MONASH University

Going to University at your age, why?

Examining why older mature-aged students attend university

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Abstract

Older mature aged students are a significantly under-researched group, with little research on their motivations to study and their experiences of studying. This research investigated the motivations and experiences of students undertaking undergraduate university studies who are at least 55 years old. This qualitative study of a small group used a multi-case study approach applying a combination of student enrolment data, an anonymous descriptive online survey and in-depth interviews. The enrolment data produced a description, of the research cohort and contextualised the research. The survey generated initial deductive thematic analysis codes, which informed subsequent in-depth interviews, which provided deep and fine-grained data. A multi-layered process delivered broad understanding of the subject and deep data. Qualitative analysis used a phenomenological research strategy and employed thematic analysis. The results of the analysis were discussed and findings made. This research is significant as it depicts and contextualises the situation of a small group of undergraduate students aged 55 and over, a previously under researched group. Motivations, experiences and perceptions of this under-researched cohort were described and explained. This research provides new and useful data about their situation and motivations for undertaking formal study. Findings were discussed in relation to the relevant literature. Conclusions were drawn and suggestions made for policy, practice and further research. The policy implications include the need for better recognition of the diversity of mature aged students generally and older mature aged students in particular, as well as the suitability of current institutional responses to their needs. This research highlights that a small number of teaching staff seemed uncomfortable with older mature aged students and a tangible perception of older students not being welcomed by younger students, leading to a sense of otherness. This is particularly relevant at a time when Australian universities are looking to recruit increased numbers of domestic students.

Declaration

This thesis is an original work of my research and contains no material which has been accepted for the award of any other degree or diploma at any university or equivalent institution and that, to the best of my knowledge and belief, this thesis contains no material previously published or written by another person, except where due reference is made in the text of the thesis.

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Learning is not attained by chance, it must be sought for with ardour and attended to with diligence. Abigail Adams in a letter to her son, John, on 8th May 1780

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Chapter One – Background to the Research

As a group, I find older students generally interesting as they have unusual, varied and rich life histories, experiences and motivations. By undertaking study later in life, they are non-normative. They are often highly motivated, high achieving and possess a clear sense of their agency. Despite this, they sometimes voice doubts about their abilities and, occasionally, concerns about the impact of their age on their capacity to study.

The genesis of this project was personal, as an older mature aged student, I completed a Masters of Education in 2014. After graduation, I wanted to know if my predominantly positive learning experience had been typical. I was surprised to discover that, in 2015, there was comparatively little literature on older mature aged students at undergraduate level and little more at postgraduate level. Consequently, I undertook a postgraduate research project that examined the experiences of older postgraduate students, using a phenomenological approach. This earlier project piqued my interest in this subject of older mature aged students more broadly. Perhaps as Ricoeur so aptly describes it "All understanding aims at the extension of self-understanding" (1978, p. 43).

There is still comparatively little published research about the motivations or the educational experience of older mature aged students, either specifically at Monash University or generally. The value of this research is that this cohort is under researched and their experiences are equally under recorded. Further, in future years, as Australia's population ages, it is likely that increasing numbers of individuals will undertake university level studies. To access this market, universities will need to understand the requirements of this group more clearly. Finally, this project provides information to assist understanding about healthy active aging.

A Statistical View of Aging in Australia

In Australia, individuals aged between 55 and 76 years old in 2021 are generally described as the 'Baby Boomer' generation. The Australian Bureau of Statistics (ABS) defines Baby Boomers as the 5.5 million people born between 1946 and 1965 (ABS, 2003). They are a cohort that persists in remaining involved in society and contributing, but only on their own terms (ABS, 2003). Many have been forced to delay their planned retirement as a result of the Global Financial Crisis of 2008 which has affected the retirement plans of many (ABS, 2017a; Brownie, 2014; Kendig et al., 2013; Taylor et al., 2014). The most recent available ABS data suggests that for full time workers in the 55 to 70 and over group, 20% intend to retire from work, 23% intend leaving full time work for part-time work and 22% intend not to retire (ABS, 2017a). More recently, the COVID-19 pandemic has had significant and ongoing economic and social impacts on this cohort (Higgs & Gilleard, 2021; Norman Solly & Wells, 2020; Verbruggen et al., 2020).

In 2018 the life expectancy for Australians aged 55 was 31.5 years for females and 28.3 years for males (ABS, 2019). Many older Australians are not planning to retire and then go fishing or play with their grandchildren, they are intending to extend or change their careers (Taylor et al., 2014; Vien, 2010). For many of these individuals, education is both a necessity and a desire. In 2011, the latest available figures, the Australian Census showed that 41,964 persons aged 55 and over were studying, about 3.7% of total enrolment in all formal education (ABS Census, 2011). Of those in this cohort who were studying, 67% or 19,468 persons were undertaking university study (ABS Census, 2011).

Summary of the Research Project

The current project is to investigate and analyse why current older mature aged students, 55 years old or over, elected to study at undergraduate university level and what have been their experiences of that study. The chosen research methodology is a qualitative study underpinned by a phenomenological stance. I considered a phenomenological approach as suitable to understand the lived experiences of the participants by providing the deep and rich data necessary (Ashworth & Greasley, 2009; Randles, 2012; Smith et al., 2009; Smith, 2019; Spiers & Riley, 2019). As a research approach, phenomenology is interpretive and connects with lived experience by reflecting on the phenomena studied (Goulding, 2005; Randles, 2012; Smith et al., 2009; Spiers & Riley, 2019). This research approach is discussed more fully in Chapter Three. The Research Project was designed as a small-scale study, the final sample population was 13, 12 were Monash University students and one from the University of South Australia. Detailed descriptions of the participants, both demographic and personal, are available in Chapters Five and Six respectively.

Research Questions

From reflection and discussion, a preliminary research topic was developed that explored the motivations of older mature aged students to undertake university level study, rather than some other form of study or learning and what have been their experiences. This research was designed to understand the motivations, experiences and any changes to the self-concept of older undergraduate students as they undertake their studies. From this topic, I generated the following two research questions:

1. Why do individuals, aged 55 and older, decide to undertake undergraduate study?
2. What have been their overall experiences of their current study at university?

The research was designed and planned as a small-scale qualitative study underpinned by a hermeneutic phenomenological approach. A case study methodology was used as an appropriate way to collect both the how and why of the participants' motivations and experiences, thus providing a deeper understanding of individuals' lived experience (Bryman, 2012; Creswell, 2014; Smith et al., 2009; Smith, 2019; Yin, 2003).

These Research Questions restricted the research cohort to undergraduates 55 years older and above. I had previously considered using 65 as the lower age limit, which had some inherent logic as it is the socially normative retirement age in Australia. Access to the Monash University undergraduate data made clear that the potential participant pool of only 65 and over would make recruiting sufficient participants difficult.

Ultimately, I selected the age range after considering three factors. The most significant was the possibility of finding and recruiting sufficient numbers of participants (Bryman, 2012; Creswell, 2014; van Rijnsoever, 2017). From the supplied Monash University data, in 2018 the number of undergraduates at Monash University aged 55 and over was 467, of these only 75 or 16% were 65 and over. The second factor was access to the relevant undergraduates as I could only access them via their Faculty Offices. This was due to the reasonable privacy requirements. The third factor was that by recruiting younger participants I could potentially access a wider range of motivations and experiences; this proved to be the case. In the end I was able to gain access to the thoughts of 13 individuals, 12 from Monash University in Melbourne and one from the University of

This research does not consider those individuals who contemplated undertaking study at university but who decided not to. I attempted, unsuccessfully, to access age appropriate individuals who had considered university study but decided not to undertake it. This is discussed more fully in Chapter Four. This research also did not communicate with individuals who are undertaking VET level study either at a TAFE[1] or with private providers, rather than university level study as they fall outside the research objective and questions.

[1] In Australia, Vocational Education and Training (VET) is generally conducted at Technical and Further Education (TAFE) Institutions, which are usually publicly funded or at some privately funded commercial providers.

Lifelong Learning and Lifelong Education

This research is situated within a broader frame of lifelong learning and lifelong education. Although conceptually different, these terms are frequently deemed synonymous and limited to educational spheres (Billett, 2010, 2018; Schuller & Watson, 2009). Lifelong education is privileged over lifelong learning (Billett, 2018). Realistically lifelong learning is frequently a present and personal process, as it is simply what individuals do across the lifespan (Billett, 2010, 2018). Conversely, lifelong education is a process performed in the social world that relies on the providing of specific and particular kinds of experiences (Billet, 2018). In this research, I primarily focussed on the participant's sense of their learning and its impact on them. Therefore, I was interested in the learning that is occurring during their education, as undergraduates, not the education itself. I offer a brief context to this subject below.

In this present study, I was specifically interested in the bearing of lifelong learning on older mature aged students. Different definitions of lifelong learning were examined and one suitable for this research selected. The recent contextual background of lifelong learning is provided and the two dominant paradigms, humanistic and economic, and likely future impacts are discussed. Lifelong learning is deeply connected to biological, psychological and social aging (Findsen & Formosa, 2011).

Concepts related to lifelong learning include, lifelong, life-wide, continuing and adult education. Frequently overlapping, these terms encompass important differences in concept and approach. As an educator, I was surprised to find lifelong learning is in some ways a contested space and my previously established belief in the positive value of lifelong learning was challenged (Asquith, 2009; Bowl, 2017; Connell, 2013; Rizvi, 2017; Zepke, 2018). It is contested in two different ways the first is primarily conceptual, as educators what do we mean by lifelong learning? It became obvious that very different but equally clear understandings were held by many writers (Lifelong learning: A concept revisited, 2005). Throughout this discussion it is perhaps useful to remember that “At the heart of lifelong learning is that all human living is a learning process” (Lifelong learning: A concept revisited, 2005, p. 285). The second area of contest is, in a sense, both historical and contemporary and is fundamental to understanding the purpose and practice of lifelong learning, which is discussed more fully below.

Defining Lifelong Learning

Defining lifelong learning is difficult as many writers use terms such as lifelong learning and lifelong education virtually interchangeably (Billett, 2018; Jarvis, 2010; Matheson & Matheson, 1996). Generally used in parallel, but occasionally interchangeably, is lifewide learning, while conceptually similar to lifelong learning, lifewide learning unsurprisingly focuses on the breadth of learning possibilities and embraces all of life’s learning opportunities (Adult Learning Australia, 2015; Jackson, 2013; Law, 2013; Reyes-Fournier, 2017). The second difficulty is while some writers have used lifelong learning to describe genuinely lifelong learning, i.e. learning that is whole of life, cradle to grave (Lifelong learning: A concept revisited, 2005), others have used it only to describe post-secondary school learning (Matheson & Matheson, 1996; Müller et al., 2015). Others have cogently argued that learning can occur from before birth (Jarvis, 2012). Yet no matter in what way we choose to delineate ‘lifelong’ there is no doubt that “learning is both existential and experiential” (Jarvis, 2012, p. 12). Jarvis offered a detailed definition:

> Human learning is the combination of processes throughout a lifetime
> whereby the whole person – body (genetic, physical and biological) and mind
> (knowledge, skills, attitudes, values, emotions, beliefs and senses) -
> experiences social situations, the perceived content of which is then
> transformed cognitively, emotively or practically (or through any

> combination) and integrated into the individual person's biography resulting in a continually changing (or more experienced) person. (2012, p. 12)

This definition, while very comprehensive, perhaps lacks the practical utility that would make it useful for research, due to the number of qualifying phrases.

Within the plethora of different and conceptually conflicting definitions, Aspin and Chapman's suggested pragmatic solution is to not to pursue some elusive general description rather we should accept the idea that "there will be a large divergence … in the type and scale of the solutions" (2000, p. 13). Lifelong learning activities can include a wide variety of learning opportunities from adult literacy to specialised business or career based courses including MBAs (Osborne & Edwards, 2003). Others have attempted to simply sidestep the difficulty of providing a definition of lifelong learning by trying to define the characteristics of a 'lifelong learner' but this too is problematic (Müller et al., 2015; Ng, 2019; Obhi et al., 2021; White, 2013). There is a range of definitions of 'formal' and 'semi-formal' within the literature, formal education is commonly defined as credential-based, education that leads to an officially and documented award, such as a diploma or degree (Boeren, 2017). A related and contested concept is the lifelong learning society, a society that enables individuals to learn throughout their entire life, from cradle to grave, through both formal and informal learning (Billet, 2018; Findsen & Formosa, 2011; Morgan-Klein & Osborne, 2007). Many older persons prefer to engage in more informal learning such as reading or viewing educational television (Boulton-Lewis, 2010). Older learners seeking formal learning experiences frequently had a professional or semi-professional employment history, which was the case for many of the research participants in this study.

This research was designed, *inter alia*, to find out what motivates older mature aged undergraduate students to return to university level study, and as such it does not attempt to provide an authoritative definition of lifelong learning. What was required was to understand the conceptual utility of lifelong learning for the participants, to provide a basis to comprehend their experiences. In essence, it is to understand the learner not the learning. For this research, therefore I defined lifelong learning as, an on-going and frequently self-motivated and positive process that continues at different times throughout an individual's life to meet existing or emerging individual needs. It aims to integrate all forms of learning experiences for the development of the total human character and skills. I acknowledge this is a different view from many writers in the field (Billett, 2018; Jarvis, 2012, 2014) but it was helpful to better understand how the research participants understood their motivations and learning experiences as undergraduates. Research has shown that individuals who exhibit "a positive attitude towards lifelong learning, particularly with the components of self-initiation, sustained motivation, and recognition of learning needs, are more successful" (Weisskirch, 2018, p. 22).

Background to Lifelong Learning

Lifelong Learning and Lifelong Education as they are generally currently understood have their conceptual origins in the 1970s when major international bodies began to examine questions of whole of life education (Aspin, 2007; English & Mayo, 2021; Laming et al., 2019; Schuller & Watson, 2009). The initial result of this examination was a series of initiatives from three international bodies. The most influential was the Faure Report for United Nations Educational, Scientific and Cultural Organization (UNESCO) (Faure et al., 1972).

This somewhat utopian document used the term lifelong education instead of lifelong learning, foreseeing lifelong education as a force to transform education and society. Education, rather than simply providing knowledge, would ensure "the development of the individual, attaining increasing self-realisation as the result of successive experiences" (Lengrand, 1975, p. 50). Unfortunately, while educationally provoking thought and discussion, lifelong learning failed to maintain governmental interest in the face of severe economic downturns coupled with the neoliberal push in the 1980s. By the 1990s the world had inexorably changed. The on-going economic slowdown demonstrated that economic circumstances had shifted and that new approaches to business competitiveness were needed. In 1989, the OECD published the Report *Education and the Economy in a Changing Society*. The Report's section on Adult Education opened with the sentence "Adult education and training have today become a major issue of public concern" (OECD 1989, p. 41). While this was accurate at the time, there was a clear focus within the Report on education's utility for economic purposes, while still offering limited recognition of the need for education to support broader social aims. As Apple (1992) described it, the Report "does provide some space, even rhetorically, for an education that is not totally absorbed by the economic interests of the powerful" (p. 129). It was clear that in the OECD's envisaged future that education would be increasingly focussed on economic and workforce imperatives.

Coinciding with the European Year of Lifelong Learning in 1996, the International Commission on Education for the Twenty-First Century (1996) released the Report 'Learning: The Treasure Within', generally referred to as the Delors Report. This Report stimulated international policy developments and actions to support lifelong learning. Delors argued that lifelong learning improved both economic prosperity and social cohesion (Billet, 2018; Brown, 2018; Cornford, 2009). The concept of lifelong learning and the learning society became a dominant (re)emerging idea, and numerous government and supranational agencies produced policies and programs supporting lifelong learning (Billet, 2018; Brown, 2018; Hake 1999).

With neoliberalism having become the dominant economic theory, new imperatives held sway, as Apple (1992) had foreshadowed. No longer was lifelong learning about the development of the individual or social cohesion, it was principally about developing a flexible and competitive workforce to meet business needs, and so education became subservient to commerce (Apple, 1992; Billet, 2018; Bourn, 2001; English & Mayo, 2021; Hake, 1999; MacLean, 2017). By giving these vocational competences primacy in the debate it emphasises and maintains the commodification and marketisation of education (Billet, 2018; English & Mayo, 2021; MacLean, 2017). As English and Mayo put it, “Education is no longer regarded as a public good. It is, to the contrary, regarded as a consumer product, to be had and held, not lived” (2021, p. 22). This approach continues to underpin contemporary understandings of lifelong learning and lifelong education. Most of the research participants evidenced their support for lifelong learning by their strong commitment to their studies, and their commonly expressed love of learning.

Paradigms of Lifelong Learning

From the literature there are two leading paradigms of lifelong learning, a humanistic or an economistic paradigm (Findsen & Formosa, 2011; Regmi, 2017). The former considers education as a necessary human right and strives to provide educational opportunity for all, irrespective of race, gender, age and socioeconomic status (Faure et al., 1972; Regmi, 2017). The latter gives dominance to increasing economic growth through a predominantly vocational or employment related educational focus and issues such as equality of opportunity to participate in lifelong learning or the individual’s growth as a person are not significant considerations. Rather the purpose of the education or learning is to provide a flexible well-qualified workforce to businesses, to improve their competitiveness. As Findsen and Formosa (2016) describe it, “Society at large believes that education is for younger people and for the primary purpose of seeking employment” (p. 85). That the participants did not conform to this categorisation is a clear example of both their non-normative behaviour and the resulting risk of being othered.

In this paradigm, individuals are responsible for their own on-going learning or education as well as the maintenance of their skills to remain flexible and to be competitive in an uncompromising global job market (Asquith, 2009; Findsen & Formosa, 2011; Lee, 2017; MacLean, 2017; Regmi, 2017). Currently the economic paradigm of lifelong learning is dominant (Bowl, 2017; MacLean, 2017). The traditional idea of the university based on the concept that learning is a valuable end in itself has been effectively overtaken by the utilitarian economic model that regards the university as a primarily business focussed corporation providing employment directed education (Bowl, 2017; MacLean, 2017; Zepke, 2018). A number of writers consider that this appropriation of lifelong learning by neoliberalism is either a deliberate subversion of lifelong learning or possibly of education generally (Brown et al., 2011; Connell, 2010; Hursh & Henderson, 2011; MacLean, 2017). Others suggest that if it is not deliberate, it is an inescapable example of the application of neoliberalism to education (Braedley & Luxton, 2010; MacLean, 2017; Rizvi, 2017; Stiglitz, 2002). The effect of this is to blur "the social and the economic in contemporary times. In this blurring, learning that is valued in an economic context is construed as synonymous with learning that is valued in a social context" (Grace, 2004, p. 399).

Some writers have argued that it is possible to maintain the earlier idea of developing the individual within the new lifelong learning economic model (Brown, 2018; Walker, 2009). But as Walker (2009) noted, under a neoliberal economic paradigm, the worthy citizen is considered to have a moral imperative to participate in learning to assist their country improve the Gross Domestic Product, and to reduce any need for a system of broad social welfare and so avert pervasive social exclusion. However, when lifelong learning is considered a response to a wide range of needs such as, personal growth, employment, workforce or societal, it is likely that pressures will be applied to policy and funding (Osborne & Edwards, 2003).

