher education, and even more so during the Covid-19 pandemic. However, technological advancements almost unthinkable 20 years ago have greatly facilitated access to higher education for mature students. Although distance learning tools in higher education have brought specific challenges, they have also offered significant time savings, which is the most common argument made by mature students in favour of online learning.

The reasons for this paper are two-fold. Firstly, as many countries, including the UK, are experiencing labour and skills shortages among their adult populations, increasing access to higher education for mature students has become a global priority (Amorim, 2018). On the one hand, technological advances (automation of jobs), disruptions to traditional business models and the creation of entirely new industries have created a gap between the demand for labour and the supply of new skills. For example, Sibieta et al. (2021) highlight the issue of skills shortages, particularly in technical areas, and the lack of responsiveness of the current system to labour market demand in the United Kingdom. They add that the economic impact of the pandemic could also lead to a shift in the demand for different types of skills. On the other hand, the use of distance learning tools in higher education has gained momentum compared to traditional classroom teaching, making those skills and competencies in short supply more desirable than ever before. This is particularly true in the context of Covid-19. However, the rapid expansion of the use of distance learning in tools in higher education does not necessarily herald the demise of traditional classroom teaching, nor the triumph of distance learning over more conventional teaching methods. Rather, there is a growing preference for 'hybrid' learning models in specific learning environments, such as during the Covid-19 pandemic.

The second reason for this paper is the relatively high number of mature students among the UK population and their significance to the economy. In particular, the inclusion of mature students in higher education contributes to social mobility, diversity and life-long learning and has substantial socio-economic benefits, such as social capital (Putnam, 1995) and productivity. For example, it has been estimated that the skills gap could cost the UK economy £90bn by 2024.ⁱⁱ

The number of enrolments at UK universities is significant. As Table 1 shows, in the 2019/20 academic year, there were around 271,970 mature undergraduate students at UK universities, comprising 37.7% of all undergraduate entrants. In addition, there were 208,170 mature postgraduate entrants in 2019/20 - 49.8% of all postgraduate entrants. Mature students are more likely to study part-time.

Table 1: Mature entrants at UK universities 2019/20

	Undergraduates (age 21+)		Postgraduates (age 25+)	
	number	%	number	%
Full time	162,710	27.4%	107,350	35.6%
Part time	109,260	86.1%	100,820	86.5%
All	271,970	37.7%	208,170	49.8%

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

Table 2 summarises the student population by level, mode of study and age group of first-year entrants at UK universities in 2019/20.

Table 2: Age group of first-year entrants at UK universities 2019/20

	Undergraduates (age 21+)		Postgraduates (age 25+)	
	number	%	number	%
Full-time				
20 and under	432,120	72.6%	3,895	1.3%
21-24 years	74,825	12.6%	190,015	63.1%
25-29 years	30,905	5.2%	63,710	21.1%
30 years and over	56,980	9.6%	43,640	14.5%
Age unknown	20	0.0%	5	0.0%
Total full time	594,850	100.0%	301,265	100.0%
Part-time				
20 and under	17,575	13.9%	135	0.1%
21-24 years	21,245	16.7%	15,665	13.4%
25-29 years	23,330	18.4%	24,575	21.1%
30 years and over	64,685	51.0%	76,245	65.4%
Age unknown	50	0.0%	50	0.0%
Total part time	126,885	100.0%	116,670	100.0%

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

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https://www.millionplus.ac.uk/documents/Forgotten_learners_building_a_system_that_works_for_mature_students.pdf

Overall, there were 241,550 students aged 30 or older across all modes and levels in 2019/20. 271,970 undergraduates were aged 21 or older, and 175,900 were aged 25 or older. There were 208,170 postgraduates aged 25 or older and 119,885 aged 30 or older. As mature students are more likely to study part-time, part-time students are also more likely to be older.

After examining the definition of the term *mature student*, we will turn to how mature students manage study-life balance. One of the most prominent characteristics of mature students is that they typically do not have as much time at their disposal to study compared to traditional (younger) students. They balance study with other responsibilities, such as their job and career, parenting and family time, among other personal commitments. Today, educational technology enables mature students to more successfully balance study with these other commitments, at least to some degree in terms of time saving. We would therefore expect mature students to prefer distance learning over traditional classroom teaching post-Covid-19.

2. Definition of 'mature student'

There is no agreed definition of the term 'mature student' in the literature.ⁱⁱⁱ According to Fragoso et al. (2013), a mature student is a complex and contested term used differently according to researchers' specific objectives. However, two main distinguishing criteria emerge from a review of the literature. The first relates to the different constraints that mature students face while studying. In this respect, Fragoso et al. (2013) note that, in general, mature students are characterised as needing to overcome a series of constraints in order to participate in education, representing barriers that become more noticeable when they transition to higher education. The second criterion relates to the age of the students, although there is again no agreement in the literature on the age at which somebody is regarded as a mature student. Those who commence studies over the age of 21 are sometimes considered mature students, whereas others confine the category to those embarking on HE over the age of 23 (official Portuguese definition) or even 25 (the official definition in Spain) (Fragoso et al., 2013). McCune et al. (2010) distinguish between three age groups: "traditional" age students (those aged under 21 at the start of their course), younger "mature" students (aged 21-30) and older "mature" students (aged 31 or over). Western et al. (1998) note that an age threshold of 25 years is commonly used to distinguish between recent school leavers and mature-aged students in research reports. This definition is based on significant differences in life circumstances, such as marital status, dependent children and home ownership.

ⁱⁱⁱ Instead of the expression *mature student*, the expression *adult student* is sometimes used interchangeably. The other expression *non-traditional student* has a broader meaning. According to (Fragoso et al., 2013), the term non-traditional student is useful to describe different groups of students that are in some way underrepresented in higher education and includes disabled, mature, female, first-generation and working-class students, or students from specific ethnic groups who do not fit into "traditional" categories.

Most of the dictionary definitions refer solely to the age criterion. For example, the Collins Dictionary defines a 'mature student', albeit imprecisely, as one who begins their studies at university or college a number of years after leaving school, so they are older than most of the people they are studying with.^{iv} Yet another definition from the same dictionary defines a 'mature student' as one who has passed the usual age for formal education. The Merriam Webster Dictionary defines the term as a student at a college or university who starts studying there at a later age than usual.^v The Cambridge Dictionary uses a similar definition.^{vi} Other sources are more precise in terms of the age criterion. For example, the Macmillan Dictionary defines a mature student as someone who begins studying at college or university after the age of 25.^{vii}

The Universities and Colleges Applications Service (UCAS) gives a more comprehensive definition of the term 'mature student' and uses both criteria.^{viii} The term 'mature student' refers to anyone going to college or university after some time out of full-time education (Qureshi, Khawaja, and Zia 2020). Typically, this will include students over the age of 21 at the start of their undergraduate studies, or over 25 years of age at the start of their postgraduate studies and who often fit their studies around work and/or care responsibilities.

For the purposes of our study, a 'mature student' is defined as a student of 21 years of age or over at the beginning of their undergraduate studies, or 24 years of age or over at the beginning of their postgraduate studies.

The remainder of this paper is divided into four further sections. In the following section, we conduct a review of the literature on study-life balance and mature students. We then outline the methodology used in our study before discussing the results of the research. Finally, we draw some important conclusions and identify the practical implications of our research. Here, we also discuss the limitations of the study and scope for further inquiry.

3. Literature Review

Most of the literature on mature students is descriptive and exploratory research that aims to study the experiences of mature students in an open-ended manner (Gongadze et al., 2021). Several reports and studies have explored the barriers and challenges mature students face and how they balance study with other commitments. However, the concept of 'study-life balance' is not only applicable to mature students: a review of the existing literature reveals that it is a relatively common term for all students, regardless of their age or student status.

^{iv} <https://www.collinsdictionary.com/dictionary/english/mature-student> (Accessed: 10 August 2021).

^v <https://www.merriam-webster.com/dictionary/mature%20student> (Accessed: 10 August 2021).

^{vi} <https://dictionary.cambridge.org/dictionary/english/mature-student> (Accessed: 10 August 2021).

^{vii} <https://www.macmillandictionary.com/dictionary/british/mature-student> (Accessed: 10 August 2021).

^{viii} <https://www.ucas.com/undergraduate/applying-university/mature-undergraduate-students> (Accessed: 10 August 2021).