While sympathetic to that viewpoint, I believe that the situation is more complex and, as Aspin and Chapman (2000), suggest particular circumstances require particular responses. That being said it is clear that those with the dominant power will set the agenda in education. The result has been, and I believe will continue to be, that the utilitarian economic paradigm will continue to dominate. The effect of this is that “Those without power – the poor, the disabled, children and others – rarely have voice in society decision-making when governments operate from a neoliberal philosophy” (Williams, 2007, p. 195).

The research participants supported the idea of lifelong learning, as shown by both a frequently expressed love of learning and their level of commitment to their studies; they were clearly operating within the humanist paradigm. Finally, we should remember that, despite any paradigm or theory, lifelong learning is not just a concept rather it is a “fact of people’s lives” (Lee & Friedrich, 2011, p. 166).

Mature Aged Students

Defining ‘older mature aged students’ *per se* is difficult, prior studies on mature aged students have mainly concerned undergraduate and postgraduate mature aged students between 25 and 55 years old. When I commenced this research in this field in 2016 there was a significant lack of research into older mature aged students, 55 and over. In the last four years there has been a small surge in research that addressed or partly included this cohort (Fleming, 2019; Hardy, 2020; Hardy et al., 2019; Laming et al., 2019). Much of this newer research on older mature aged students returning to study has focused primarily on the healthy aging perspective. As will be discussed in Chapters Two and Three, in the substantive research literature there is consideration of the motivations and lived experiences of older mature aged students. It recognises that such students follow a process of transition from aspirant to decider as they transition from an educational non-participant to an enrolled mature aged student (Osborne et al., 2004). The non-participant becomes an aspirant when they start to consider the idea of becoming a student (Osborne et al., 2004). Having gathered the necessary information to make a series of decisions, about what and where to study, they may need to obtain prerequisite qualifications and to organise their affairs before becoming an applicant, which may take some time (Osborne et al., 2004).

Mature Aged Students as a Descriptor

Defining what is a mature aged student and applying this to research varies and makes it difficult to be specific about major characteristics of the mature aged cohort (Chung et al., 2014; Studdard, 2002). Terms such as ‘mature aged student’, or variations such as ‘non-traditional student’ or ‘non-standard student’, are frequently used. The descriptor non-traditional student is very frequently used but it has definitional issues as individuals may present with multiple intersecting characteristics usually deemed as ‘traditional’ and ‘non-traditional (Chung et al., 2014; Kim et al., 2010). Further, circumstances change and some groups that were once non-traditional are now common on most campuses (Chung et al., 2014; Schuetze & Slowey, 2002).

Before the wide availability of higher education, it was comparatively easy to classify the characteristics of the non-traditional student (Crawford & Emery, 2021; Schuetze & Slowey, 2002; Snowden & Lewis, 2015). These distinctions are largely defined negatively, in the sense of being different to traditional students (Schuetze & Slowey, 2002). Mallman and Lee (2016) suggest that for institutions young students who have time and are without family obligations are considered as the ideal learners by the institution. This makes them the implied or traditional idea of a student (Crawford & Emery, 2021). This can result in a, perhaps unconscious, privileging of this implied or traditional ideal student (Crawford & Emery, 2021). The practical effect is to draw a boundary around students who “had not entered directly from secondary school, were not from the dominant social groups in terms of gender, socio-economic status or ethnic background” (Schuetze & Slowey, 2002, p. 313).

More recently, there have been attempts to reduce inequality of access to higher education through policy intervention (Chesters & Watson, 2013; Crawford & Emery, 2021; Marginson, 2011, 2016). Despite this, a number of writers contend that there remains a persistent structural inequality and policy failure of access to higher educational opportunities in Australia and elsewhere (Chesters & Watson, 2013; Marginson, 2016; Schuetze & Slowey, 2002; Snowden & Lewis 2015). In the United Kingdom, it was stated that "despite a plethora of interventions, at a variety of scales and considerable investment for over three decades, the evidence base for effectiveness is still sparse" (Osborne et al., 2007, p. 231). In part, this failure is a result of the nature of statements made about non-traditional students, particularly those from lower socio-economic backgrounds and their difficulty in accessing and succeeding at universities (English, 2011; Marginson, 2011; Schuetze & Slowey, 2002; Snowden & Lewis 2015). Many public statements underscore the presence of embedded social attitudes or values that inhibit or prevent non-traditional students' success in studying (English, 2011; Snowden & Lewis, 2015). Such statements, frequently reported in the media, broadcast a dominant message that then undermines the very policies being advocated (Snowden & Lewis, 2015).

The effect is to position socio-economic background as a virtually insurmountable hurdle to success (Snowden & Lewis 2015). While accurately describing an ongoing failure to attract non-traditional students, this perpetuates the attitude that the non-traditional groups themselves are the problem and that as individuals they are responsible, not the higher education sector (English, 2011; Marginson, 2011; Snowden & Lewis 2015). This could be seen as a manifestation of the neoliberal concept that education is a personal responsibility and that to not be educated is at least a personal failure and possibly a moral failure as well (Bowl, 2017; English, 2011; MacLean, 2017; Rizvi, 2017).

With these issues in mind, I decided to use the term ‘mature aged student’ since many of the alternative terms denote multiple characteristics that while differentiating individuals from the customary students are not able to be definitively described (Chung et al., 2017; Norris, 2011). While there is no generally agreed definition of what actually constitutes ‘a mature aged student’, the commonly accepted meaning defines them as students who are not immediately post-secondary students.

Age-based criteria are frequently used in mature aged and non-traditional student research (Chung et al., 2014). Generally, minimum ages are specified ranging from students who are 21 years old (Mallman & Lee, 2017) to those 25 and over (Stone & O’Shea, 2019; Studdard, 2002) while one study identified used an unusual age range of 31 years old and over (Kannangara et al., 2018). As with this present study, the age limit 55 and over is used by others (Ellis, 2013; Findsen & Carvalho, 2007). This age differentiation has been linked to the important life transition from significant employment responsibilities towards less structured obligations (Findsen & Carvalho, 2007).

The lack of a generally recognised definition is also problematic from an equity perspective, firstly because the use of variant terms including, ‘non-traditional students’ or ‘non-standard students’ tends to emphasise the otherness of these particular students, compared with the main body of students (Ashworth & Greasley, 2009; Chung et al., 2014; Mallman & Lee, 2016; Waller, 2006). Secondly, it is clear that categorising any student who is not an immediately post-secondary student as a mature student potentially devalues the individual and separates this group from the main body of students. Finally, while pragmatically accepting the use of mature aged student, I recognise that the term is neither sufficiently nuanced nor subtle enough to reflect adequately the complexity and diversity of older students (O’Shea & Stone, 2011). It is clear that this is a diverse group, not easily categorised. Differences between mature aged students of differing ages, such as 30 and 60, will be significant, their individual life stages, needs and particular motivations will vary. Even mature aged students of the same age will have different needs or motivations based on their individual circumstances. Thus, it is difficult to provide a worthwhile or common description of older learners in general or mature aged students in particular because of this struggle to define just what the term adult or older learner means (McQueen et al., 2013). A possibly more useful description is that of “learners with longer life experience” (McQueen et al., 2013, p. 374). To label them all with such a generic term as mature students oversimplifies them and leads to a loss of both nuance and individuality (Fleming, 2019; Jamieson, 2007; Waller, 2006; Withnall et al., 2004). For the purposes of this research, and to describe the research participants, I have specifically defined older mature aged students to mean, students who were a minimum of 55 years old when I started this research in 2018. This definition embraces these terms while understanding their potential to marginalise such students. I deliberately did not use the term ‘Baby Boomers’ in my definition as the term has substantial connotations, both negative and positive, attached to it.

Having acknowledged the difficulty of finding a general definition, irrespective of their age, mature aged students frequently have a number of common, but not universal, characteristics. They are commonly identified as having a propensity to question, are often anxious about their capabilities and lastly they frequently possess and demonstrate a fierce motivation to learn and excel (Ayres & Guilfoyle, 2008; Fleming, 2019; Mallman & Lee, 2014; Osborne et al., 2004; Waller, 2006; Willans & Seary, 2011).

Ultimately, the generic use of the term mature aged student by institutions and policy-makers, while evidently convenient for their needs by merely counting the numbers of people studying remains problematic. This strategy tends to homogenise the student cohort and is unlikely to lead to good policy in respect of these diverse students or to assist in attracting and retaining mature aged students generally or older mature aged students particularly (McQueen et al., 2013; Waller, 2006).

Researching Mature Age Students

Much research on mature aged undergraduates has focused on younger mature aged students, usually to maximum of 54 years old (Delahunty & O'Shea, 2021; Fleming, 2019; Mallman & Lee, 2016; Saddler & Sundin, 2020; Stone & O'Shea, 2013; Sutton 2019; Waters & Lemon, 2019). Occasionally, older mature aged students are included (Fleming, 2019; Laming et al., 2019; Mellors-Bourne, 2014; Schaefer, 2010; Shillingford & Karlin, 2013; Stone, 2008; Stone et al., 2016). One effect of this focus on younger mature aged students has been the relative importance in career-centred motivation and the potential impacts of this, discussed below. For research looking at postgraduate students the situation is very similar. While postgraduate students are generally older, the available research has the same focus on comparatively younger mature aged students. Some research does not specify the participants' age ranges, while other do. Those that have researched postgraduate study by mature age students and provided participant ages have limited their research to students ranged from 24 to 67 years old (Barber; 2013; Bulluck, 2017; Isopahkala-Bouret, 2013; Lauzon, 2011; Spies & Botma, 2020). As an illustration of this, Table 1.1 details the participant age range and research interest of these projects.

Table 1.1

Research on Mature Aged Postgraduate Students, Age Range and Research Interest

Authors and Target Cohort	Participant Age Range	Area of Research Interest
Barber, 2013 (Masters Students)	25 to 34	Graduate programs, mature, non-traditional students, persistence and engagement
Bulluck, 2017	41 to 47	Applicability of Houle's typology to

Authors and Target Cohort	Participant Age Range	Area of Research Interest
(Doctoral Students)		Doctoral Students
Isopahkala-Bouret, 2013 (Masters Students)	50 to 58	The meaning of age as experienced by older university graduates
Lauzon, 2011 (Postgraduates)	40 to 67	The emphasis on education for employment in the lifelong learning and education literature, particularly postgraduate study
Stehlik, 2011 (Doctoral Students)	50 to 79	Why undertake a PhD later in life, what are the experiences and benefits
Spies & Botma, 2020 (Postgraduates)	24 to 60	Using simulation learning experiences in nursing education for Mature Students

That research focuses on younger students is understandable as they are more common, much more visible, and are accessible for research. For the universities they are economically more valuable as they compose the vast majority of students and therefore provide the majority of income.

Researching Older Mature Age Students

There is some specific research about older mature aged students who are undertaking college or university undergraduate study, who are between 55 and 80 years old (Baer, 2004; Brownie, 2014; Ellis, 2013; Hardy et al., 2018; Hardy et al., 2019; Parks et al., 2013; Valencia, 2015). Table 1.2 below shows research where the specific participant age range is given and the research interest of each project.

Table 1.2

Research on Older Mature Aged Students, Age Range and Research Interest

Authors	Participant Age Range	Area of Research Interest
Baer, 2004	65 to 87	The meanings and changes that result from older women engaging in Higher Education
Brownie, 2014	60 to 91	Describing older Australian students, identifying factors that motivate late-life, tertiary-level study and the students' views about the role of that study and healthy aging
Ellis, 2013	55 to 70	Study motivations and university experience, describing highlights and identifying the contributions of greater life experience.
Hardy et al., 2017	55 to 73	Mental, social and physical benefits of university education for baby boomers as well as the social and academic barriers and costs they encountered
Hardy et al., 2019	55 to 73	Should university study in later life be considered as a health promotion intervention for older adults seeking mental/intellectual stimulation
Parks et al., 2013	63 to 72	Motivation, lifelong learning, how older learners define their identity as students and enculturation
Valencia, 2015 (Postgraduates)	59 to 90	Lifelong learning, educational gerontology, perseverance, learned experiences and older adults undertaking graduate degrees

Some research has looked specifically at older mature aged postgraduate students (Valencia, 2015) and others as part of a study with a larger age range (Brownie, 2014; Stehlik, 2011). At Figure 1.1, is a representation, not to scale, of the overlapping fields of research in this area, again only authors of particularly relevant research have been listed

Figure 1.1

Research on Mature Aged Students

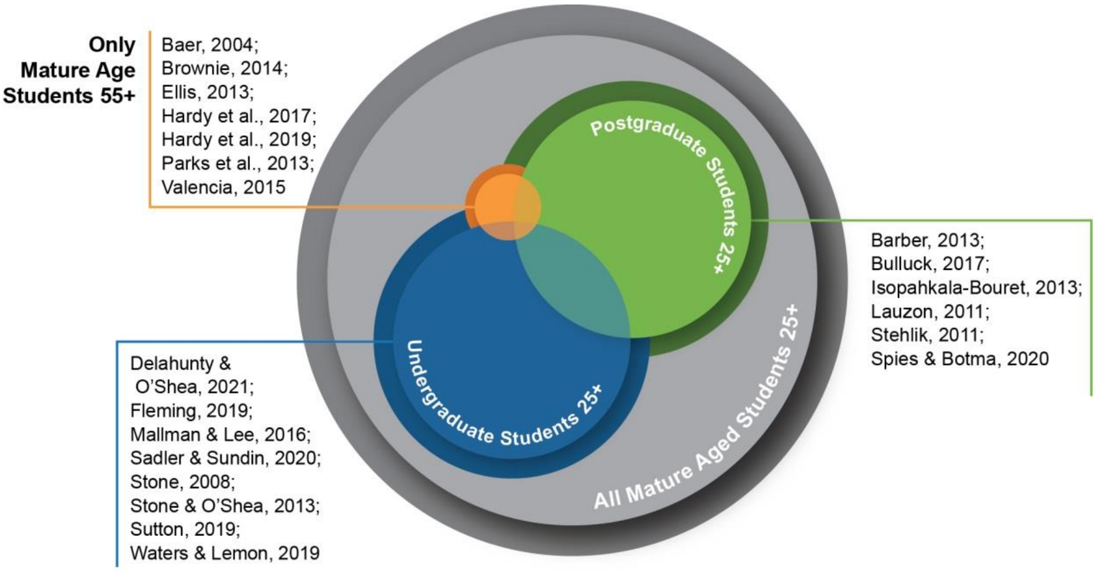


Figure Conceived and Designed by Author

As can be seen there is some overlap in both the age cohorts (25+ and 55+) as well as undergraduate and postgraduate groups. From the existing research on mature aged college or university level students some common subjects or issues emerge, explored at various levels in the literature (Boulton-Lewis, 2010; Brownie, 2014; Bulluck, 2017; Fleming, 2019; Saddler & Sundin, 2020; Stone & O'Shea, 2013, 2019; Sutton, 2019; Valencia, 2015; Waters & Lemon, 2019). These included:

- Individuals' motivations to study.
- Their decision-making processes including choosing when to study, the 'why now' question.
- Factors that are enablers or barriers to the individual's desire to study.
- Factors that are likely to affect the success or failure of the student.

Usefully some of the research on younger mature aged students, both undergraduate and postgraduate partly considered the motivations and experiences of the participants. As expected, there were correlations and differences between the groups, though often the variations within the groups were larger than between the groups (Boulton-Lewis, 2010; Brownie, 2014; Bulluck, 2017; Saddler & Sundin, 2020 Valencia, 2015; Waters & Lemon, 2019). When approaching this research, I felt it was reasonable to assume, a priori, that the motivations and at least some of the experiences of mature aged students, particularly those in their mid-forties to mid- fifties, would be similar to that of older mature aged students. Initially, I found limited empirical evidence to support this assumption, primarily due to the lack of relevant research at the time, 2017, nevertheless, it did provide a useful stepping off point for this project.

I have been unable to locate any applicable literature relevant to the question why do older mature aged students pursue university level studies rather than the less formalised and potentially less arduous forms of study. Including those offered by the University of the Third Age (U3A)[2] or through Massive Open Online Courses (MOOCs). The motivations of U3A participants include the needs for activity and socialisation, the desire for structured activities, and the challenge and desire to learn something new (Bunyan & Jordan, 2005; Camargo, 2018; Formosa, 2012; Hebestreit, 2008; Joseph & Southcott, 2015; Nováková & Lorenzová, 2020). Although there is some commonality with the motivations identified in the literature for mature aged undergraduate students, the very broad range of subjects and experiences offered by U3As and the general lack of assessment made it problematic to compare the motivations for the two groups. This, combined with the research aim of understanding why individuals undertook university level study in particular, made the information less relevant than the literature specifically about university level study.

[2] The University of the Third Age (U3A) is an international organisation that embodies the principles of lifelong education and the pursuit of knowledge for its own sake.

A similar problem ensued with motivations to take part in MOOCs, which included a range of motivational themes including, career, educational, personal interest and growth (Watted & Barak, 2018; Zheng et al., 2015). One study by Rabin et al. (2020) did consider a range of possible barriers for students engaged in studying at MOOCs, including age. They found that older students, in their case up to 50 years old, were more successful at completing their studies, they concluded this was a result of having more experience and better planning skills (Rabin et al., 2020). As with research on U3A study, similar issues such as the brevity and diversity of offerings, and the research aims generally made the use of any data on the motivations of participants moot. There is some research about the reasons behind individual decisions not to study, usually framed as a reaction to barriers (Fleming, 2019; Hardy et al., 2019; Laming et al., 2019; Marks et al., 2003; Waller, 2006; Withnall et al., 2004). Others have considered those who simply did not want to study at all (Boulton-Lewis, 2010; Chesters et al., 2020; Schuetze & Slowey, 2002).

Voice Agency and Identity

In researching an under-researched group of people, older mature aged undergraduate students, it is important to understand how notions of voice, agency and identity influence this work. Similarly under-considered cohorts have had been researched using lenses such as feminism, first in family, or post-colonialism (Amundsen, 2019; Gammage et al., 2016; Gul Khattak, 2020; McCall et al., 2020; O'Shea et al., 2016).

Conceptually, voice frequently includes not just the act of speaking but also includes "a sense of agency, respect and entitlement to participate" (Strauss & Corbin, 1994, p. 121). During the course of this research, it has become clear that while issues around voice are inextricably linked to agency, for many writers, voice is equally and inseparably linked to identity (Botelho de Magalhãesa et al., 2019; Mockler & Groundwater-Smith, 2015; Sisson, 2016). Within much earlier social science research it was common to suggest, at least in part, that the purpose of the research is to provide a voice to the ostensibly voiceless (Visweswaran, 1994). Nevertheless, voiceless is not synonymous with unasked and, as discussed below, voiceless does not describe the particular participants in my research.

In feminist literature, the discussion of voice is a contested space that effectively establishes the inherent difficulties in the concept of speaking, or not speaking, for others (Moore, 2002; Lather, 2001; Parpart, 2020). This contest is well demonstrated in Alcoff's frequently cited 1991 essay "The Problem of Speaking for Others." She emphasises the importance of context and considers that any attempt to occupy a position of either, it is always problematic to speak for others or, conversely, it is never problematic to speak for others is untenable (Alcoff, 1991). Alcoff (1991) raises the perennial question of the validity of speaking for others who are unlike you or perceived as less privileged. The issues around voice and speaking for others clearly occupy fraught spaces. Rather than explore any further the contestability and problematic aspects of concept of voice, I will let this quote be an exemplar of this complexity, "We should strive to create wherever possible the conditions for dialogue and the practice of speaking with and to rather than speaking for others" (Alcoff, 1991, p. 23).