Bowl's (2001) study portrays the non-traditional student as a frustrated participant in an unresponsive institutional context and questions the tendency to problematise students from non-traditional backgrounds rather than the educational institutions responsible for their academic progress. Lowe & Gayle (2007) studied full-time and part-time students' work/life/study balance at a Scottish further education college. The majority of the students involved in the research combined study with work and/or family commitments. The authors concluded that the students' success in balancing study with work and family life was influenced by their coping strategies and the nature and quality of the support they received from both family and employers. Ang (2008) investigated how undergraduate students combine full-time study with part-time work and social activities to achieve a balanced life. The author found that most students had no formal tools to manage part-time work, study and social activities; instead, students would focus on either work or study at any given time. This strategy often led to time pressures and time-related stress. Tones et al.'s (2009) study examined mature students' perceptions of university support services and barriers to study. They concluded that a greater understanding of mature students' academic and social integration strategies leading to academic success is a prerequisite to understanding how their life experiences influence their experience of learning at university and whether or not they complete their degrees. McCune et al. (2010) note that, compared to younger students, mature students are likely to have had more varied and fragmented learning careers, shaping their relationship with higher education, and are more likely to have work and family commitments, which may explain their reasons for studying in particular ways. In addition, the authors found that older students had different reasons for wanting to go to university and seemed to have a particularly rich understanding of the broader meaning and relevance of their studies. Cliplef (2015) report that, owing to their already busy lives, mature students often experience barriers to returning to education that are not encountered by traditional, younger students. In addition, mature students must be encouraged to understand their unique value and see education as an investment in order to stay motivated and overcome any barriers to success. Another study by van Rhijn et al. (2016) demonstrates that mature students can struggle to access much-needed resources, support, essential services and flexible study options. They suggest that there are certain steps to be taken to better support mature students in three key areas: changes to institutional policies and practices, the creation of social support networks and better access to financial support. Some researchers have analysed satisfaction levels in virtual learning environments (e.g. Qureshi et al., 2020). Herrador-Alcaide et al. (2019) found that students with positive perceptions of their generic skills are also satisfied with the learning process and the virtual learning environment. According to Hubble & Bolton (2021), mature students enter higher education with a greater variety of qualifications than younger students, and providers are often more flexible regarding the admission criteria. In addition, these students often enter higher education for many different reasons, not solely for career purposes.

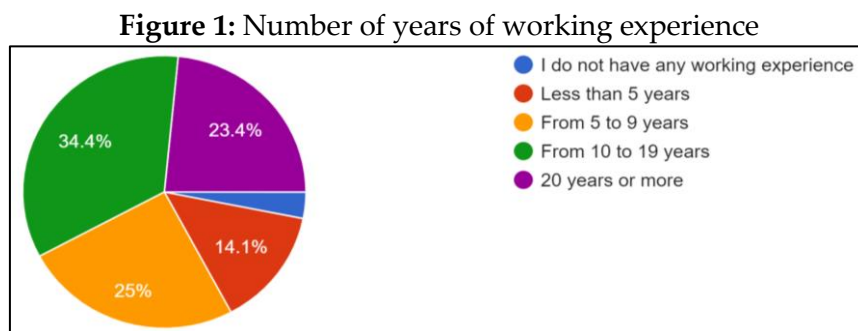
4. Research Design and Methods

A survey questionnaire was distributed electronically to 64 mature students at Oxford Business College in August 2021. The questionnaire consisted of 20 questions and covered demographic characteristics and students' life-study balance experiences. Students taking part in the study needed to meet the definition of a mature student. In the questionnaire, a mature student was defined as a student of 21 years of age or over at the start of their undergraduate studies or 24 years of age or over at the start of their postgraduate studies. All participants were informed about the nature of the study and participated voluntarily. The students were asked about their experience of studying during the Covid-19 pandemic, emphasising study-life balance, including the challenges and barriers they had faced. Additionally, one part of the questionnaire referred to the students' learning preference during the Covid-19 pandemic, i.e. classroom teaching, distant learning, or a combination of both (hybrid model).

The data were analysed using descriptive statistics and the results were compared to findings from similar existing studies and cases that have explored the study-life-work balance of mature students. Our results are displayed graphically to highlight specific patterns. Firstly, we describe the general demographic characteristics of the participants, after which we explore the causalities in order to substantiate our conclusions later on.

In this research, we used sample $N = 64$. With a relatively small sample size, the research questions could be addressed within a reasonable amount of time. A further, related point is that obtaining ethical and institutional approval for smaller studies is less time-consuming compared to more extensive studies.