While exploring the concepts of voice and speaking for others, it became obvious to me that if I were to suggest that I am providing a voice for these participants it would be incorrect as well as openly condescending. In this research I did not claim, or want to, speak for others. Neither was I seeking to conceptually explore or define the notion of voice for this cohort in any particular theoretical way, rather I was interested in the participants' individual and collective voice primarily as a means to access their descriptions of their motivations and experiences. This approach prioritises listening to the participants' descriptions to try to understand their motivations and experiences so that I could describe them to the reader and add to the knowledge about this cohort, while always recognising that any act of describing or writing entails interpretation and bias (Bryman, 2012; Creswell, 2014; Johnson et al., 2020; Packer, 2018).

It was always clear to me that the participants have clear voices and are well able to use them. The majority appear to possess a clear sense of their own agency. Individually, most participants had a clear sense of their own identity, to be expected given their ages and life experiences. A number described feeling that their sense of their identities had changed during their study, this was particularly evident in those undertaking hands-on creative studies and is explored in more depth in the Chapter Eight. All participants recognised and mentioned the stereotype of the mature aged student who dominates discussions and most did not wish to be that mature student. This is a good example of them understanding the context and choosing not to use their voice. I will discuss this subject later. Yet despite their clear voices and, for most, a clear sense of their own agency and identity, older mature aged students remain significantly under-represented in research.

As a researcher, I need to be aware this is an unusual group, particularly in relation to their voice and agency. They are unusual for three main reasons, firstly, because they have volunteered at least twice for this research, once by completing the Survey and secondly, by contacting me to arrange for an interview, and thirdly, for eight of them, attending a second interview. This suggests individuals who are reasonably comfortable and confident in themselves. In addition, although this group is generally consistent demographically with the long-term characteristics of the cohort, in terms of age, gender and previous educational history, they are individuals, with all that this involves. Finally, I need to recognise that while these participants also seem to match the common Australian anecdotal stereotype of baby boomers, this stereotype is unfortunately inaccurate for most boomers (Hamilton & Hamilton, 2006; Hardy et al., 2018; Ozanne, 2008; Quine & Carter, 2006). The stereotype describes only a relatively small portion of boomers, many baby boomers are not content with their lives and will struggle in retirement (Hamilton & Hamilton, 2006; Ozanne, 2008). For numerous older Australians their situation is different, with only 44% of men and 29% of women expecting to be fully self-funded in their retirement (Hamilton & Hamilton, 2006, p. 42). As Hamilton and Hamilton so unambiguously describe it, “Contrary to their image as successful and self-satisfied, many baby boomers nurse a sense of disappointment, a barely articulated sense that it was not meant to turn out this way” (2006, p. 11).

The impact of all of these factors on the participants’ voices and their willingness to use them, demonstrates both the importance of context and the specificity of this research. In summary, the participants in this research can be seen to resemble, in varying degrees, the stereotypical baby boomer, individually and collectively they are relatively confident and possessed of a clear voice and agency. They do not seem oppressed and voiceless but more simply it seems that no one has asked these individuals about their experiences and motivations, indeed a number gave this as reason for becoming involved in the research.

Significance of the Research

The significance of this research is that it depicts and contextualises the situation of undergraduate students aged 55 and over. It describes and explains the motivations and experiences of this cohort. As this is a group so under researched as to be almost invisible in the literature, it is hoped the project will provide new and useful data about their situation and motivations for undertaking formal study, their needs and experiences. The policy implications for this research include, better recognition of the diversity of mature aged students, particularly older mature aged undergraduate students, and the appropriateness of current institutional responses to them.

It is apparent that the categorisation of any but the nearly immediate post-secondary students as ‘mature students’ short changes the value of this group. One clear implication of any research into mature aged students in general is the diversity of the group. The use of the generic term ‘mature aged student’ to embrace a significant and diverse group, while convenient for institutions or policy-makers to count the numbers of people studying, does not lead to good policy in attracting and retaining such valuable students (Waller, 2006).

Potential implications for practice from this study include the need for teaching and learning to be more flexible and available to older mature aged undergraduate students. It is clear from the research on older students that they have different approaches and needs to younger students. This research seeks to provide the information needed to meet these needs.

Researcher Positionality

The connection between procedure and practice of research are constantly influenced by the researcher’s positionality (Barton, 2020). As a result, reflexivity is a crucial part of qualitative research (Olukotun et al., 2021). Epistemologically both the process and content of qualitative human-centred inquiry will be interpretational, which is consistent with my personal interpretivist/constructivist paradigm (Rose & Johnson, 2020). Even the view that there is a sharp dichotomy between objective facts and subjective values may be flawed (Winter, 2015). What may appear to be purely factual statements will almost inevitably presume certain values, if only in the choice made from “the infinite number of things that we might have said about the world” (Winter, 2015, p. 1086). Consequently, the positionality and identity of the researcher are very important, as are the norms and recognised values of the research field (Nolen, 2020).

This research was designed to understand the lived experience of the participants, older mature aged students, by interpretation of their described motivation to study and experiences of that study. Hermeneutic phenomenology was selected as a suitable research approach as it is interpretive and connects with lived experience by reflecting on the phenomena studied (Smith et al., 2009). The other factor considered was the need for deep fine-grained data and a hermeneutic phenomenological approach provided this type of data.

This approach was also consistent with my preferred paradigm as an interpretivist/constructivist, both from an educational perspective and research standpoint (Rose & Johnson, 2020). This paradigm was appropriate as the research perspective for this type of research project (Baron & McNeil, 2019; Kiger & Varpio, 2020).

From the literature, it is clear that older mature students have difficulties not usually affecting younger mature students (Brownie, 2014; Hardy et al., 2019). Of course, they also have many of the same issues such as, cost, time constraints, lack of confidence and difficulty adapting to their new situation (Mallman & Lee, 2016; Saddler & Sundin, 2020; Stone & O'Shea, 2013; Waters & Lemon, 2019). This particular group of participants did not describe any especially significant issues of prejudice or unfairness in their study despite their non-normative position and status. Many people might regard them as privileged, in terms of access and opportunity. Despite this, the majority described an awareness of their otherness and described varied success in their attempts to fit in, others simply did not bother.

As an older student, I had much in common with the research participants. We were of similar ages, had some similar study experiences and certain cultural commonalities. I have had a similar relatively normative life course, before taking up study, and social background. My whole university experience has been as a mature student, I was 45 years old when I finished my undergraduate degree. For this research, my age gave me de facto insider status while recognising the dichotomy of my personal dual positionality as researcher and older student simultaneously (Moore, 2012). As an experienced business consultant, corporate trainer and investigator I have significant experience of interviewing and interview data analysis, and so was very comfortable interviewing the participants.

Structure of the Thesis

I have structured the Thesis in three main sections, which mirrors the progress of the research project:

- Background (Chapters One, Two and Three)
- Research and Analysis Approach (Chapters Four and Five)
- Data Analysis, Findings, Discussion and Conclusions (Chapters Six, Seven, Eight and Nine).

The content of each Chapter is described below. For ease of comprehension, grouping of relevant concepts and optimal chapter length I decided to divide the Literature Review into two separate Chapters.

Chapter One – Background to the Research

This Chapter contains a general idea of why I undertook the research, relevance of the research within the broader field, research approach, methodology adopted and Thesis structure. This Chapter also contains contextual information on mature aged students and lifelong learning and lifelong education.

Chapter Two – Literature Review Part One: Aging, Enablers or Barriers to Study

This Chapter offers a general overview of the substantive research literature on aging, models of aging and the potential impacts of aging both physically and cognitively, and the enablers or barriers to study amongst the chosen cohort of mature aged students aged 55 and older.

Chapter Three – Literature Review Part Two: Motivation, Decision-making and Self-Concept for Older Mature Aged Students

This Chapter contains a focused examination of appropriate relevant issues: motivation, decision-making and self-concept, the impacts of ageing, and self-concept.

Chapter Four – Research Approach

This Chapter describes the conceptual approach, research approach, hermeneutics and hermeneutic phenomenology adopted for the research. It explains the choice of a case study method, the research design, ethical considerations, rigour and reliability.

Chapter Five – Data Analysis Process

This Chapter details the analysis of existing Monash University demographic data, describes the research participants, the data analysis processes for the online survey data, and for the first and second interviews. It defines the process to explore and code the emerging Themes.

Chapter Six – Findings Part One

This Chapter details and discusses the data that relates to first two Themes. These are, Theme One - The Decision to Study and Theme Two - Commitment to Their Study.

Chapter Seven – Findings Part Two

This Chapter details and discusses the data that relates to final three Themes. These are, Theme Three - The Influence of Age, Theme Four - Relationships and Theme Five - Their Self Conception.

Chapter Eight – Discussion

This Chapter discusses, motivation as it applies to this research, decision-making and possible age related impacts, effects of age and the significance of Self-Concept. It also describes, what the research found, what it means and contribution to the knowledge.

Chapter Nine – Conclusion

This Chapter summarises the project and the data obtained. It then discusses the similarities and differences with the existing literature. Finally, it considers implications for the field, limitations of the research and possible future research opportunities.

Conclusion

This Chapter has outlined the background to the research by providing a brief overview statistical assessment of aging in Australia. It has summarised the Research Project including the intention and reason for the research, the Research Questions and described the structure of this Thesis. It has provided an overview of the research on mature aged students and in particular older mature aged students. It has outlined some of the ongoing issues with defining mature aged students and the concerns inherent in defining them in terms that emphasis otherness. A definition specific to this research is provided and is compared to other commonly used descriptions.

Lifelong long learning and lifelong education, as represented in the literature, are discussed and then related contextually to the research. Lifelong learning is defined, for this research, and the background and the current paradigms of lifelong learning are discussed. Similarly, it discusses voice, agency and identity, with some reference to the literature, to provide context to the research. The general concepts of voice, agency and identity within the literature are considered and are related to the particular circumstances of the research participants. Finally the significance and of the research are considered and explained.

Chapter Two – Literature Review Part One: Aging, Enablers and Barriers to Study

This is the first of two Chapters that address the relevant, substantive literature that surrounds my study. I accessed the useful and applicable research on relevant subjects: aging, theories and models of aging, the impact of aging, and enablers and barriers to study. These subjects all have extensive literatures. I initially accessed educationally based research but found that research on aging, the impacts of aging, enablers and barriers to study existed in many domains. As a result, I widened my search to the health, gerontology, psychology, sociology, education and economics domains.

Aging as a concept was pivotal in shaping this research and influences all aspects of it. Nevertheless, aging is more than a concept or theory, it is also a state of being for the older person. That is why I also considered the impacts of aging on individuals. As aging is conceptually and theoretically complex, so the impacts are similarly multifaceted (McDonald, 2019; Oschwald et al., 2020; Wallace et al., 2013). In this Chapter, I consider aging in three main ways: as a concept, as theories and models, and the individual impacts of age. Biological aging is a foundational concept of aging and provided a definition of aging explicitly for this research, but it was not the principle research focus. I deemed psychological and social theories of aging as being more relevant to this research. I will discuss two seminal models of aging, Erikson's Eight Stage Model and Cohen's Four Phases of Adult Development. I explain why the latter was preferred for this research. The cognitive and physical impacts of aging on the individual were then considered, both generally, and specifically for older mature aged students.

I examined the literature on enablers and barriers to study using a situational, dispositional and institutional factors framework (Broek & Hake, 2012; Fleming, 2019). Within the literature, barriers have received more attention than enablers have, but I considered enabling factors first, consistent with the participants' very positive attitudes about their study and their age. Commonly accepted learner characteristics that enable study are discussed and include resilience, self-confidence, self-control, self-efficacy, and sustained motivation. I discuss the major barriers, cost, time, confidence, administrative issues, IT problems and, for some, a sense of otherness.

Aging

Aging is a substantial subject, it is not possible or necessary, to investigate all of it in this research. Therefore, I have only considered matters highlighted in the literature that are directly relevant to this study. Research on aging crosses multiple domains, health, gerontology, psychology, sociology, education and economics (Brownie, 2014; Ellis, 2013; Hardy et al., 2018; Mockler & Groundwater-Smith, 2015; Samanez-Larkin, 2015; Staff et al., 2018). Defining aging as a research subject and a state of being is challenging. As a result, I decided a composite definition of aging was necessary. For the research I have defined aging as, the accumulation of changes, over time, affecting individuals, and include physical, cognitive, behavioural, psychological and social changes. This definition is consistent with the biological, psychological, and social interpretation of aging discussed below (Little & McGivern, 2014).

Aging affects every aspect of human life and conceptually can be considered to have three main but interconnected categories: biological, psychological, and social aging (Little & McGivern, 2014). Biologically mediated cognitive and physical declines will influence psychological circumstances, which may negatively affect an individual's social perspective. For this research, I am mainly concerned with the psychological and social aspects of aging, which is not to suggest that the biological aspects are unimportant, rather, that the psychological and social aspects of aging are more important as I mainly seek personal descriptions of the participants' perceptions of their motivations and lived experiences as students.

There are many general theories of aging, too many to assess effectively here. Accordingly, I considered four views of aging frequently used in social science research. These were loss and deficit, chronology, life course, and life stage (Alley et al., 2010; Monk et al., 2020). I assessed each for its utility to this research. I then describe why I selected the life stage view as most applicable. I then consider two frequently adopted models: Erikson's Eight Stage Model and Cohen's Four Phases of Adult Development.

In the social sciences, researchers often study aging by considering its impacts, both cognitive and physical, on the individual or group. Establishing a clear distinction between physical and cognitive effects of aging is problematic due to their interrelation. Research identifies that physical and genetic factors, environment and lifestyle all contribute to alterations in cognitive capability (Finch, 2009; Lewington et al., 2002; Oschwald et al., 2020; Rea, 2017; Waldstein et al., 2008). Similarly, cognitive loss can affect the physical health of individuals (Lewington et al., 2002; Oschwald et al., 2020; Waldstein et al., 2008). I first considered the common and particular impacts, of both cognitive and physical of aging in general and then focussed on the impacts on older mature aged students.

Biological Aging

Biological aging is the accumulation of various genetic, cellular and molecular damages over an individual's lifetime (Little & McGivern, 2014; Oschwald et al., 2020; von Humboldt, 2016). It causes a gradual reduction in most capacities, both cognitive and physical, and an increasing likelihood of disease and death (Little & McGivern, 2014; Oschwald et al., 2020). In many domains, the biological or functional perception of loss and deficit was the dominant paradigm (DeLiema et al., 2020; von Humboldt, 2016; Yeung, 2017). Domains more cognisant of the social contexts of aging, the social sciences, have until comparatively recently adopted similar inventories of decline and loss (DeLiema et al., 2020; Estes et al., 2003; von Humboldt, 2016; Yeung, 2017). Loss centred definitions do not meet the needs of this research.

Psychological Aging

Psychological aging is individual awareness and adaptability to the aging process. These adaptions can be constructive, emphasise dependence, or be hostile to others or self (Little & McGivern, 2014). With continued aging, adjustments become progressively more difficult as physical and cognitive changes occur and perceptual processes may turn inwards, possibly encouraging disengagement (Little & McGivern, 2014; Wahl et al., 2017). Psychological age is both behavioural and perceptual (Hutchison, 2019; Mendoza-Núñez et al., 2018; Wahl et al., 2017). Behaviourally, capacities and skills are used to adapt to altering biological and environmental requirements. Memory, learning, intelligence, motivation and emotions are all engaged (Hutchison, 2019; Wahl et al., 2017). Psychological age is based on how old individuals perceive they are which is discussed more fully below (Hutchison, 2019; Mendoza-Núñez et al., 2018; Wallace et al., 2013). Affective wellbeing may improve from early adulthood to old age, at least until late the 70s and 80s (Charles & Carstensen, 2010; Yeung, 2017). Longitudinal and cross-sectional studies found that older adults generally have stable levels of positive affect, lower levels of negative affect and lower rates of anxiety and depression (Charles & Carstensen, 2010; Park et al., 2020; Yeung, 2017).

Social Aging

Social context underlies the conceptual understanding of aging and social aging is regulated by the cultural norms that designate the role of an older person (Hooyman & Kiyak, 2014). Social aging signifies how an individual perceives the aging process and how their society sees it. Found in most cultures worldwide, negative social views of old age are age stereotype driven (Bordone et al., 2020). As cultural attitudes shape societal views of older age and dying these attitudes will shift and evolve (Little & McGivern, 2014). Social aging has three main theories, Continuity Theory, Activity Theory and Disengagement Theory (Chen & Chen, 2017; DeLiema & Bengtson, 2017; Touhy & Jett, 2011). Other theories such as Feminist Theories have also had impact on the field (Quadagno, 2011).

Continuity Theory

Continuity Theory suggests that older individuals will commonly maintain similar activities, behaviours and relationships from their earlier life (Cooper & Beehr, 2017; Johnson & Barer, 1992). Continuity Theory is a "psycho-social theory which suggests that older adults employ adaptive strategies to maintain the activities, behaviours, relationships and even the personality of their earlier lives" (Estes et al., 2003, p. 31). Some researchers have criticised Continuity Theory for defining normal aging around a masculine model as well as distinguishing normal aging as healthy and so neglecting older adults with chronic illness (Quadagno, 2011).

Activity Theory

Activity Theory asserts that when older individuals stay active and maintain their social interactions it is successful aging. The aging process is delayed and individuals' quality of life is improved when socially active (DeLiema & Bengtson, 2017; Park et al., 2020). Activity is any "regulated or patterned action beyond routine physical or personal maintenance" (DeLiema & Bengtson, 2017, p. 15). Aging inevitably brings life events such as retirement, bereavement and at least some reduced capacity, all of which may reduce normative participation in midlife social roles, Activity Theory suggests that other activities fill in for this missing activity (DeLiema & Bengtson, 2017).

Disengagement Theory

Disengagement Theory was the first formal attempt to explain normal or successful later life development combining psychodynamics with social systems analysis (DeLiema & Bengtson, 2017). Disengagement Theory argues that aging is a process inescapably leading to severed or reduced quality relationships between an individual and others (Abramson, 2021, Schroots, 2007). The theory maintains disengagement is an acceptable and natural change for older individuals to withdraw from their society (Schroots, 2007). It was answering to the then current dominance of Disengagement Theory in both sociology and gerontology, "a model which positioned aging as a period on inevitable social withdrawal" (Abramson, 2021, p. 24). Dominating the gerontological view of old age in the 1950s and 1960s was the deficit-oriented paradigm, including the relatively new field of geropsychology (Wahl et al., 2017).

An inherent risk of Disengagement Theory is that individuals believe aging itself is an unalterable process. Therefore, physical losses are mainly caused by age and this may prevent them identifying symptoms as warnings of possible illness and the effects of this may be serious (Wahl et al., 2017). Disengagement Theory was significantly criticised at the time and is now widely deemed invalid (Charles & Carstensen, 2010; Cooper & Beehr, 2017; DeLiema & Bengtson, 2017; Hochschild, 1975). Disengagement Theory is now generally considered opposed by Continuity Theory and Activity Theory (Cooper & Beehr, 2017; DeLiema & Bengtson, 2017; Marshall & Clarke, 2007). Hochschild (1975) specifically criticised Disengagement Theory for its dismissal of power imbalance as an issue, particularly for the single, widowed or retired. Hochschild pointed out that, "Low status is an unspoken assumption underlying the notion of a syntonic relation between the old person and society" (1975, p. 554). Disengagement Theory, although generally dismissed, has within it the ghost of the out-dated medical model of age as a period of inevitable decline and suffering. This model is still noticeable in the literature on aging (Marquet et al., 2018;

Steffens & Nguyen, 2017). Personally, Disengagement Theory seems to me to be less than a theory, and more of a bleak summation of the deplorable circumstance of many older people.

Social Perceptions of Aging

Pre-industrial societies frequently regarded older people as economically valuable and respected them for their levels of experience, skill and wisdom and occupying a distinctively positive place in their societies (Covey, 1983; Shaw & Langman, 2017). As older people became less important economically, as in industrialised societies, this devalues the old as an economic drain (Covey, 1983; Shaw & Langman, 2017). Technological change had forced an alteration to the knowledge relationship “Where they had once been agents for socialization and education, they now had to be taught by younger generations” (Covey, 1983, p. 5). As popular culture became even more youth-oriented, the social stigmatisation of older people began to be directed at aging itself (Bordone et al., 2020; Shaw & Langman, 2017). As a result, the physical markers of aging became something to reject or conceal and even to look old was unacceptable (Shaw & Langman, 2017). This judgmental attitude means “a person’s age is arguably both socially constructed and grounded in physiology” (Hejná & Jespersen, 2021, p. 2). This suggests that “the discrepancy between subjective age [i.e. how old a person feels] and chronological age may be a by-product of denial of ageing and the stigma associated with being an old person” (Bordone et al., 2020, p. 1672). This led to over simplified approaches and opinions that classified aging and the aged as a problem, leading to homogenising, objectifying and blaming (Meisner, 2012).

Personal Perceptions of Aging

Most people know what they mean by age and aging, but there is little agreement generally, or in the educational literature (Bordone et al., 2020; Brownie, 2014; Mendoza-Núñez, 2018; Wallace et al., 2013). Many younger Australians, those under 35, believe that age is defined by an individual’s actual chronological age. For many older Australians, over

55, age is not a number but a result of broader social, emotional and interpersonal elements (Wallace at al., 2013). Many individuals over 65 do not consider that the term ‘old age’ relates to them, rather they believe the ‘horizon’ of old age recedes at about the same speed as they age (Wallace et al., 2013). Interesting numerical data is provided by Wallace et al. (2013) that compares what younger and older Australians consider to be old age or elderly, revealing the significant differences, shown in Table 2.1.

Table 2.1

Differences in Mean Ages for Old Age and Elderly

Group	Mean Age for ‘Old Age’	Mean Age to be considered ‘Elderly’
Younger Australians	55.9 years	66.7 years
Older Australians	66.9 years	74.4 years
Difference	11 years	7.5 years

Source Wallace et al. (2013, p. 3)

A similar situation is present with measures of objective and subjective health in older individuals. The evidence suggests that subjective well-being is steady throughout adulthood and, even at older ages, does not show significant differences (Kunzmann et al., 2000; Park et al., 2020; Wettstein et al., 2016). In everyday life older individuals demonstrated social and emotional function equal to or better than younger adults, but when confronted with prolonged and unavoidable stress, such as bereavement, these age-related advantages appeared compromised (Charles & Carstensen, 2010; Park et al., 2020).

The particular social issues affecting older students also affect older mature aged students (Mallman & Lee, 2016; Parks et al., 2013; Stone, 2008). These are largely about social or study interactions with traditional students. Many older students identify, at least initially, that younger students exhibited an indifference towards them as well as feelings of being second-class students (Mallman & Lee, 2016; Parks et al., 2013; Schaefer, 2010; Stone, 2008). Research has shown that higher levels of education can reduce negative stereotypes of aging and particularly self-stereotyping (Bordone et al., 2020; Fernández-Ballesteros et al., 2013; Mendoza-Núñez et al., 2018). Higher levels of education reduce associations of old age with loneliness and boredom, possibly because of greater social networks outside the family (Bordone et al., 2020).

Depictions and Models of Aging

The extensive literature on aging has generally approached age as a negative issue; aging is a problem that produces barriers (Andreoletti & Lachman, 2004; Boulton-Lewis, 2010; Fernández-Ballesteros et al., 2013; Horton et al., 2010; Mehrotra, 2003; Romaioli & Contarello, 2021; Stine-Morrow & Miller, 2009; von Humboldt, 2016). This is an artefact of the very strong medical model heritage intrinsic to many of the domains listed above. In educational research, and other less medically mediated domains, such as psychology and sociology, a more positive conceptual approach has emerged which considers the possible benefits and gains of aging (Bishop et al., 2006; Erikson & Erikson, 1998; Romaioli & Contarello, 2021; von Humboldt, 2016). There are actual physical or cognitive losses associated with aging but these losses are sometimes over emphasised and the potential benefits or gains overlooked. This more positive approach is consistent with the data gathered in this research.

Aging as Loss and Deficit

Aging is frequently defined in terms of functional changes over time, usually viewed and described negatively but sometimes positively (McDonald, 2019; Wahl et al., 2020; Wan & Schlaug, 2010; Zakirov & Krasilnikov, 2020). The negative functional change paradigm assumes two major types of functional changes (McDonald, 2019). The first considers aging as a series of deteriorative changes, which accumulate over the lifespan of individuals, beginning after full maturity, increasing vulnerability and reducing the ability of the organism to survive (McDonald, 2019). The second functional definition is senescence, the process of deterioration with age, and considering age-related changes as increasing impact on mortality rates over time by adversely affecting the organism's vitality and functional performance (McDonald, 2019). For humans these cognitive and physical changes are usually judged to start sometime in their later twenties, although clearly this varies for individuals. Recently research in genetics and epigenetics have begun to explain many individual differences (Ahadi et al., 2020; Flatt & Partridge, 2018; Rea, 2017; von Humboldt, 2016). Researching the impact of genetics and aging, McDonald (2019) found no evidence that aging is an evolved feature in humans. He asserts, "Without genetic regulation, the types of dysfunction occurring with aging are random and highly individualized. Or to put another way; normal aging does not exist" (McDonald, 2019, p. 1). McDonald provides a definition of aging, which demonstrates the problem with the functional view of aging, the lack of social context. He states, "Aging is the random change in the structure and function of molecules, cells and organisms that is caused by the passage of time and by one's interaction with the environment" (McDonald, 2019, p. 9). A negative attitude to aging is particularly noticeable in evolutionary biology which, as well as defining aging in a negative and loss-based narrative, also tends to homogenise populations (Avraam et al., 2016; Flatt & Partridge, 2018; McDonald, 2019; Rose et al., 2007). For both of these reasons, but in particular the homogenisation, the functional view of aging, I omitted this view as not useful to the study of individuals in this research.

Aging as Chronology

Aging is also frequently expressed in simple chronological terms, either by using simple numbers e.g. 65 years old or by using grouping or generational descriptors such as

Baby Boomers, Generation X, and so on (Bump, 2014; Howe, 2000; Phillipson & Higgs, 2008). I considered and rejected chronological models of aging as they are based on artificial and frequently arbitrary constructs about age and tend to assume stereotypical views about attributes or capabilities (Bordone et al., 2020). Chronological age, comparable to sex and race, is an element on which people routinely categorise others (Richeson & Shelton, 2006). Individuals who do not display the expected stereotypical behaviours or competencies, positively or negatively, are often seen as abnormal (Bordone et al., 2020). As all of the participants in this research could be considered, by the nature of their return to studies, as not normative for their ages this means that essentially the chronological age models had little utility.

The use of generational descriptors, while pervasive in the media, has little usage in research (Bump, 2014; Edmunds & Turner, 2005; Meisner, 2021). The main exception is the Baby Boomer generation (Hamilton & Hamilton, 2006; Hardy, 2020; Meisner, 2021; Quine & Carter, 2006; von Humboldt, 2016). Baby boomers are normally agreed to be those born between 1946 and 1965 inclusive (ABS, 2003). Existing generational research is mainly in two areas; the first is the economic area and particularly looking at sales and marketing to the specific generations (Noble & Schewe, 2003; Sharma et al., 2017). The second was more unexpected, focusing on different generational approaches to religion and spirituality, which, while perhaps thought provoking, is not relevant to this research (Creech & King, 2018; Malone & Dadswell, 2018; Michalak & Heidenreich, 2018; Sharma et al., 2017).

The stereotypical perception of Australian Baby Boomers is that of individuals who are financially secure, comfortable and have clear agency (Hamilton & Hamilton, 2006; Hardy et al., 2018; Quine & Carter, 2006). As discussed, the reality for many boomers is different. As generational models are a subset of the chronological model and all the participants in this study are in the Baby Boomer generation, these models also had little value to this research.

Aging as Life Course

Life course research is multidisciplinary study of the complete life, under the sociological sphere it brings together domains such as: economics, anthropology, demography and developmental psychology (Mayer, 2009). At its core, life course theory "looks at how chronological age, common life transitions, and social change shape people's lives from birth to death" (Hutchison, 2019, p. 20). It was created as an alternative to what was perceived to be lack of longer term contextual emphasis in life stage research (Barrett & Toothman, 2014; Chesters et al., 2020; Elder, 2000; Hutchison, 2019; Mayer, 2009; Patrick, 2017). From a learning perspective, life course research considers the "complex dynamics of change in learning and work histories" (Evans et al., 2013, p. 37). There was also relevant research in this field that specifically considered baby boomers (Barrett & Toothman, 2014; Gilleard, 2005). Life course theory, which focuses, on the whole life experience, is of limited direct significance to the current research.

Aging as Life Stage

Some writers have advocated the concept of life stages (Clarke, 2013; Cohen, 2005; Erikson & Erickson, 1998; Hardy, 2020; Little & McGivern, 2014; Topham, 2015). As the name suggests, life stage theory is based on the concept of individuals having different stages in their life. Little and McGivern (2014) provide an almost archetypal structure for the older adult population by dividing the population into three life-stage subgroups: the young-old (approximately ages 65–74), the middle-old (ages 75–84), and the old-old (over age 85). Writing about these subgroups in Canada, they claim, "Today's young-old age group is generally happier, healthier, and financially better off than the young-old of previous generations” (Little & McGivern, 2014, p. 400). This group is equivalent to the younger half of Australia’s baby boomers.

Life Stage Models Considered

Two detailed life stage models were considered, Erikson’s eight-stage psychosocial development model and Cohen’s four phases of adult development. Both models were seminal in their field when originally published, Erikson in 1950 and Cohen in 2005, and are still highly influential (Clarke, 2013). Both are psychosocial or psychodynamic models, and so met the needs of this research. Erikson’s eight-stage model describes the psychosocial development of the individual from birth to death. I am looking at Erikson’s model in some detail here, as it was the foundation of Cohen’s four-phase model, which I will be using.

Erikson’s Eight Stage Model

Erikson expanded on the work of Sigmund Freud and Anna Freud on life stages (Boeree, 2017; Clarke, 2013). The stages of Erikson’s model relevant to this research are; stage VII (Middle Adulthood, 30–59 years) and stage VIII (Late Adulthood, 60 and above). Erikson’s stage VII usually includes the period when individuals with children are actively raising them. Erikson and Erikson (1998) describe a proper balance between generativity, a sense of caring for the future generations, and stagnation. They suggest the older adult learns to extend their love for their children into the considering the future, in the sense of caring about and for the future (Boeree, 2017; Erikson & Erickson, 1998).

In stage VIII, older individuals learn to develop themselves to become an integrated personality, establishing a new and broader identity, acquiring wisdom over despair (Erikson & Erickson, 1998). Joan Erikson later expanded her cowriter’s work to suggest an additional stage; stage IX the very old (Boeree, 2017; Clarke, 2013; Erikson & Erikson, 1998). This stage applied to the very old, as she puts it “Old age in one’s eighties and nineties brings with it new demands, re-evaluations, and daily difficulties” (Erikson & Erikson, 1998, p. 105).

Some writers have questioned the Eriksons' theory regarding whether their stages must be sequential, and limited to the age ranges suggested (Agronin, 2014; Arnett, 2014; Gilligan, 2006). Erickson and Erickson did recognise that "such variety exists in the timing human development that no age specifications could be validated for each stage independent of social criteria and pressures" (1998, p. 105). Whether the search for identity occurs only during the adolescent years, as Erickson and Erickson suggest, is debated (Arnett, 2014). Erikson and Erickson are criticised on other grounds, Gilligan (2006) thought they, among others, offer theories primarily based on data from American or European males. She describes this as ensuring that "there seems to be a line of development missing from current depictions of adult development" (Gilligan, 2006, p. 155). She asserts this causes a significant failure "to describe the progression of relationships toward a maturity of interdependence" (Gilligan, 2006, p. 155). This absence of women's voices on women's development deprives these developmental theories of significant data and profoundly biases thinking on the nature of development (Agronin, 2014; Gilligan, 2006).

The wider issue of women and groups perceived as low status and under-represented in research as both researchers and subjects is still prevalent (Arnett, 2016; Bartlett, 2001; Cislak, 2018; Holdcroft, 2007; Nuzzo, 2021). In the 1970s dissatisfaction with these imbalances caused a revaluation of research protocols (Arnett, 2016; Bartlett, 2001; Holdcroft, 2007). Since then there have been improvements. Meinert and Gilpin (2001) in an extensive comparative review of three periods of medical research, 1966–1975, 1976–1985 and 1986–1995, found a severe underrepresentation of women in the first period but in the last period had near equivalent representation. The exception was heart disease research where women were still significantly underrepresented (Meinert & Gilpin, 2001). The still common misunderstanding of heart attack symptoms in women reflects this (Kuhn, 2017;

Lichtman et al., 2018). It is clear that in some areas “Medical education needs to address the historical androcentric bias” (Young et al., 2019, p. 337).

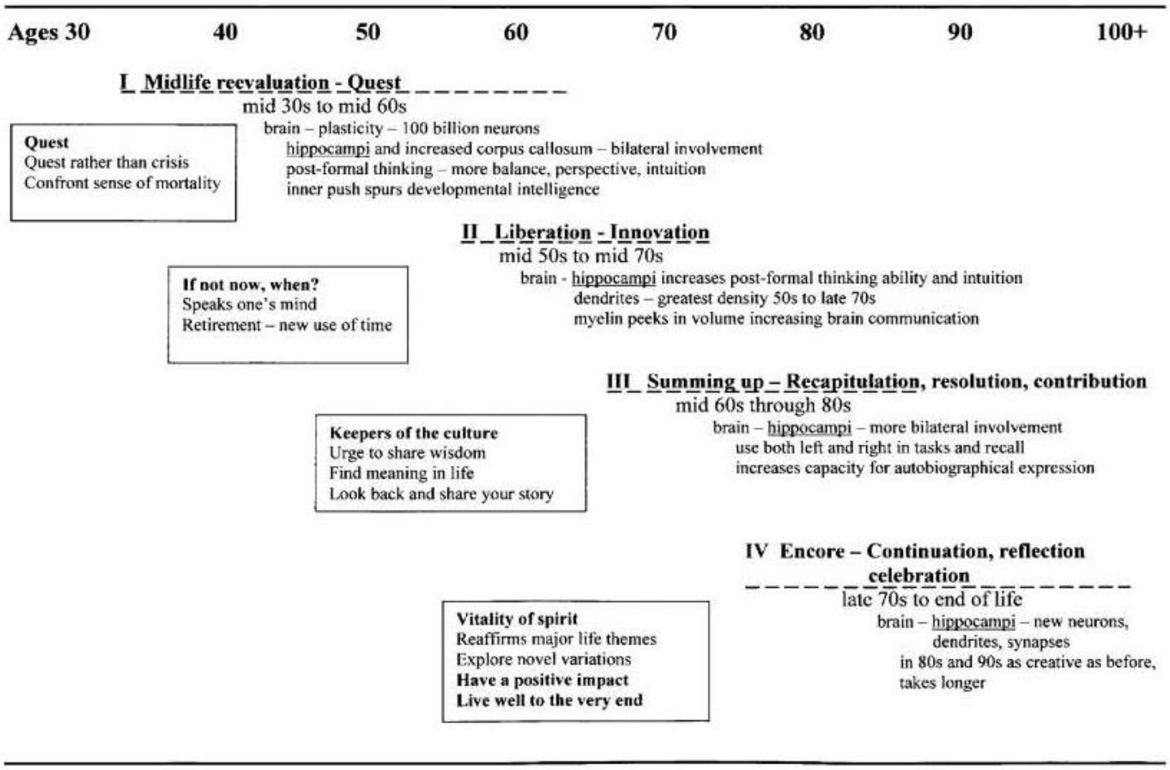
The particular criticisms of Erikson and Erikson (1998) are largely valid but I suspect the identified issues may have been a relic of the time and place of the research. The ongoing issue of research bias affecting women as well as low status groups continues (Arnett, 2016; Bartlett, 2001; Cislak, 2018). We might like to believe that, as L. P. Hartley, put it “The past is a foreign country: they do things differently there” (1953, Prologue), but perhaps, in this instance, it is not.

Cohen’s Four Phases of Adult Development

Cohen, a pupil of Erikson, developed a more detailed and nuanced model of aging with four phases of development (Boeree, 2017; Cohen, 2005). Cohen focussed specifically on the period from the individual’s mid-thirties as he thought that it was at this point many people started to encounter a sense of their own mortality (Cohen, 2005). As can be seen in Table 2.2, Cohen’s vision of aging was more positive and affirming than that of the Eriksons. Also in common with most more recent life stage models, there is considerable overlap in the age phases, mirroring ideas expressed by Erikson and Erikson (1998), and others, that individuals move through particular life stages mediated by their specific life circumstances.

Table 2.2

Cohen's Four Phases of Adult Development



Based on The Mature Mind, Cohen (2005), compiled by Clarke (2013), permission granted for educational use.

Cohen's Phases II, III and IV are most applicable for this research. Phase II has particular relevance for the decision to return to study and what to study. Cohen's particular area of interest, predating his publishing of the four Phases, was the concept of creativity in aging individuals. By this he did not mean aging creatively, his interest was how aging individuals maintained or increased their creativity (Cohen, 1999). In particular, Cohen explores, and debunks, the stereotype of inevitable cognitive decline with aging (Cohen, 1999). He quotes examples of older individuals who maintained their creativity or explored it for the first time in their later years, which has particular relevance and resonance to this research (Cohen, 1999). Two years later Cohen had begun to conceptualise his Four Phases Model. He supported his contentions regarding possible increased creativity in older individuals with neurobiological information about brain development (Cohen, 2001). He finishes his article with a quote that he suggests encapsulates his underlying concept, “And the day came when the risk to remain tight in a bud was more painful than the risk it took to blossom” (Cohen, 2001, p. 5). Cohen credited the quote to Anais Nin, to whom it is usually attributed. Despite this, the available evidence suggests it appears the author was Elizabeth Appell in 1979 when she was Director of Public Relations for John F. Kennedy University, Orinda (Sky Blue Press Editor, 2013).