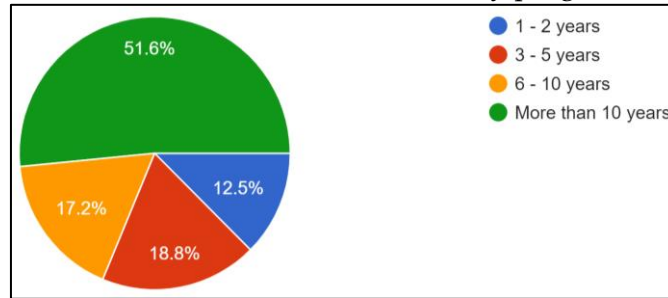
62.5% of the students taking part in our study were female. The ages of the participants ranged from 21 to over 60 (only one student). 67.2% were in full-time employment, 15.6% in part-time work and 6.3% were self-employed at the time of our study. The remaining participants were assigned to the category 'other status' (e.g. maternity leave, housewife, jobseeker). More than half of the respondents (57.8%) had more than 10 years' work experience; only 3.1% of the respondents had no work experience at all (Figure 1).



Slightly more than half of the respondents (51.6%) had been out of full-time education for more than ten years before enrolling in their current programme of study

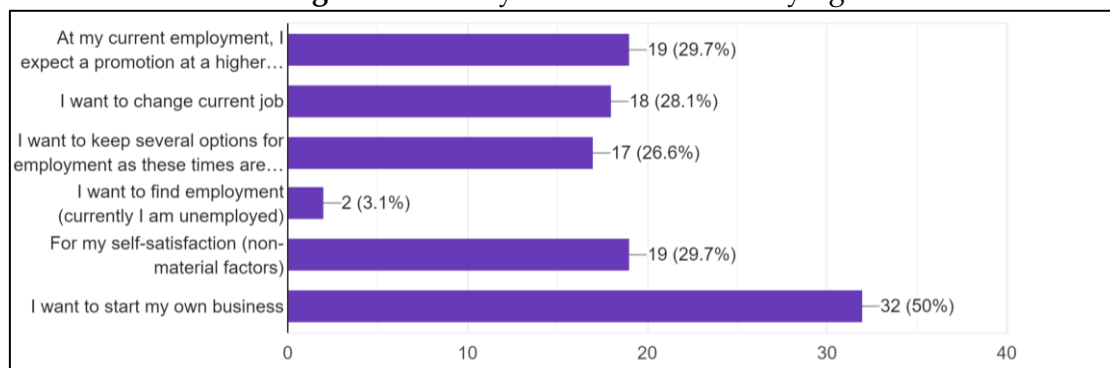
and 17.2% between 6 and 10 years (Figure 2). Over ten years is a substantial amount of time that may pose significant challenges for mature students transitioning to college or university.

Figure 2: Period of absence from full-time education before enrolment in the current study programme



We asked students about their primary motivations for studying (they could select more than one answer). Interestingly, the most frequent answer was a desire to start their own business venture, 50% (Figure 3). The other answers with the same frequencies (29.7%) included promotion to a higher position at work or a higher salary and self-satisfaction (non-material reasons). Less common reasons were to find another job (28.1%) or to 'keep their options open' in uncertain times caused by the Covid-19 pandemic (26.6%). Only 3.1% were motivated to study in order to find a job. The results correspond to Butcher's (2020) research, which revealed that part-time students have many different reasons for studying, with many individuals citing a combination of personal and professional motivations. For part-time adult learners thinking predominantly in vocational terms, it is less about getting a job (although that is true for some) and more about gaining a promotion, earning more money or enhanced job security.

Figure 3: Primary motivations for studying

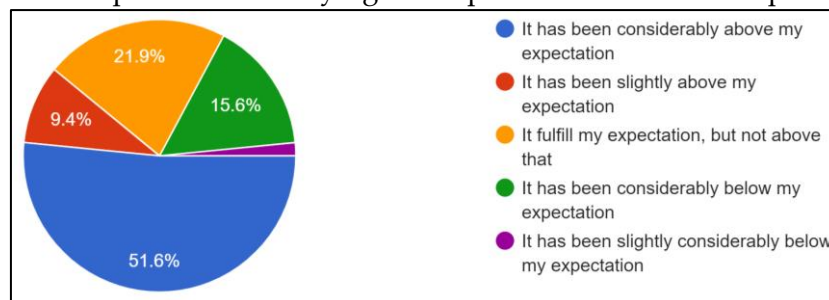


5. Results and Discussion

The main objective of our research was to explore the life-study balance of mature students during the Covid-19 pandemic. During the study, we found that the most concerning issue (extremely or very concerned) for the respondents related to meeting the financial obligations of higher education (25%). Although student finance is usually one of the most pressing financial issues people face, it has been particularly poignant during Covid-19, as many jobs have been under threat during the pandemic. The second most significant concern was fulfilling family responsibilities, such as childcare or care for other family members (20.3% of respondents), which is common in other studies too. Finally, the less concerning issues were adaptation to the class schedule (14.1%), keeping in touch with fellow students (15.6%), getting all the required information from the College's support staff (17.2%) and receiving support from family and friends (18.8%).

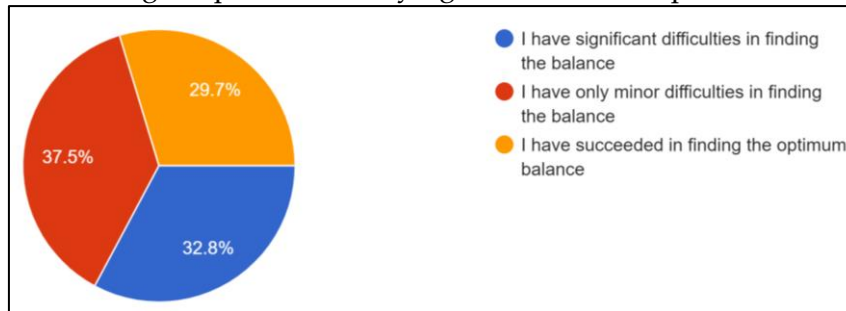
The students were also asked to describe their experience of studying during the Covid-19 pandemic (Figure 4). The majority agreed that their experience had been considerably or slightly above their expectations (60.9%). Only 17.2% of students responded that their study experience had fallen below their expectations (or considerably so).

Figure 4: Experience of studying in the period of the Covid-19 pandemic



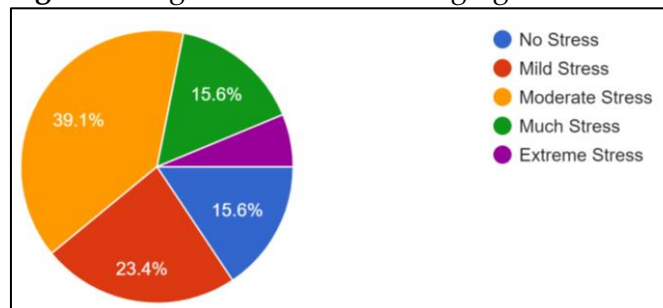
In response to the question of how they managed finding the right balance between study and other commitments ('life activities') during the pandemic, one-third had experienced significant difficulties in achieving a balance (32.8%). On the other hand, more than two-thirds of students had been able to find the optimum balance between the two, or had only minor difficulty in doing so.

Figure 5: Balance between studying versus other life activities during the period of studying in the Covid-19 pandemic



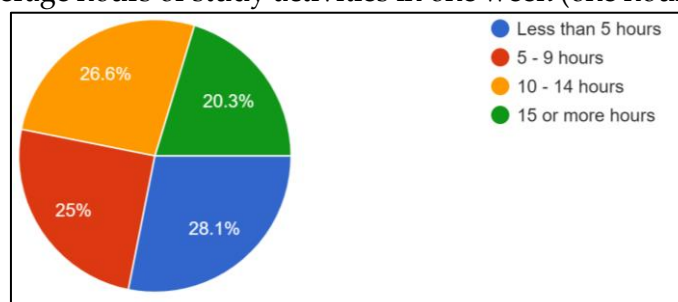
Related to life/study balance is the degree of stress in managing other life activities while studying (such as a job, other studies, family, social activities/other) (Figure 6). Slightly more than one-fifth of students (21.9%) reported feeling either a lot or extreme amounts of stress, whereas 39.1% of respondents had experienced only 'moderate' amounts of stress. Thus, 61% of the respondents had experienced moderate or more than moderate levels of stress.