The Idiosyncratic Impacts of Aging

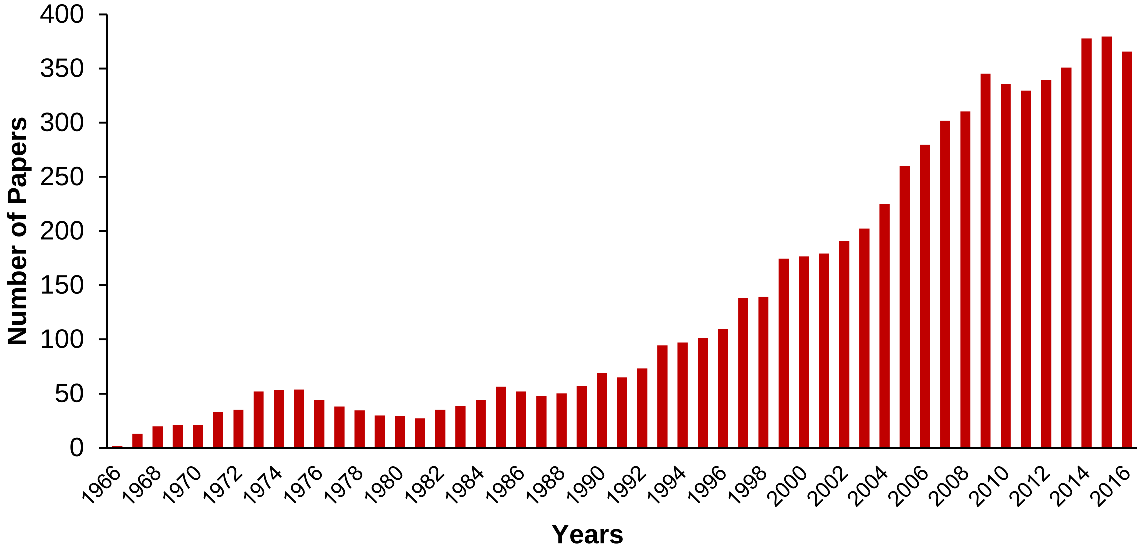
The impacts of aging on the individual are generally categorised as either physical or cognitive. This separation can be problematic as each will influence the other, physical losses or gains can have corresponding cognitive effects (Lewington et al., 2002; Oschwald et al., 2020; Waldstein et al., 2008). Researchers have examined the factors responsible for the correlation of sensory impairment, particularly visual and auditory impairment, and cognitive losses they observed (Anstey et al., 2001; Garrison-Diehn, 2017; Maharani et al., 2018; Schubert et al., 2017; Tay et al., 2006; Uchida et al., 2019). There is an association linking sensory impairment and an increased risk of developing some type of cognitive impairment or subtle deficits of cognitive function and these may be suggestive of initial neural changes or brain aging (Maharani et al., 2018; Schubert et al., 2017; Uchida et al., 2019).

Cognitive Impact of Aging

The relationship between age and cognition is frequently researched, as can be seen in Figure 2.1, below. This shows the number of papers using both Age and Cognition as key words published on Medline from 1966 to 2016, per 100,000 papers published. It is a good illustration of the increasing interest in this subject.

Figure 2.1

Number of Papers Published on Age and Cognition 1966 to 2016 - per 100,000 Papers



Source: PubMed (Medline) at http://dan.corlan.net/medline-trend.html

The conventional understanding of cognition and aging was that as we age cognitive functions would inevitably decline. More recent research has established that while some facets of cognitive function do decrease, others either improve or are effectively unchanged (Bherer, 2015; Blanco et al., 2016; Christensen, 2001; Deary et al., 2009; Estes et al., 2003; Hartshorne & Germine, 2015; Salthouse, 2009). Researchers suggest that part of the reason for this dominant view was the problem of accurately measuring age-based cognitive decline (Deary et al., 2009; Ramscar et al., 2014). This is because the majority of psychometric tests are tested and validated on younger subjects, and so tests may not accurately test the cognitive capacity of older subjects (Barber, 2017; Deary et al., 2009; Ramscar et al., 2014). Aging individuals perform more slowly on many psychometric tests and this has been used as evidence that cognitive information-processing capacities must be declining as they age. The opposing view is that these individual's slowing performance reflects increased memory search demands that increases with more experience (Blanco et al., 2016; Deary et al., 2009; Ramscar et al., 2014). They consider that "many of the assumptions scientists currently make about cognitive decline are seriously flawed and, for the most part, formally invalid" (Ramscar et al., 2014, p. 6). Also as the majority of cognitive studies are cross sectional in design, limiting the scope of the research to identify trends in capability or functionality and more use of longitudinal designs would enhance understanding of this issue (Ahadi et al., 2020; Deary et al., 2009; Oschwald et al., 2020; Salthouse, 2009; Willis & Schaie, 2005). This has potentially significant impact on the prevalent view that older individuals have reduced decision-making capability.

It is commonly but not universally agreed that research shows age related declines in many mental functions such as, verbal ability, aspects of memory, processing speed, executive functions, and reasoning (Besdine, 2019; Blanco et al., 2016; Christensen, 2001; Deary et al., 2009; Oschwald et al., 2020; Salthouse, 2009). There is some evidence that areas such as vocabulary may increase with age.

Fluid and Crystallised Cognitive Intelligence

Cognitive intelligence can be considered as either fluid or crystallised (Cavanaugh & Blanchard-Fields, 2006; Lövdén et al., 2020; Prera, 2020). Fluid intelligence denotes reasoning and flexible thinking abilities, while crystallised intelligence refers to the knowledge, facts, and skills that accumulated during an individual's education and lifelong experiences (Cavanaugh & Blanchard-Fields, 2006; Findsen, 2015; Lövdén et al., 2020; McLoughlin, 2017; Oschwald, 2020; Prera, 2020). Fluid and crystallised intelligence display as cognitive behaviours or abilities. Indicators of crystallised intelligence include experience-based knowledge, verbal comprehension and social judgement (Findsen, 2015; Lövdén et al., 2020; Oschwald, 2020; Prera, 2020; Stuart-Hamilton, 2006). Fluid cognition relies on the processing aspects of cognition such as, memory, analysis, and abstract reasoning and hypothetical thinking (Findsen, 2015; Lövdén et al., 2020; Stuart-Hamilton, 2006; Withnall et al., 2004). These cognitive capabilities mainly rely on the processing aspects of cognition and are central for carrying out everyday activities (Lövdén et al., 2020; Zaval et al., 2015). They support living independently and leading a rewarding life, frequently described as aging well or aging successfully (Li et al., 2014; von Humboldt, 2016).

The use of crystallised intelligence includes recalling existing knowledge and skills (Prera, 2020). As individuals age, they accumulate fresh knowledge and understanding so enhancing crystallised cognitive abilities over much of life (Findsen, 2015; Lövdén et al., 2020; Prera, 2020; Stuart-Hamilton, 2006). Crystallised Intelligence is thought to rise gradually, remain stable throughout adulthood and declines at about 60 years of age (Cavanaugh & Blanchard-Fields, 2006; Desjardins & Warnke, 2012; Findsen, 2015). From the literature it appears that while "crystallised skills may not be ageing proof, but they are perhaps rather more resistant than fluid skills" (Stuart-Hamilton, 2006, p. 60).

Expected age-based cognitive shortfalls include occasional and temporary difficulty with recalling a name or fact or some minor difficulty in concentrating. Cognitive impairment is a more serious deficit and can be defined as "when a person has trouble remembering, learning new things, concentrating, or making decisions that affect their everyday life" (Centers for Disease Control [CDC], 2011, para. 4). Distinguishing between expected cognitive losses and gains with age and the more serious levels of cognitive incapacity or impairment from ailment or misfortune is important (CDC, 2011; Deary et al., 2009; Lawton et al., 1999; Uchida et al., 2019). Differentiating the impact on data of incipient abnormal brain pathology is difficult as it is, at its early stages, problematic to detect (Brayne, 2007; Deary et al., 2009). Brayne describes it as "Distinguishing between normal and abnormal in an organ as complex as the human brain is a thorny task" (Brayne, 2007, p. 232). The definitive causes of aging related cognitive decline remain a contested space (Barber, 2017; Jones & Higgs, 2010). Better recognised are physical declines, whether aging related or from other causes, discussed in the next section.

Importance of Non-Age Based Factors.

Current debate addresses how much cognitive decline may be the result of environmental or lifestyle factors rather than inevitable biological processes (Bherer, 2015; Brooker et al., 2019; Hooyman & Kiyak, 2014; Lövdén et al., 2020; Monk et al., 2020). It is clear that physical exercise affects brain health positively (Bherer, 2015; Kramer et al., 2004; Willey et al., 2013; Uchida et al., 2019). A high or moderate level of physical exercise offers significant protection from some forms of cognitive loss (Rea, 2017; Sofi et al., 2011). Brain plasticity improves when undertaking something new or different; learning a musical instrument or a new language (Jäncke, 2009; Oschwald et al., 2020; Särkämö et al., 2008; Wan & Schlaug, 2010).

The Effect of Education on Cognition

There is a common view that engaging in challenging cognitive tasks, such as higher education, may offer some protection from cognitive decline and possibly from dementia. Other research has suggested a contrary view that found that there was little cognitive protective benefit from sustained study (Martins et al., 2012). Many students have no doubt of the benefits of longer, challenging study, describing in detail the benefits, to them, of formal study (Brownie, 2014; Findsen & Formosa, 2016; Hardy, 2020; Romaioli & Contarello, 2021; Stehlik, 2011). For many older students their stated motivations for studying include the desire to maintain a healthy brain, for many the idea of 'use it or lose it', is very common (Boulton-Lewis, 2010; Bunyan & Jordan, 2005; Parks et al., 2013; Staff et al., 2018; van Rhijn et al., 2016). Individuals describe this motivation in a number of different ways; keeping the mind active, challenging myself, mental stimulation and, my personal favourite "to keep the grey matter in the pink" (Parks et al., 2013, p. 66).

There is evidence that higher levels of earlier education while not preventing deterioration do provide a cognitive reserve which appears to protect against cognitive decline and may reduce the risk of developing dementia (Brownie 2014; Laming et al., 2019; Lövdén et al., 2020; Martins et al., 2012; Wang et al., 2012). Wilson et al. (2019) disagree; their results suggest that any cognitive reserve from prior education is restricted to the level of cognitive function before old age. Lövdén et al. (2020) offer a number of possible reasons education later in life may offer less protection. They suggest the additional years of education have a diminishing marginal impact on cognitive performance because either, older students may have diminished neurocognitive plasticity or individuals with existing higher levels of education would, if not studying, possibly be still occupied in cognitively complex careers (Lövdén et al., 2020).

Looking more widely than just cognitive decline Laming et al. (2019), studying male mature aged students, found that education did have a wider protective effect. Men with more education were less likely to suffer from either mental or physical illnesses and more liable to take precautionary actions (Laming et al., 2019). Other researchers argue that education, in and of itself, may not be protective of cognition, as either it assists with compensatory behaviours or that higher levels of education generally result in higher income and therefore improved access to health care (Christensen et al., 1997; Findsen & Formosa, 2016; Lövdén et al., 2020; Martins et al., 2012). For older students perhaps it is their belief in the positive effect of study that is most important.

If there is some protective effect from education the probable cause is the stimulation of nerve cells and consistent engagement in challenging brain function which encourages brain plasticity or neuroplasticity. This stimulates the brain to restructure and build new neural pathways (Lövdén et al., 2020; Oschwald et al., 2020). The effect of this neuroplasticity is that "allows the nerve cells to compensate for injury and disease and to respond to new situations or changes in the environment" (Brownie, 2014, p. 733). The impact of longer term formal study on cognitive function compared with short term 'brain training' is often discussed but it is not clear whether short term brain training has any longer term benefits (Millington, 2012; Owen et al., 2010). Brooker et al. (2019) did find that long-term use of word-based puzzles did have positive cognitive effects.

Fears of significant cognitive loss caused by disease do trigger concerns in the aging population (Kinzer & Suhr, 2016; Lee et al., 2020; Tang et al., 2017). In 2020, about one in ten Australians, over 65, had some form of dementia and there were an estimated 459,000 Australians living with dementia (Dementia Australia, 2020). Whatever the range defined by normal cognitive aging, those not suffering dementia or other forms of neurological disease, mild cognitive impairment will differ in the amount that their brains decline. This is due to more than simply aging; it is often a result of other known risk factors (Brownie, 2014; Hardy, 2020; Romaioli & Contarello, 2021; Staff et al., 2018).

Physical Impacts of Aging

The possible physical effects of aging are familiar, by experience, to older persons. Younger persons, frequently catalogue them, as a series of inevitable and ever increasing losses leading to inexorable decrepitude (Wallace et al., 2013). The reality is more complex and subtle. It is axiomatic that, due to biological aging and other factors, aging brings some reductions in physical capacity and functionality. Reductions of physical capabilities such as vision, hearing and strength are, to many people, inescapably linked to age (Besdine, 2019). Much of this expected reduction is not due entirely, or even primarily, to age; Besdine argues, "Disorders, not aging, usually account for most loss of function" (2019, para. 5). One generally accepted physical indications of aging is skin wrinkling and changes to pigmentation. In fact, up to 80% of such damage is due to exposure to ultraviolet light, generally from the sun, over many years (Amaro-Ortiz et al., 2014; Thurstan et al., 2012). Hearing loss, again generally accepted because of aging, is usually caused by lifetime exposures to noise, particularly louder noise, or from smoking (Lustig, 2020; Thurstan et al., 2012; Uchida et al., 2005). In the end, it will be the particular genetics, lifestyle, capabilities, or experiences, and, it must be said, luck of individuals that will determine the extent of any losses or reductions (Rea, 2017).

With aging, the biological processes will have impacts to which we need to adapt and accommodate. Sensory deficits including hearing or eyesight may impact on individual study, but these can usually be compensated for (Carstensen & Mikels, 2005; Garrison-Diehn, 2017; Hooyman & Kiyak, 2014; Oschwald et al., 2020; Park & Festini, 2017; Schoultz et al., 2020; Stine-Morrow & Miller, 2009). Physical limitations, whatever the cause, are of less importance to the individuals than concerns about their cognitive performance (Deary et al., 2009; Holdsworth et al., 2018; Salthouse, 2009; Willis & Schaie, 2005). The participants, who recognised the reality of reduced capacity, felt the extra effort was simply a price they had to pay for studying. I have limited somewhat this discussion on the physical effects of aging, as it simply did not feature as important in this research.

Enablers and Barriers to Study

For this research, enablers and barriers to study have been categorised into two kinds; those that affect the decision to study and those that affect the continuation and performance of that study. There will be significant overlap between the kinds, for example, a long held desire to study painting properly will have impact on both. For older mature aged students the conventional wisdom is that their age and the associated cognitive and physical losses could become a barrier, real or perceived, to their study. This stereotype appears to have significant impact on individuals' decisions to study, or perhaps more accurately not study (Andreoletti & Lachman, 2004; Boulton-Lewis, 2010; Fernández-Ballesteros et al., 2013; Horton et al., 2010; Mehrotra, 2003; Stine-Morrow & Miller, 2009; Waters & Lemon, 2019). Education is a significant factor to counteract these stereotypes and self-stereotypes as previous education level, and not age, lessened the impacts of the stereotype on individuals' thinking (Andreoletti & Lachman, 2004).

Many factors will influence an individual's study decision and different individuals will place different levels of significance on particular factors based on their individual circumstances (Davies et al., 2002; Delahunty & O'Shea, 2021; Monk et al., 2020). Barriers to study have received the most attention in the relatively limited literature on this cohort, possibly this is indicative of a mindset that sees mature age as an impediment to successful study not an advantage. It is worth noting this is not the mindset of the research participants in this study.

Situational, Dispositional and Institutional Factors

Issues that will affect potential and current students have been categorised into three main types; situational factors, dispositional factors and institutional factors (Chesters et al., 2020; Davies et al., 2002; Ellis, 2013; Fleming, 2019; Gill et al., 2015). Situational factors are personal circumstances, the environment, family and friends. They are frequently the things that get in the way of studying such as, direct and indirect cost, important family or work responsibilities, lack of available time and logistic difficulties in accessing the study. Dispositional or internal factors are the personality characteristics, traits or temperament that shapes an individual's behaviour or actions and as such come from within the individual. They can be positive and so enhance the likelihood of studying but are more often cited in the negative as barriers to study. Positives are, strong aspirations to study, long held desires, being a role model for children and love of learning (Fleming, 2019; Hardy et al., 2019; Jamieson, 2016; Laming et al., 2019; Osborne et al., 2004; Withnall et al., 2004). Negatives will include; lack of confidence, not knowing what you want to study, lack of energy or interest and simply not wanting to return to study (Fleming, 2019; Hardy et al., 2019; Laming et al., 2019; Osborne et al., 2004; Withnall et al., 2004). Individuals are likely to name dispositional factors as the reason for success by crediting it to their behaviours and actions, such as, studying hard or being intelligent. Conversely individuals are more likely to blame failures on situational factors, such as, an unfair test or a biased teacher (Chesters et al., 2020; Fleming, 2019; Gill, 2015).

Institutional factors affecting mature aged students have not had as much attention in the literature and are usually considered as stand-alone issues (Davies et al., 2002; Schuetze & Slowey, 2002; Sutton, 2019). Historically education policies and practice have focused on children, youths, and young adults, although more recently education policies have, in theory, expanded their view (Fernández-Ballesteros et al., 2013). Despite this, the youth orientation of universities engenders a mindset that ensures the institutions and their responsiveness that significantly skews to the needs of younger, not older, students (Covey, 1983; Kasworm, 2010; Mallman & Lee, 2014; Shaw & Langman, 2017). The institutional factors will include pre-study concerns such as, availability of courses, access to information about the courses and the length of courses. Concerns after enrollment include accessing services, complicated requirements and attendance requirements in conflict with other responsibilities.

Enablers to Study

Linked to deciding to study is the idea of how do older students ‘stay the course’ what motivates them to do the work and make the sacrifices required to succeed, sometimes over years of study. The factors that enable study, both its commencement and continuation, has been well studied (Christensen & Craft, 2021; Fleming, 2019; McCall et al., 2020; Waters & Lemon, 2019; Williams, 2013). Factors identified in the literature include personal or career needs, long held desire to study and a love of learning (Fleming, 2019; Hardy et al., 2019; Jamieson, 2016; Laming et al., 2019; Osborne et al., 2004; Waller, 2006). For many writers the enabling factors are predominantly dispositional or internal. While programs to assist students such: counselling, study assistance and pastoral care may all help individuals to succeed, or at least not fail, it is the characteristics of the individual student, either inherent or learned, that will often ensure success (Cupitt & Golshan, 2015; Duckworth et al., 2007; Kannangara et al., 2018; Perkins-Gough, 2013; Shechtman et al., 2013; Weisskirch, 2018).