Figure 6: Degree of stress in managing life activities



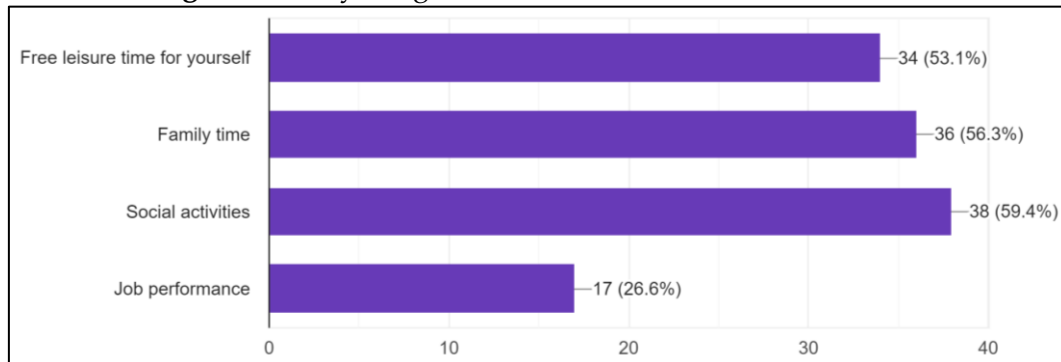
Levels of stress are linked to study workload. Only slightly more than one-fifth of participants in our study (20.3%) spent 15 hours or more a week on study-related activities (listening to lectures and self-study). In contrast, the highest proportion of students (28.1%) spent less than five hours a week studying. This can contribute to stress, as it can make it more difficult to keep on top of study-related responsibilities. However, almost the same number of students had experienced difficulties in finding a good study-life balance.

Figure 7: Average hours of study activities in one week (one hour = 60 minutes)



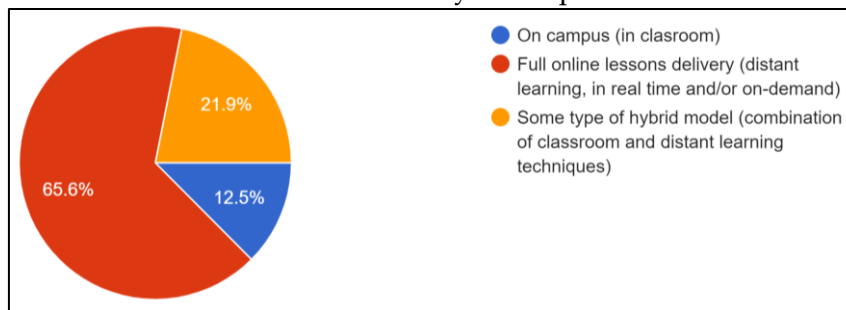
Making the transition to college or university often entails sacrifices in other areas of life. As expected, the most frequent responses were social activities, family time and free leisure time, while studying only had a minor impact on job performance. Thus, while students are likely to sacrifice all other areas of life, job security takes priority, even during study time.

Figure 8: Study obligation vs sacrifice of other life activities



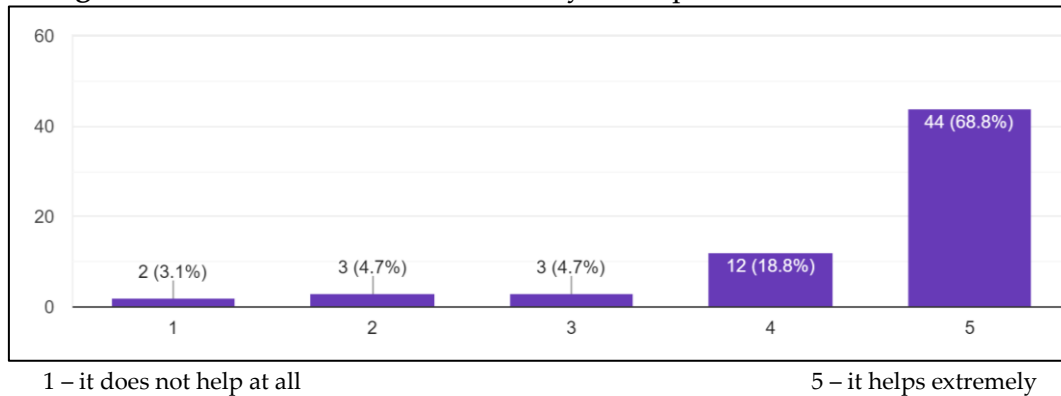
The participants were also asked about the mode of lesson delivery they would prefer once the pandemic is over (Figure 9). Interestingly, almost two-thirds would prefer lessons to continue exclusively online, i.e. distant learning (65.6%), while only a minority (12.5%) would like to return to traditional classroom-based lessons (on-campus). The rest of the respondents would like to see some sort of blended learning approach. These responses also suggest that the students who took part in our study experienced a relatively high quality of lesson delivery online during the Covid-19 pandemic. Moreover, online classes are more conducive to a better study-life balance for mature students who may also have many other, non-study commitments (e.g. work, family). For example, online learning offers substantial time-saving advantages - a scarce resource for most mature students. Thus, it seems that the time saving benefits of distance learning outweigh the advantages of traditional classroom teaching, at least for mature students.