Within the literature, various sets of characteristics considered as important, these include but are not limited to:

- Enthusiasm for lifelong learning
- Passion for long-term goals
- Life experience
- Perseverance
- Resilience
- Self-confidence
- Self-control
- Self-efficacy
- Sustained motivation

Obviously, this list contains characteristics that overlap in both meaning and effect, for example, self-confidence and self-efficacy, while related, are not quite the same. Talent and intelligence alone is not enough, studies have shown that some students frequently surpass more talented or intelligent peers (Cupitt & Golshan, 2015; Duckworth et al., 2007; Duckworth & Gross, 2014; Kannangara et al., 2018; Perkins-Gough, 2013; Weisskirch, 2018).

Grit as a Predictor of Success

Attempting to locate a reliable indicator of likely success Duckworth et al. (2007) suggested the concept of ‘grit’. They defined grit as “perseverance and passion for long-term goals” (Duckworth et al., 2007, p. 1087). As they describe it “The gritty individual approaches achievement as a marathon; his or her advantage is stamina” (Duckworth et al., 2007, pp. 1087-1088). Grit is the individual working strenuously toward their goals and challenges, maintaining both their effort and interest over long periods despite disappointment, difficulty, and delays in their progress (Duckworth et al., 2007). Subsequent literature associated grit with other characteristics necessary for success such as, self-control, happiness, satisfaction, a sense of belonging, psychological well-being and self-esteem (Bowman et al., 2015; Duckworth & Gross, 2014; Weisskirch, 2018).

Recent studies suggest that grit may not have the utility claimed and found that some of the claimed linkages were uncertain and that required further work (Kannangara et al., 2018). Credé et al. (2017) maintain that the construct validity of grit was questionable, as the main value of the grit construct resides in the perseverance aspect. One relevant facet of the discussion on grit is the evidence that mature aged students scored higher in grit than the younger students, this likely to be a result of more life experience (Cupitt et al., 2015; Duckworth et al., 2007; Griffin et. al, 2016).

Barriers to Study

Dispositional or situational barriers to commence or continue study will usually be specific to the individual. Institutional barriers are most likely to be systematic and external to the individual. Dispositional obstacles often include issues such as self-efficacy or a lack of it, previous negative experiences or a fear of failure (Bunyan & Jordan, 2005; Linnenbrink & Pintrich, 2002; Schaefer, 2010). These may influence against an individual's desire to undertake university level study. Peculiar to older mature aged students are their fears about possible cognitive deterioration or losses due to aging or disease, as discussed above. This may also affect individuals' aspirations and cause them to seek less strenuous learning experiences (Hooyman & Kiyak, 2014; Stone, 2008). Dispositional or situational barriers will include the personal logistical barriers including financial pressures, time, and attention available at different life stages with competing responsibilities and caring responsibilities.

These issues are predominantly barriers to starting study, although some such as family pressures and finances may cause students to cease study (Stone, 2008).

Cost as a Barrier

That cost is a major barrier is identified in much of the literature. For most students the expense of university level study is significant (Boulton-Lewis et al., 2016; Chesters et al., 2020; Colegrave, 2006; Davies et al., 2002; Mallman & Lee, 2016; Marcaletti et al., 2018). Costs include tuition costs and ancillary costs; transport, books, and equipment (Osborne et al., 2004; Schaefer, 2010). In Australia, access to the Higher Education Loan Program (HELP) is simply deferring the cost to a later date. Lowering the threshold for HELP repayment to $45,000 income per annum appears to indicate that the current government will continue to shift educational costs to students wherever possible. More recently, in June 2020, the significant increase of some course fees, with increases of 113% for humanities, has made study in some subject areas even more expensive (Daly & Lewis, 2020).

Younger mature aged students frequently have higher living costs and more recurrent demands on their finances, due to their other responsibilities such as dependent children (Boyczuk & Fletcher, 2016; Osborne et al., 2004; Purcal et al., 2014; Young & Denson, 2014). Australia is an expensive country to study in, both for course fees and living costs, which need to be considered, the most recent reliable estimates available suggest that average Australian living costs of $23,800 per adult per year (ABS, 2017b). This is an important issue as living expenses are essentially indistinguishable from more formal educational costs and are part of any study decision (Johnston & Marcucci, 2010; Osborne et al., 2004; Schaefer, 2010). This combination of tuition fees and living expenses means there is little chance of any real economic return from university level study for older mature aged students (Chesters & Watson, 2014; Colegrave, 2006; Hällsten, 2016; Perales & Chesters, 2017). For many mature aged students there is also the opportunity cost of forgone salary or wages; lost because of leaving paid employment to undertake study. In 2018 over 1.8 million persons aged 55 to 64 were employed, which about equals 15% of the workforce (ABS, 2018).

Time Pressures as a Barrier

Time pressures for many mature aged students are substantial, particularly younger mature aged students, as they are more likely to have employment obligations as well as family or caring responsibilities. Carers of younger children frequently identify not having any available time as a reason not to study, this is particularly true for women, as are issues of available and affordable childcare (Ayres & Guilfoyle, 2008; Isopahkala-Bouret, 2012; Osborne et al., 2004; Stone, 2008; Stone & O'Shea, 2013; van Rhijn et al., 2013). There is also evidence that older individuals provide significant support as caregivers for either young grandchildren or elderly parents or, occasionally, both (Boyczuk & Fletcher, 2016; Hamilton & Suthersan, 2019; Purcal et al., 2014; Young & Denson, 2014).

Time, or the lack of discretionary time, generally is an issue for many mature aged students with many inescapably "time poor" (Reay et al., 2002, p. 9). Stone and O'Shea (2013) consider that in a sense discretionary time is a gendered construct as women, particularly those with caring responsibilities, are especially lacking in discretionary time. As a result, they have to constantly balance and prioritise their time to meet their responsibilities (O'Shea & Stone, 2011). The effect of this is to prevent many women studying until their caring responsibilities are reduced (Stone & O'Shea, 2013). Alternatively, they can try to fit the study into their available time by giving up social time, time to relax and sleep. The research suggests that the longer-term result is a higher than average discontinuance of study, perhaps to be resumed later (Stone & O'Shea, 2013).

Logistical Barriers

Many students who identify issues regarding external or systemic barriers include; transport issues general administration, the timing of lectures or activities, access to part time study and requirements for particular IT capabilities. The literature and experience suggest that nearly all students, irrespective of age, report issues or concerns with support and administration at times. While for older mature aged students the situation is similar, they do report that there are some particular issues for them including, difficulties with web-based applications, inflexibility of administration and feelings of isolation (Merrill, 2004; Padula & Miller, 1999; Parks et al., 2013; Sutton, 2019).

Conclusion

This research has journeyed into two subjects of widespread interest, aging and possibly related decline, and enablers and barriers to study. This literature review considered many domains of research and explored diverse subjects. Formerly, aging was presented as a period of inevitable decline and loss, both physically and cognitively. Research that is more recent has found that this is not correct and that the picture is more complex. While there are some losses, physical or cognitive, individuals cope with these by adaption or adjustment. The examination of aging, possible cognitive and physical declines or benefits, and impact on study by older mature aged students provides useful context and some data for this research.

Barriers and enablers to study have a similar broad literature, for younger mature students. Barriers such as cost, time and other commitments, and their impacts, are well researched, while less attention is given to enablers of study. For this research it was information about enablers rather than barriers that has most relevance. This is discussed in detail in Chapter Six.

Until recently the literature on older mature aged students has been relatively sparse, and even currently there is hardly a surplus of relevant research available. Constructively what information is available on the subjects encountered, aging, enablers, barriers, and the experiences of mature aged students all have resonance for the research. Some subjects I had not thought to be problematic or contested are in fact not reconciled. Particularly the testing of cognitive decline in older people and assumptions made about their decline is a contested subject. That these issues continue to exercise the minds and metaphorical pens of many in education, perhaps confirms the robustness of the field.

Chapter Three – Literature Review Part Two: Motivation, Decision-Making and Self-Concept for Older Mature Aged Students

In this Chapter I considered the literature on three topics core to this research, Motivation, Decision-making and Self-Concept. I based this specific focus on their relevance to the research, as all three are interrelated and integral to understanding the decision processes and lived experiences of the participants. The decision to separate the Literature Review into two parts facilitated the examination of the literature specific to the three fundamental topics. As in the previous Chapter, I sought general information on connected subjects, for example aging, and then considered its relationship to older mature aged students.

The motivations of older people returning to study or completing their studies are complicated (Kim & Merriam, 2004; Mowjee, 2013; Rothes et al., 2017; Saddler & Sundin, 2020). Motivation is a significant factor to understanding any individual's commitment to and likely achievement in learning (Brownie, 2014; O'Shea et al., 2016; Rothes et al., 2017; Swain & Hammond, 2011). Motivation is crucial in the decision to undertake any study particularly at university. Motivation to continue and complete the study is an equally important factor but seems to stem from different reasons (Linnenbrink & Pintrich, 2002; Saddler & Sundin, 2020; Shillingford & Karlin, 2013).

Decision-making as a research subject is another topic with significant literature in many domains, neuroscience, neurobiology, gerontology, economics, sociology, psychology and education. The information in some of these domains has relevance for this research while in others it is more peripheral. I assessed the information in each domain for relevance by first finding the research literature applicable to this research, on mature aged students, and then assessing the relevance to decision-making. This allowed me to undertake a contextualised overview of relevant theories and models of decision-making as well as the existing data. From this overview, I selected the decision model most appropriate to my needs. This was Kahneman's System 1 and System 2, a short description of the model is provided below.

Self-Concept is a core component of this research because it underpins concepts such as motivation, decision-making and enablers or barriers to study (Gorges & Hollmann, 2019; Marsh & Craven, 2006; Mercer, 2011). It is of particular importance when considering a return to study as an older mature age student (Möller et al., 2020; Saddler & Sundin, 2020; Wong et al., 2017). I considered existing definitions of self-concept and provided one, from the literature, specific to this research. The construction of self-concept, models of self-concept and academic self-concept are discussed.

Motivation

Motivation is an extensive subject, even if restricted to motivations to undertake study or continue successfully. Although this research is located in the educational sphere, I needed to engage with the other domains important to motivation such as, psychology and sociology. I am not providing a detailed or exhaustive exposition on all motivational theories or approaches, there is neither time nor space. This Chapter provides background and context to the decisions taken on relevant motivational theories and models.

Having considered many definitions for motivation I eventually found, within the field of psychology, one I deemed suitable for this research, "Motivation is the process that initiates, directs, and maintains a goal-directed behaviour" (Intrinsic and Extrinsic Motivation, 2016, p. 606). This broad definition covers both motivations to undertake study and motivations to continue that study. It is not specifically either a content-derived or psychological definition.

Motivation as Discussed in the Literature

Motivation is a complex subject and this research is not the place for a complete examination of motivation and motivational theories, but I will provide an overview. All participant motivations described in this project portray individuals' self-described motivations, which is the nature of the qualitative hermeneutic phenomenological approach (Flood, 2010; Hopkins et al., 2017; Randles, 2012; Saddler & Sundin, 2020; Smith et al., 2009).

Educational motivation as field of study has a rich literature mostly concerning how students can be motivated to learn with much focussed on non-tertiary students. The specific area of motivation of learning in university students is reasonably well researched (Buzdar et al., 2017; Hattie et al., 2020; Kelly, 2009; Koenka, 2020; Wong et al., 2017). This literature is principally concerned with the task of learning, not the individual's reasons for deciding to learn. It does not specifically support understanding of why the participants have returned to university to learn but is still useful to this research as it also contextualises that decision (Ahl, 2006; Bozek et al., 2017; Chesters et al., 2020; Swain & Hammond, 2011; van Rhijn et al., 2016; Waters & Lemon, 2019).

The literature on returning to study identifies a number of common motivations (Bozek et al., 2017; Brownie, 2014; Laming et al., 2019; van Rhijn et al., 2016; Staff et al., 2018; Waters & Lemon, 2019). These include an ongoing desire to study at university or college, often frustrated in earlier times, a love of learning and to gain skills and knowledge for continued employment or a career change (Bozek et al., 2017; Laming et al., 2019; Waters & Lemon, 2019). Specifically amongst older mature students, there are additional motivations common, a desire to do something different, a need to keep connected and active and protection from cognitive decline in ageing (Boulton-Lewis, 2010; Brownie, 2014; Parks et al., 2013; Staff et al., 2018).

Typologies of Student Motivation

Some writers have suggested different typologies of student motivation (Bozek et al., 2017; Karlen, 2016; Merriam et al., 2007). Merriam et al. (2007) propose one that seems suitable for this research. It is a three-part model, with the motivational types suggested being; the pursuit of goals, the valuing of social interactions and the delight in learning. This is similar to Houle’s three categories of adult learner are goal-oriented, activity-oriented, and learner oriented (Bulluck, 2017; Mellors-Bourne et al., 2014). Both models consider the love of learning for its own sake as crucial to lifelong learning.

Motivational Theory

The various motivational theories are commonly divided into different, and frequently antithetical, types of theoretical approaches. Due to complexity these divisions are not hard and fast, indeed many may be entirely artificial, in the real world there is often substantial overlap (Wigfield & Koenka, 2020). One of the earliest and long-standing examples of this division, and frequently adversarial, split into two different approaches are pluralistic and monist motivational theories (*Monist and Pluralistic Motivational Theories*, 2016). The former describes individual behaviour as being guided by multiple motivating factors whilst the latter have attempted to describe individual’s behaviour as being motivated by a single factor, generally economic. While monist and pluralistic motivational theories have both been applied to the general psychological concept of egoism versus altruism, they are also used to research and to describe workplace motivation. Monist motivational theory has often been criticised as being both overly reductive and abstract, a fair criticism (Bélanger, 2011; *Monist and Pluralistic Motivational Theories*, 2016).

One of the most influential proponents of monist motivational theory was F. W. Taylor (Ahl, 2006). Taylor believed that by using his Scientific Management model “workers were able to earn substantially more than those under conventional management” (Taylor, 1911, p. 95). He argued that income was the only motivation workers had and that workers should be paid based on their productivity. This maximising of productivity would maximise individual income and so encourage worker motivation.

The Theories of Maslow and Herzberg

By the 1950s, the pluralistic motivational theories of Maslow and Herzberg began to dominate management science. Maslow's (1943) theory defined a hierarchy of needs with five categories:

- Self-actualization
- Self-esteem
- Love and belonging
- Safety
- Physiological

What Maslow described as lower-order needs such as, physical necessities, safety and security, and social contact or affection provided day-to-day comfort (Jarvis, 2010; Kanfer et al., 2017; Maslow 1943; Navy, 2020). It was the higher-order needs for self-esteem, including mastery, achievement, recognition, and approval that provided motivation for individuals to be their best person and achieve self-actualisation (Maslow 1943; Navy, 2020). Maslow's general theory of motivation also states that once needs are met, they cease to be motivators of behaviour as "a want that is satisfied is no longer a want" (1943, p. 375).

Herzberg et al. (1959) developed a two-factor or motivation-hygiene theory of job satisfaction and motivation, which elaborated on Maslow's hierarchy of needs. In this theory, generally referred to as Herzberg's hygiene theory, hygiene refers to the extrinsic factors which resemble Maslow's lower-order needs, pay, working conditions and safety as well as any other benefits (Herzberg et al., 1959; Herzberg's Two-Factor Theory, 2016; Kanfer et al., 2017). If these are absent, it demotivates the individual, resulting in job dissatisfaction. These are hygienic only in the sense of being preventative of dissatisfaction and do not contribute to the individual’s job satisfaction. What does contribute are generally intrinsic factors; recognition for accomplishments, pride in one’s work, a sense of accomplishment, and increased responsibilities (Herzberg et al., 1959; Herzberg’s Two-Factor Theory, 2016; Kanfer et al., 2017). These factors will improve job satisfaction and so, in theory, increase motivation.

Many modern management theories are based on this pluralistic motivational concept from Maslow, Herzberg, and others, in that once the individual’s basic human needs have been satisfied it is recognition, participation and achievement that are the prime motivating factors. Traditional or classical management theory, based in monist motivational theory, suggests that once primary needs, food, shelter, safety and security are met; it is economic reward that is the main motivating force (Kanfer et al., 2017; *Monist and Pluralistic Motivational Theories*, 2016).

Criticisms of Maslow’s Hierarchy of Needs Theory

Despite its ubiquity Maslow’s Theory has been criticised for a number of reasons elitism, insensitive or biased cultural attitude and excessive individualism (Bouzenita & Boulanouar, 2016; Cooke et al., 2005; Kanfer et al., 2017; Navy, 2020; Rutledge, 2011). These criticisms may be valid, but the major failings of Hierarchy of Needs Theory are conceptual and practical. Conceptually it is based on a premise that lower needs must be met before higher needs can be met. Tay and Diener (2011) researched across a sample of 123 countries to examine the relationship between the fulfilment of needs and subjective well-being. They found some needs described by Maslow, not all were present universally and not necessarily in Maslow’s hierarchical order. In practice, “the things that make Maslow’s model cognitively appealing - that sense of order and predictability - also makes it wrong” (Rutledge, 2011, Para. 3). As Rutledge (2011) points out, our needs are not a hierarchy, needs are socially based and constructed by our interactions with others. That a number of participants, who at times, placed their need to study above their social or even family needs was an example of this. Examining these theories was necessary to understand the context of motivational theory but as they have no specific relevance to the present inquiry, I am leaving them here.

Content and Psychological Motivational Theories

A similar dichotomy is seen between content and psychological motivational theories (Kanfer et al., 2017; Navy 2020; Pardee, 1990; Sieglová, 2019). Content theories of motivation generally focus on the categories of goal or needs that motivate individuals, while need theories are commonly seen as a subset of content theories. One of the earliest theoretical approaches in motivational research was to consider what motivates individuals; the content of what it is that motivates (Herzberg et al., 1959; Kanfer et al., 2017; Maslow, 1943; Navy, 2020; Sieglová, 2019). The most common illustrations of content theories are Maslow's hierarchy of needs, Herzberg's hygiene theory model, and McClelland's need for achievement, affiliation, and power (*Humanistic Psychology*, 2016; Navy, 2020; Sieglová, 2019). These are examples of theories that are both pluralistic and content, or needs, based. Conceptually content theories propose individuals direct and sustain their behaviours towards meeting their perception of unmet needs (Herzberg et al., 1959; Kanfer et al., 2017; Maslow, 1943; *Monist and Pluralistic Motivational Theories*, 2016; Sieglová, 2019).

Conversely, psychological theories assert that motivation exists only within the individual, although more recently socio-cultural psychological theories express motivation as an outcome of participation in actions and activities within the cultural milieu of social groups (Kanfer et al., 2017; Navy, 2020; Walker et al., 2010). In psychological theories, motivation is a process in which the individual's thoughts influence their behaviours. For example, drive and performance will affect thoughts, and these thoughts then influence individual's behaviours. Motivations are affected by attitudes, beliefs, intentions, amount of effort and potential withdrawal (Kanfer et al., 2017; Navy, 2020). The motivational theories that I ultimately applied, as described below, were partly in this content and psychological sphere.

Behaviourist and Cognitive Theories

There is also a division between behaviourist and cognitive theories of learning and the consequent motivation to learn; this division is not confined to learning and is present in many areas of the social sciences (Akpan & Kennedy, 2020; *Humanistic Psychology*, 2016; McLeod, 2018; Navy, 2020). Behaviourism has its origins as a reaction against the dominance of introspective psychology at the end of the 19th and beginning of the 20th centuries (Skinner, 1965; Watson, 1913). Behaviourists such as Watson, Tolman and Skinner rejected these introspective methods as being both subjective and unquantifiable. Rather, they focused on using only objectively observable, quantifiable events and observable behaviour. Watson was very clear from the outset that "Psychology as the behaviorist views it is a purely objective experimental branch of natural science" (Watson, 1913, p. 158). Both Watson (1913) and Tolman (1938) explicitly make no differentiation between human and animal behaviour. As Tolman expresses it "everything important in psychology … can be investigated in essence through the continued experimental and theoretical analysis of the determiners of rat behaviour at a choice point in a maze" (1938, p. 34). Watson and Tolman argued that since it is not possible to either observe objectively or to quantify what occurs in the mind, scientific theories should only take into account observable signs such as stimulus-response sequences. Watson's view was, "It can be done in terms of stimulus and response, in terms of habit formation, habit integrations and the like" (1913, p. 167). Skinner (1965) had somewhat similar views but acknowledged that, for humans, social environment or culture had impact of the individual. As he described it "A culture, in this broad sense, is thus enormously complex and extraordinarily powerful" (1965, p. 200). Behaviourists explain motivation in terms of positive and negative reinforcement as the result of the individual's experiences (Akpan & Kennedy, 2020; McLeod, 2018; Skinner, 1965). Pleasant experiences cause individuals to make the preferred connections between the specific stimuli used and their appropriate responses. Positive stimuli will elicit positive outcomes, while negative experiences provide negative outcomes. In educational terms, individuals learn to avoid responses that are associated with unpleasant consequences or punishment such as low grades or negative feedback (Akpan & Kennedy, 2020; McLeod, 2018).

A New Approach

Dissatisfied with the strict focus on observable behaviour inherent in behaviourism, educational psychologists such as Piaget (1913/2013) began to advocate a different approach to learning theory, one that that gave more attention to what was happening inside the individual's head (Deci, 1975; Navy, 2020; Scanlon, 2008). This is generally described as a cognitive approach (Akpan & Kennedy, 2020; Scanlon, 2008). While Piaget was primarily interested in child development and learning he recognised that this approach had relevance to learning generally, and as he stated, "there is an adult in every child and a child in adult" (Piaget, 2013, p. 78). Piaget acknowledged the importance of social interaction to learning but considered a child would not possess the maturity, due to egocentricity to learn through social interactions (Taber, 2020). Others such as Perry (1970) expanded on Piaget's work to consider adult learners and learning. To meet their needs, these researchers developed the cognitive approach, which focused on mental processes not simply observable behaviour. Cognitive approaches are based in the idea that knowledge is comprised of symbolic mental representations that are operated upon by some form of mechanism to create learning (Akpan & Kennedy, 2020; Bélanger, 2011; Deci, 1975; Navy, 2020; Scanlon, 2008). Knowledge is therefore something that learners actively construct, based on their existing cognitive structures. As such, learning is relative to the individual's stage of cognitive development and therefore understanding the individual's existing intellectual framework is essential to understanding the learning process. Hassard and Dias also considered that, for Piaget, "learning is an active process and is related to the individual's relation to the environment" (2013, p. 178). While this work was primarily located in the learning domain it has clear relevance to issues of motivation, particularly that of learners. Cognitive learning theories view motivation as largely intrinsic, in contrast to behaviourist learning theories, where learners are motivated almost entirely by extrinsic factors such as rewards and punishment (Akpan & Kennedy, 2020; Bélanger, 2011; Deci, 1975; Navy, 2020; Perry, 1970; Scanlon, 2008). Cognitive learning requires substantial restructuring of individual's existing cognitive structures, so success in learning involves a significant personal investment by the learner (Perry, 1970). Without some kind of interior drive on the individual to change themselves any external punishment or reward, such as grades, are unlikely to be sufficient motivation.

Social Constructivism

Vygotsky (1926/1997), while writing at about the same time as Piaget, also a cognitive constructionist, rejected the view that it was possible to separate learning from its social context. His view was that social constructivism is a type of cognitive constructivism that emphasises the collective nature of learning (Akpan & Kennedy, 2020; Bélanger, 2011; McLeod, 2018; Navy, 2020; Taber, 2020). Vygotsky argued that all cognitive functions originate in social interactions and of necessity are products of the interactions, and therefore culturally mediated. As McLeod describes it "Vygotsky assumes cognitive development varies across cultures, whereas Piaget states cognitive development is mostly universal across cultures" (2018, para. 8). Vygotsky belied that learning is not simply the gaining of new knowledge by individuals it was a process for individuals to integrate into a community of knowledge (Akpan & Kennedy, 2020; Hassard & Dias 2013; McLeod, 2018).

Behaviourist motivation is based in an essentially extrinsic domain, as it is a simple reaction to positive and negative reinforcement. Cognitive motivation is essentially intrinsic and based on the individual's internal needs. Social constructivists see motivation as simultaneously both extrinsic and intrinsic (Akpan & Kennedy, 2020; Bélanger, 2011; Navy, 2020). If, as they consider it, learning is an essentially social phenomenon, individuals are partly motivated by rewards supplied by their knowledge community. Concurrently, because the individual is actively constructing knowledge, learning is also contingent to a significant extent on the individual's internal drive to both understand and promote the process of their learning (Akpan & Kennedy, 2020; McLeod, 2018).

There are significant theoretical disagreements and practical differences between different writers and practitioners in this contested field. The tendency to presume and defend a dichotomous view of motivation was neither helpful nor particularly realistic in relationship to the real world. While I have found this examination helpful, as a researcher, I needed a more directed, practical and applicable conception of motivation as well as more targeted theories to focus my data.

Motivational Theories Selected

Having previously defined motivation for this research, while recognising the reality that motivation is rarely as simple or one dimensional as this definition might suggest which is equally true of the people involved, I needed to examine possible relevant theories (van Rhijn et al., 2016; Waters & Lemon, 2019). To meet this complexity, I considered possible motivational theories most relevant to this research, using three relevance criteria:

- The theory was appropriate to both the decision to study and the commitment to continue to study.
- It was applicable to the reality of the data and made sense of those data.
- It considered the multiplicity of motivations that affect a decision.

The use of multiple interrelated theories, while not common, has been used by a number of writers in the qualitative research space (Fereday & Muir-Cochrane, 2006; Jackson & Mazzei, 2012; Nolen, 2020).

Using the criteria, I studied a number of common motivational theories and rejected them as not relevant; primarily as they were mainly occupation or management based. These included; Herzberg's Hygiene Theory, McGregor's Theory X and Theory Y, Vroom's Expectancy Theory, and McClelland's Need Theory. I also rejected Maslow's Hierarchy of Needs Theory, as neither workable nor relevant, and Alderfer's Existence, Relatedness and Growth Theory as it is simply a development of Maslow's theory and suffers the same flaws.

Having considered a broad range of motivational theories in the end I decided that three theories met these criteria, these were:

- Intrinsic and Extrinsic Motivation Theory
- Self-Determination Theory
- Self-Efficacy Theory

I used all three theories, in combination with each other, as each helped me to understand different aspects of the data. As an inductive research study, this use of multiple theories was both workable and valuable. The use of these theories in conjunction with the four topics, the relevant motivations, decision-making, the impact of aging and the significance of the participants' self-concept, has provided understanding of the motivations and experiences of the participants as each theory has illuminated different aspects of the data.

Intrinsic and Extrinsic Motivation Theories

Although historically viewed as separate matters, Intrinsic and Extrinsic Motivations are now considered as not separate motivations but rather as a continuum. Both are primarily psychological motivations and linked to some type of incentive for the individual to behave in particular ways (Vansteenkiste et al., 2006; Waters & Lemon, 2019; Wigfield & Koenka, 2020). Intrinsic motivation is described as driving behaviours that will be personally rewarding to that individual. While extrinsic motivation is a driver of behaviours that are connected to external rewards (Bélanger, 2011; Navy, 2020; Waters & Lemon, 2019; Wigfield & Koenka, 2020). Differentiated from the individual's biological motivations; those which, drive survival and their linked behaviours such as food, sex, or aggression (Deckers, 2018; Vansteenkiste, 2006; Wigfield & Koenka, 2020).

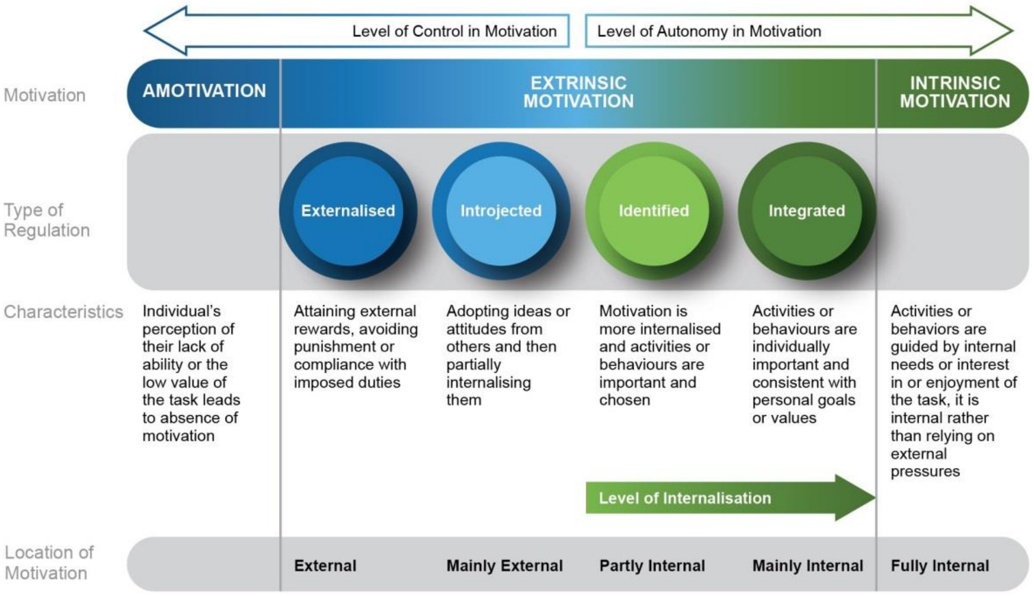
Intrinsic motivation encourages engagement in behaviour or certain activities because they receive some form of personal satisfaction, rather than a material reward. Examples will include writing, non-competitive sport, undertaking study or any of the many activities that provide relaxation. Some writers have suggested that, based on the relevant literature, intrinsic motivation has a three-part taxonomy (Rothes et al., 2017; Shillingford & Karlin, 2013; Vallerand et al., 1992). Vallerand et al. (1992) identify these three types of intrinsic motivation as "motivation to know, to accomplish things, and to experience stimulation" (p. 292). Extrinsic motivation generally involves taking part in activities which provide a reward of some type, perhaps either material or an acknowledgment, or when behaviour is necessary to avoid humiliation or punishment (Deci, 1975; Rothes et al., 2017; Vallerand et al., 1992). In its minimal sense, extrinsic motivation can refer to encouraging a range of behaviours as a means to an end and not for any fundamental value (Deci, 1975; Rothes et al., 2017; Ryan & Deci, 2000; Vansteenkiste, 2006). Ryan and Deci (2000) have suggested a corresponding three-part taxonomy for extrinsic motivation ranging from lower to higher levels of self-determination, external regulation, introjection, and identification. These taxonomic structures have relevance to Self-Determination Theory and I will explore them more fully below. Examples of extrinsic motivation include, paid employment, many competitive sports, and successful study, indicated by high grades. Intrinsic and extrinsic motivations can motivate the same behaviours. For most of the research participants, it was clear that the challenge of their study was driven by both their enjoyment of getting good grades and the internal satisfaction of understanding the material taught as well as gaining and using their new knowledge. The significance of intrinsic and extrinsic motivations is well recognised in educational settings. There is some debate around whether the use of conventional rewards, such as grades and report cards may undermine pre-existing intrinsic motivations (Murphy & Roopchand, 2003; Reiss, 2012; Ryan & Deci, 2020). In contrast, some have argued that such external motivators can act as important feedback and can boost confidence, and so can enhance intrinsic motivation, thus improving performance (Intrinsic and Extrinsic Motivation, 2016). The use of these understandings of intrinsic and extrinsic theory assisted with interpreting the multi-faceted nature of the data and the recognition that any attempt to categorise any motivation in the data as either intrinsic or extrinsic was problematic.

Self-Determination Theory

Conceptually associated with intrinsic and extrinsic motivation is Self-Determination Theory (SDT), which represents an overarching, broad and flexible framework for studying both human motivation and personality. As an empirically derived theory of human motivation and personality, SDT recognises the social contexts that differentiate motivation in terms of being autonomous or controlled (Deci & Ryan, 2012; Ryan & Deci, 2020; Sullivan, 2019; Vansteenkiste et al., 2006). The focus of SDT is how do social and cultural factors either facilitate or undermine an individual’s sense of volition, initiative, possible effects on their well-being and the quality of their performance (Deci & Ryan, 2012; Ryan et al., 1997; Sullivan, 2019). Figure 3.1 is a framework providing an overview of SDT, showing the progression of motivation from amotivation through extrinsic to intrinsic motivation as well as describing the relationships between the features of SDT.

Figure 3.1

Self-Determination Theory Taxonomy of Motivation



Based on the work of Deci and Ryan, (2012) and Sullivan, (2019) with my additions.

As can be seen, SDT suggests that extrinsic and intrinsic motivation are not separate, they are on a continuum and as an individual traverses the continuum (here shown from left to right), the degree of internalisation increases. Significant emphases for SDT are what conditions will best support an individual's experience of their personal autonomy, competence, and relatedness. SDT suggests that higher levels of these characteristics will promote the highest levels of volitional behaviour, which should lead to high quality motivation and enhance performance, persistence, and creativity (Deci & Ryan, 2012; Rothes et al., 2017; Sullivan, 2019; Vansteenkiste et al., 2006).

The Theory maintains that intrinsic motivation works best to motivate performance and that the application of extrinsic motivations will harm performance (Deci & Ryan, 2012; Ryan et al., 1997; Sullivan, 2019). The assertion that the application of extrinsic motivations will inevitably degrade performance is one area unsupported by both data from this research, and possibly reality. Other writers have also questioned this bold claim (Rothes et al., 2017; Vansteenkiste & Sheldon, 2006; Wormington et al., 2012).

This theoretical approach to motivation is compatible with my research questions and data and helps to explain and clarify, in part, the lived experiences of the participants. Self-Determination Theory was appropriate as it encapsulates the individualism of these participants and their strong commitment to their studies. The logic of recognising that intrinsic and extrinsic motivation is a continuum, not a dichotomy, is convincing and consistent with the other theories used.

Self-Efficacy Theory

Self-efficacy Theory is the final motivational theory used to discuss the data. Self-efficacy is defined as an individual's belief that they can, or cannot, by their actions influence events that affect their lives (Bandura, 1990, 2010; Greene, 2018; Putwain et al., 2013). It is usually expressed in the positive, as in a person having high self-efficacy. Bandura (1990) describes this core belief as the foundation of human motivation, performance accomplishments, and emotional well-being. Unless an individual believes they are capable of producing their desired outcomes by their actions, they have little incentive either to undertake activities or to continue to persevere when faced by difficulties (Bandura, 2010; Greene, 2018; Putwain et al., 2013). Belief about self-efficacy must be internalised; simply talking about it will not suffice, "Saying something [is] should not be confused with believing it to be so" (Bandura, 2017, p. 130). Bandura states that while other factors may serve as guides to motivation, they are all dependent on the core belief that we can make a difference by our actions. He explains that "Among the mechanisms of self-influence, none is more focal or pervading than belief of personal efficacy" (Bandura, 2017, p. 125).

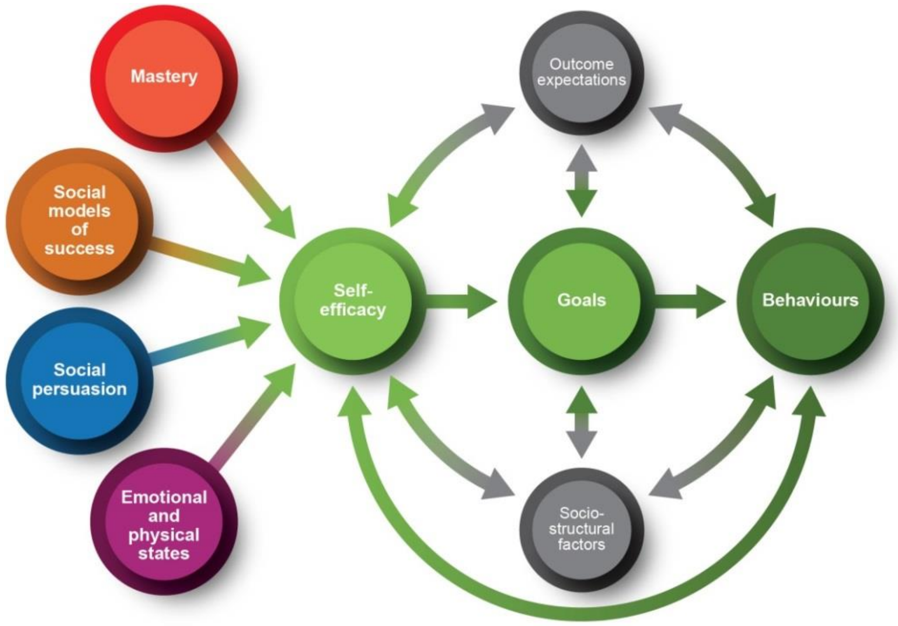
While not succumbing entirely to the viewpoint of Bandura and others, it is clear from the extensive literature that students who have high self-efficacy, and are confident they can succeed, do tend to perform better and achieve added academic success (Bong & Skaalvik, 2003; Greene, 2018; Hammond & Feinstein, 2005; Schunk, 1993; Wong, 2018). Self-efficacy is very relevant to this research, as all the participants appeared to have at least reasonable levels of self-efficacy and all, at interview, were achieving some success or had graduated. Linked to self-concept, the influence of self-efficacy on an individual's self-concept is inescapable. Self-efficacy is, as is self-concept, a primarily internalised psychological aspect of personality and belief (Bandura, 1990, 2017; Bong & Skaalvik, 2003; Wong, 2018). Self-efficacy assessments are based on past construction but are future focussed as they predict prospective outcomes (Bong & Skaalvik 2003; Creely & Southcott, 2020; Scevak & Cantwell, 2007). Self-efficacy beliefs are fashioned from four main information sources (Bandura, 2017) these are:

- Mastery experiences.
- Vicarious experience of competency and comparisons with other's attainments which changes self-efficacy beliefs.
- Social persuasion and similar positive social influences suggesting that an individual has the required capabilities.
- Emotional and physical states from which the individual partly judges their own capability, strength, and vulnerabilities.

This model is presented in Figure 3.2, which also displays the interrelations between self-efficacy and goals, behaviours, expectations and socio-structural factors.

Figure 3.2

Social Cognitive Theory of Behaviour and Sources of Self-efficacy



Generated and Developed from Bandura, (1990, 2012, 2017)

Self-efficacy is strengthened by success and, in turn, higher self-efficacy reinforces success, this reciprocal effect is particularly relevant to academic self-concept and will be discussed below (Hau & Marsh, 2015; Lodi-Smith & DeMarree, 2017; Marsh & Scalas, 2010; Putwain et al., 2013). I used self-efficacy theory, as it was consistent with the data; it was clear that high self-efficacy was an important trait of these individuals. Interestingly at the same time some expressed various concerns about their capabilities, which after discussion appeared to be a manifestation of imposter phenomenon, this is discussed in more detail below.