Figure 9: Preference for lessons delivery in the post-Covid-19 environment



There was a strong consensus among respondents that modern technology helps mature students achieve their academic outcomes compared to traditional classroom-based lessons (Figure 10).

Figure 10: Preference for lessons delivery in the post-Covid-19 environment



1 – it does not help at all

5 – it helps extremely

The students were also asked about the most significant barrier or challenge facing them in today's education system. Here, the majority identified a lack of time, as studying is a time-consuming activity. The overwhelming preference for online learning therefore comes as no surprise. However, one of the most intriguing responses about the challenges of studying as a mature student, which enriches our discussion and may also be representative of other responses, was the following:

"It's just an observation, and it's strictly personal, I can't generalise, I can say as a parent and at the age of over 40 that I no longer have the enthusiasm and passion for study, which I had 20 years ago, and I don't remember so easily ... I have to reread the information a few times, but I can say that this could be my challenge as a mature student".

6. Regression Analysis

The results of our correlation analysis showed that stress in managing activities was unrelated to gender ($r = .05$; $p = .71$) and age ($r = .15$; $p = .23$), while absence from full-time education was significantly positively related to age ($r = .57$; $p = .00$) but unrelated to gender ($r = .02$; $p = .86$). Stress in managing activities correlated positively with balance studying and other life activities ($r = .31$; $p = .01$). This result shows that higher levels of stress lead to greater difficulties in achieving a balance between study obligations and other commitments. Furthermore, associations between the period of absence from full-time education before enrolment in the current study program and both gender and age were statistically insignificant.

The results of our multiple linear regression showed that gender and age together explained a statistically significant percentage of 3% variance in stress [$R = 16$, $\Delta F (2,65) = .87$, $p < .05$]. Additionally, absence from full-time education alone accounted for 2% of the total score variance in the stress caused by managing activities [$R = 21$, $\Delta F (1,15) = .87$, $p < .05$]. This indicates that longer periods of time outside of formal education equate to higher levels of stress.

6.1 Descriptive Statistics

Table 3: Range, Mean and Standard Deviation

	N	Range	Minimum	Maximum	Sum	Mean		Std. Deviation	Variance
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic
Gender	68	1,00	1,00	2,00	109,00	1,6029	,05978	,49293	,243
Age	68	3,00	1,00	4,00	140,00	2,0588	,09342	,77039	,594
Stress	68	4,00	1,00	5,00	183,00	2,6912	,13128	1,08253	1,172
Absence period	68	3,00	1,00	4,00	206,00	3,0294	,13246	1,09231	1,193
Balance during covid period	68	2,00	1,00	3,00	138,00	2,0294	,09595	,79119	,626
Valid N (listwise)	68								

Table 4: Variables, Mean and Standard Deviation

	Mean	Std. Deviation	N
Gender	1,6029	,49293	68
Age	2,0588	,77039	68
Stress	2,6912	1,08253	68
Absence period	3,0294	1,09231	68
Balance during covid period	2,0294	,79119	68

Table 5: Correlations

		Gender	Age	Stress	Absence period	Balance during covid period
Gender	Pearson Correlation	1	-,134	,046	,022	,030
	Sig. (2-tailed)		,276	,707	,859	,806
	N	68	68	68	68	68
Age	Pearson Correlation	-,134	1	,147	,565**	-,199
	Sig. (2-tailed)	,276		,230	,000	,104
	N	68	68	68	68	68
Stress	Pearson Correlation	,046	,147	1	-,017	,307*
	Sig. (2-tailed)	,707	,230		,888	,011
	N	68	68	68	68	68
Absence period	Pearson Correlation	,022	,565**	-,017	1	-,087
	Sig. (2-tailed)	,859	,000	,888		,479
	N	68	68	68	68	68

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Balance during covid period	Pearson Correlation	,030	-,199	,307*	-,087	1
	Sig. (2-tailed)	,806	,104	,011	,479	
	N	68	68	68	68	68
**. Correlation is significant at the 0.01 level (2-tailed).						
*. Correlation is significant at the 0.05 level (2-tailed).						

Table 6: Variables Entered/Removed

Variables Entered/Removed ^a			
Model	Variables Entered	Variables Removed	Method
1	Age, Gender ^b	.	Enter
2	Absence period ^b	.	Enter
a. Dependent Variable: Balance during covid period			
b. All requested variables entered.			

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	,199 ^a	,040	,010	,78724	,040	1,337	2	65	,270
2	,201 ^b	,040	-,005	,79299	,001	,061	1	64	,806
a. Predictors: (Constant), Age, Gender									
b. Predictors: (Constant), Age, Gender, Absence period									

Table 8: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1,658	2	,829	1,337	,270 ^b
	Residual	40,283	65	,620		
	Total	41,941	67			
2	Regression	1,696	3	,565	,899	,447 ^c
	Residual	40,245	64	,629		
	Total	41,941	67			
a. Dependent Variable: Balance during covid period						
b. Predictors: (Constant), Age, Gender						
c. Predictors: (Constant), Age, Gender, Absence period						

7. Conclusions

The subject of study-life balance and mature students has been intriguing researchers in higher education for a long time now, and the Covid-19 pandemic has brought the issue to the forefront. Our study aimed to contribute to a better understanding of the challenges and barriers mature students face in general and during the Covid-19 pandemic in particular, focusing on the issue of study-life balance. Several studies and cases have highlighted the challenges and barriers mature students encounter while studying. However, the population of mature students is far from homogenous, nor is there a common definition of the term 'mature student' in the literature. However, the two prevailing criteria, which informed our study, are the constraints that mature students most commonly face and student age.

In our study, a survey questionnaire was distributed electronically to 64 mature students at Oxford Business College during August 2021. The research found that one-third of respondents had significant difficulties finding the right balance between study and other commitments. In addition, 61% of respondents had experienced moderate amounts of stress at some time. However, the majority of mature students (two-thirds) had been able to find the right balance, albeit with minor difficulties. Significantly, almost two-thirds of the mature students who participated in our study would prefer online learning to continue post-pandemic, while only a minority prefer traditional classroom lessons (on-campus). This may come as no surprise given that online learning saves students a lot of time - the scarcest resource for mature students.

Our correlation analysis showed that stress in managing activities was unrelated to both gender and age. However, we found absence from full-time education to be significantly positively related to age (but unrelated to gender). Students' levels of stress in managing activities correlated positively with balancing study and other life activities. This shows that higher levels of stress make it more difficult for students to achieve a balance between their study obligations and other commitments outside of college. Furthermore, associations between the period of absence from full-time education prior to enrolment in the current study program and gender and age were both statistically insignificant.

The results of our multiple linear regression analysis showed that gender and age together explained a statistically significant percentage of variance in stress levels. Additionally, absence from full-time education alone accounted for 2% of the total score variance in stressed caused by balancing study with other commitments. This finding indicates that the longer the mature students had spent outside of formal education prior to enrolling on their current course, the more stress they experienced while studying.

There are some practical implications of our study, which may help universities and colleges develop more suitable study environments for mature students. The research suggests that the value of distance learning tools over traditional classroom-based teaching post-Covid-19 will come from saved time. Implicitly, we may assume that younger students prefer traditional classroom teaching over online learning

environments, as they generally tend to have fewer commitments outside of college compared to mature students.

Finally, we must also recognise the limitations of our research: the results are not necessarily generalisable to the entire mature student population. This is because students' experiences may vary from one university or college to the next and the same results may not be replicated in different institutional settings. A deeper investigation of this topic could therefore be conducted using a broader sample of students studying at different institutions to better understand the factors affecting mature students' study-life balance, particularly as we start to move beyond the Covid-19 pandemic.

Conflict of Interest Statement

The authors declare no conflicts of interests.

About the Authors

Aljoša Šestanović, PhD in Finance, CFA Chartholder, MSc in Finance, BEcon, Research Associate, Oxford Business College, 65 George Street, Oxford, United Kingdom.

Mahnaaz Siddiqui, PhD in Management, MBA, Fellow of Higher Education Academy, UK (FHEA), Business Lecturer Research Associate, Oxford Business College, 65 George Street, Oxford, United Kingdom.

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