The three theories have helped to explain different facets of the data as they each theory advanced different aspects of the data. Much of the data was multi-layered and complex, it was obvious that a multi-dimensional approach would be required. The use of each of the three theories in combination with the three topics core to this research;

Motivation, Decision-making and Self-Concept, allowed me to unpack and understand the data, the use of different lenses made it possible to consider any data in a number of different ways.

Motivations of Mature Aged Students

Mature age students display a mix of motivations around career and personal growth (Barber, 2013; Kim & Merriam, 2004; Laming et al., 2019; Mowjee, 2013; Parks et al., 2013; Schaefer, 2010; Swain & Hammond, 2011). What motivates many older lifelong learners differs from younger students. This mix is a multifaceted issue, for example, a person may be looking to change career for personal growth reasons, as they are bored, so their motivation may be primarily either career or personal. There can be tension between these motivations, if the outcomes sought are incongruous (Billet, 2010). In particular, Billet (2010) emphasises the need to recognise the learner's agency in learning decisions. Also identified is the issue of universities chiefly emphasising the economic or employment potential of university study. This economic or vocational emphasis is in part due to a combination of the predominance of younger mature aged students and the contemporary transformation of universities from centres of learning and personal growth to a more utilitarian vocational model (Bowl, 2017; Connell, 2013; Marginson, 2009; Zepke, 2018). This is discussed in relation to the participants' experiences in Chapter Eight. This emphasis may be problematic for individuals principally seeking to be intellectual challenge or stimulation, it may discourage or even dissuade them from attempting study (Lauzon, 2011; Mowjee, 2013; Stehlik, 2011). I have been unable to locate any research or data discussing this issue. This emphasis on personal growth appears to be disregarded or devalued as universities and faculties have been "transmogrified into corporate, economic entities" (Mowjee, 2013, p. 211).

As mature aged undergraduate students age, particularly around 65 years old, the research suggests that for many the motivational balance inclines more towards personal motivations than career enhancement (Parks et al., 2013; Schaefer, 2010). In many western societies this age corresponds with the socially normative retirement age. Conversely, within the literature many older students still wanted to use their study to improve current careers or to assist a career change (Laming, 2019; Schaefer, 2010; Valencia, 2015; Vien, 2010).

Love of Learning as Motivation

Many mature aged students commonly identify their love of learning and see themselves as lifelong learners (Brownie, 2014; Parks et al., 2013; Schaefer, 2010). An underlying motivation of the lifelong learner is that they choose to participate in learning, for them it is not a job, it may be an interest, a challenge or simply fun (Reyes-Fournier, 2017). As she describes it, "Lifelong Learners see education as a leisure activity in the sense that they are enhancing and bettering themselves through learning" (2017, p. 4). From this perspective learning then becomes a meaningful activity with personal growth as the goal (Henderson & Frelke, 2000; Iwasaki, 2007). Most of the research participants echoed this viewpoint to some extent.

A number of older mature aged students identified the perception that learning, and particularly learning at university, will keep their minds and brains active and will help to contribute to 'healthy ageing'. This is a thought-provoking idea and is frequently associated with such study as an expected benefit (Brownie, 2014; Jamieson, 2016; Kelly, 2009, Laming et al., 2019; Valencia, 2015; Waller, 2006). As discussed in Chapter Two, this is a common motivation, but the accuracy of the underlying beliefs driving it are questioned in some of the literature (Lövdén et al., 2020; Staff et al., 2018). Another motivation prevalent in research on active aging was the necessity to keep busy and occupied, which can be considered as the necessity to be occupied, useful and still contributing (Parks et al., 2013; Swain & Hammond, 2011; Zepke, 2013). Some mature aged students are motivated by the need for a sense of validation of their self and worth, frequently observed in mature aged students returning after previous unsuccessful study experiences when younger or when the individual has a social group who have degrees but they do not (Gallacher, 2002; Stiles, 2007).

By many measures university study at 55 or older seems to be incongruous, it is non-normative, sometimes problematic to access and can be challenging to achieve success. Such study also approaches the economically illogical as it is currently expensive and will almost certainly become more expensive. As well as these economic issues, returning to university as an older student can be expected to be challenging and possibly perplexing, particularly for those who are first in family or with little recent educational experience. Some writers describe the experience as akin to a culture shock as the new student seeks to understand the new culture of the university (Read et al., 2003; Scevak & Cantwell, 2007; Stone & O'Shea, 2019).

Any study, particularly university level study, will require a substantial commitment of the individual's time and effort as well as have significant impact on their family, both immediate and extended (Barber, 2013; Roberts, 2015). University level study is very likely to have a significant influence on one's worldview, expression and interests. These changes also come with some personal costs and may disrupt families, relationships and lifestyles (Alheit & Dausien 2002; Baer, 2004; Merrill, 2014; Schaefer, 2010; Stone et al., 2016; Swain & Hammond, 2011). It is clear that the motivations of older mature students returning to any study, particularly at university, are usually complicated with multiple motivations to return to study (Kim & Merriam, 2004; Mowjee, 2013; Rothes et al., 2017; Schaefer, 2010). Although the numbers of older university students appeared to be generally increasing over the last two decades, there was, until recently, relatively little known about their specific motivations towards studying at university level (Brownie, 2014; Laming et al., 2019; Saddler & Sundin, 2020; Waters & Lemon, 2019). Motivation is central to the two major decisions relevant to this research, to commence study and to continue that study.

Decision-Making

Decision-making as a research subject is another enormous topic, with significant literature in many research fields. Even the actual how and why of individual decision-making is a multipart subject. There appears to be little research on older mature aged students exploring why they choose to undertake specifically university level study and there is even less about how they arrive at their decision. There is slightly more on students' decisions to continue to study and some of this is directly about older students.

A decision is the moment when a person chooses between available options to solve a problem (Landsbergen & Raadschelders, 2018). Decision-making is the process that will provide that solution, after "careful consideration of the issues, resources, and feasibilities in the (re)solution of a problem" (Landsbergen & Raadschelders, 2018, p. 1). Again, due to the size of the subject I am presenting only an overview of decision-making and the background of available relevant theories and the conceptual models. This will contextualise the choice of the particular decision-making process model used.

Decision-Making and Aging

The role of aging in decision-making is well researched and highlights the links between cognitive capabilities, memory and decision-making (Blanco et al., 2016; Del Missier et al., 2015; Depping & Fechner et al., 2019; Strough et al., 2015; Zakirov & Krasilnikov, 2020; Zaval et al., 2015). Within the educational research field, a major focus is younger students and particularly school-based research. Other research examines the decision to study for older mature aged students. (Adshead & Jamieson, 2008; Chesters et al., 2020; Gegenfurtner & Vauras, 2012; Mowjee, 2013; Nováková & Lorenzová, 2020; van Rhijn et al., 2016).

One factor frequently overlooked in decision-making research is the tendency of models to presuppose the decision is one with only two options (Churchland & Ditterich, 2012; Hershey et al., 2015; Kay & King, 2020). For both humans and animals, the situation is usually more complex with multiple options available (Churchland & Ditterich, 2012; Hershey et al., 2015). In adults, decision-making is a complex construct with many different theories, models and suggested processes. If the current concepts of understanding decision-making are to be applicable to actual decisions, they must be able to account for decisions made from more than two options (Churchland & Ditterich, 2012; Hershey et al., 2015; Kay & King, 2020).

An Overview of Decision Theory

Decision theory has a long history stretching back to the 17th Century; although the phrase 'decision theory' does not appear until 1950 (Lehmann, 1950). Decision theory considers the reasoning underlying choices. It may be something as mundane as where to have lunch or a more important choice about whether to return to study as a mature student. Classic decision theory suggests two main taxonomies of decisions - normative and descriptive (Adshead & Jamieson, 2008; Bruch & Feinberg, 2017; Dauer et al., 2017; Jankelová & Puhovichová, 2020; Kay & King, 2020). Normative decision theory assumes that it is the identification of the optimal decisions by theorising the ideal decision maker; one who will calculate the optimum outcome with perfect accuracy and is fully rational (Adshead & Jamieson, 2008; Bruch & Feinberg, 2017; Dauer et al., 2017; Fox, 2004; Kay & King, 2020). Prescriptive theories of decision-making attempt to summarise how to produce better decisions "by making them aware of (a) the limitations of human judgment and (b) practical problems of implementing policies" (Landsbergen & Raadschelders, 2018, p. 3)

Models of rational decision-making are conceptually based on underlying assumptions about perception, what options are seen, represented and compared and why particular options are chosen (Felin et al., 2017; Kahneman, 2003a; Simon, 1956). Rationality means that an individual recognises and identifies the best option, and defines when rationality has been achieved (Felin et al., 2017). Rational decision-making is defined as "correctly perceiving different options and choosing those that are objectively the best" (Felin et al., 2017, p. 1041). This is the origin of the idea of expected utility (Fox, 2004; Landsbergen & Raadschelders, 2018).

Expected utility theory is the orthodox normative decision theory, and suggests that, in uncertain situations the decision maker should preference the outcome with the greatest expected desirability or value. Alternatively, descriptive or positive decision theory describes actual or observed behaviours while assuming the decision-makers are acting under some form of consistent rules (Adshead & Jamieson, 2008; Bruch & Feinberg, 2017; Dauer et al., 2017; Gigerenzer & Brighton, 2009; Steele & Stefánsson, 2015). The predictions about behaviour that descriptive decision theory provide allows for testing the decision-making that actually occurs in practice.

Simon's (1997) concept of bounded rationality is grounded in the view that decisions are always constrained or bounded by other factors. Decision-makers therefore operate as satisficers by providing a satisfactory, rather than an optimal one (Gigerenzer, & Brighton, 2009; Hutchinson et al., 2012; Saltsman et al., 2021; Simon, 1997; Thaler, 2016). More recently increasing interest in a subset of descriptive theory, behavioural decision theory, has contributed to a reassessment of what actually is required for useful decision-making.

Domain Specific Theories or Models of Decision-making

More specialised theories or models of decision-making have evolved from the different study domains considering decision-making, neuroscience, neurobiology, gerontology, economics, sociology, psychology and education. The different domains and paradigms have produced correspondingly different theories or models, although there is considerable overlap between different domains.

Neuroscience and Neurobiology

The neuroscience and neurobiology domains describe decision-making as a series of physical brain functions (Doya & Shadlen, 2012; Zakirov & Krasilnikov, 2020). The research on decision-making in these domains is frequently at the cutting edge of science. Until comparatively recently within these domains decision-making was considered to be located primarily in the frontal cortex of the brain and was seen as predominantly a rational and cognitive function (Churchland & Ditterich, 2012; Del Missier et al., 2015; Hathaway, 2019). More contemporary research suggests that rather than a comparatively linear process decision-making is a multifaceted process that accesses existing learning from previous experience, both successful and unsuccessful, to assist and improve decision-making, thus memory becomes a significant factor (Churchland & Ditterich, 2012; Hathaway, 2019; Landsbergen & Raadschelders, 2018).

Relevant for this research project there is also significant study of the effects of aging on brain function and decision-making in these domains (Doya & Shadlen, 2012; Finch, 2009; Groman et al., 2019; Salthouse, 2009). Much of this focus seems to be on the loss and deficit occurring with aging, due to the prevailing use of medical paradigms and models in this domain. While this is a productive field of research into decision-making these domains' ruling paradigms make the knowledge less useful to this research.

Educational Research

Within the educational domain, there is considerable research on decision-making, mainly in organisational leadership, teacher's decision-making processes or meeting policy requirements. This was useful to later discussions around policy responses to the data gathered in this project. There is research about individual student's decision-making processes, but again the major focus is younger school aged students. Research on younger mature aged students and their decisions to study, was useful as contextual data, if not directly applicable (Adshead & Jamieson, 2008; Germeijs et al., 2012; Gill et al., 2015). More research examines the decision to study, which includes older mature aged students as part of their research cohort (Adshead & Jamieson, 2008; Nováková & Lorenzová, 2020; Wilkins et al., 2013). Relevant and useful data were collected from the literature on older mature aged students (Brownie, 2014; Ellis, 2013; Hardy et al., 2019; Parks et al., 2013).

Gerontology and Educational Gerontology

Gerontology and in particular educational gerontology while useful on aging are somewhat less useful here, due to an emphasis on organisational or policy level decision-making (Fullen et al., 2018; Lee, 2021; Meyer, 2003; von Humboldt et al., 2021). These domains although primarily using medically based models and focusing on potential losses, do consider both an individual's capabilities and how to preserve or enhance them (Horton et al., 2010; Kim & Merriam, 2004; Tam et al., 2017). There is some research considering individual decision-making and what factors may affect the decision (Boulton-Lewis, 2010; Park & Festini, 2017; Tam et al., 2017). The literature in this research field has provided worthwhile understandings about both motivation and decision-making in older individuals, while recognising the bias towards capacity loss.

Economics

The economic domain has habitually considered decision-making as a rational linear process in which the individual gathers all the required information, decides the best or most effective decision and implements it (Campitelli & Gobet, 2010; Fox, 2015; Kahneman, 2011; Wheeler, 2020). This is usually described as normative decision-making or the expected utility model or rational choice theory (Campitelli & Gobet, 2010; Kay & King, 2020; Wheeler, 2020).

Sociology

Conventionally sociology has used rational choice theory, in common with most of the social sciences, to understand how individuals made decisions (Bruck & Feinburg, 2017; Kroneberg & Kalter, 2012). While popular in the field in the 1980s and 1990s this model of human behaviour began to raise concerns as empirical evidence showed humans rarely conform to the model (Bruck & Feinburg, 2017; Kay & King, 2020; Kroneberg & Kalter, 2012). In addition, the rational choice model did not consider social impacts and settings thus making it, as Bruck and Feinburg describe it, "a fundamentally asocial representation of behaviour" (2017, p. 210). Current research is adopting more flexible approaches that consider the broad range of factors shaping decision-making (Brighouse et al., 2016; Bruck & Feinburg, 2017; Germeijs et al., 2012; Kay & King, 2020).

Psychology and Educational Psychology

Psychology and in particular educational psychology provide some guidance on decision-making useful for this research (Boeren, 2017; Servant-Miklos et al., 2021; Stehlik, 2013). Until relatively recently psychology traditionally tended to use rational choice theory, until concerns about the lack of nuance and the inability to characterise real world situations caused a re-evaluation of the model (Brighouse et al., 2016; Germeijs et al., 2012). These traditional models are inherently flawed for a number of reasons. Firstly, it assumes that the decision maker has access to all the required information to enable making the best decision, which ranges from the unlikely to the impossible, and secondly, that individual is entirely rational in their decision-making (Campitelli & Gobet, 2010; Fox, 2015; Henckel et al., 2021; Kahneman, 2011; Kay & King, 2020; Tversky & Kahneman, 1986). Thirdly, the combination of complexity and inattention is likely to contribute to sub-optimal decision-making (Henckel et al., 2021; Kahneman, 2011; Tversky & Kahneman, 1982). Finally, in the case of two competing individuals one could engage in screening, which is a person preventing equal access to the relevant knowledge to another, which can cause information asymmetry that produces an imbalance of power in the transaction (Campitelli & Gobet, 2010; Fox, 2015; Kahneman, 2011).

These flaws led writers to suggest that more practical process models, founded in the reality of complexity, human experience and tendencies, are needed (Campitelli & Gobet, 2010; Fox, 2015; Henckel et al., 2021; Heukelom, 2012; Kahneman, 2011; Kay & King, 2020; Thaler, 2016). These considered the multiplicity of factors influencing decisions of both individuals and institutions as well as how those decisions will vary from those suggested by traditional decision-making theories. These will include factors such as, psychological, cognitive, emotional, cultural and social elements (Fox, 2015; Henckel et al., 2021; Heukelom, 2012; Kahneman, 2003b; Kay & King, 2020). Heukelom suggests that while Kahneman and Tversky proposed that while the rational person should follow the normative theories of logic and expected utility in decision-making, they would “in fact, systematically and predictably deviate from these norms” (Heukelom, 2012, p. 797). Behavioural models of decision-making are the most relevant to this research as the main data available are the participant’s descriptions of their behaviour and decision-making processes.

Current Thinking in Decision-making

These different domains have provided different concepts, theories and models of decision-making. Some common features in current thinking are apparent, that decision-making is a complex subject, multiple processes are operating simultaneously, and the importance of past knowledge or life experience is crucial (Fleming, 2019; Zaval et al., 2015). The importance of memory in decision-making is significant for this research as reduced or impaired memory are often seen as axiomatic in aging populations, even though the reality is more complex (Andreoletti et al., 2004; Del Missier et al., 2015; Bruine de

Bruin et al., 2012; Depping & Freund, 2010; Fechner et al., 2019). Writers in the different fields have highlighted this emerged view that decision-making is a complex process (Depping & Freund, 2010; Gloster et al., 2103; Kahneman, 2011; Park & Festini, 2017).

Dissatisfaction with traditional theories or models of the fully rational decision maker has led to reappraisal and the creation of more complex human centred models (Guo & Pedrycz, 2014; Landsbergen & Raadschelders, 2018; Monahan, 2018). Even though research has highlighted the fallacy of the fully rational decision maker most process models of decision-making still rely to some extent on linear or step driven processes, which support the concept of a rational decision-making paradigm (Chater et al., 2018). Despite this, it is necessary to consider decision-making as a process that is less rational than we may want or believe and the possible impacts of an individual's life experiences on the decision is clearly significant.

The internet and corporate training world offer a myriad of decision-making models many of questionable utility and often unsupported by any empirical evidence. As a corporate educator of 30 years, I am very aware of how much material in this field is of dubious efficacy. As with most corporate concepts and corporate education there are clear cycles of fashionable decision-making models and willing consultants providing the expensive associated training.

The Chosen Model of Decision-making

Rather than consider and explain why the multiplicity of available models of decision-making were not chosen I will describe Kahneman's (2011) System 1 and System 2 model of decision-making processes and will discuss why I have chosen it. Kahneman (2011) describes the two thought systems, the differences between them and how, even with the same inputs, they can arrive at different results. The debate around System 1 versus System 2 centres on the reasoning, or lack of reasoning, in much decision-making and the impacts of framing, preconception and bias (De Martino et al., 2006; Hershey et al., 2012 Heukelom, 2012; Lopez-Persem et al., 2016; Tversky & Kahneman, 1982).

Kahneman proposed that these two styles of decision-making could be differentiated by calling them intuitive, System 1, and reasoned, System 2 (Kahneman, 2003b, 2011). The intuitive System 1, which is similar to associative reasoning, was both fast and automatic, and commonly has some form of emotive bond as part of the reasoning process (Kahneman, 2003b). Kahneman felt this kind of decision-making uses existing formed habits and as such could be very difficult to change or manipulate. Conversely, reasoning, or System 2, decision-making was both slower and significantly more volatile, being subject to conscious information seeking, judgments and attitudes. As Kahneman (2011) describes it while both systems were aware all the time System 1 makes most decisions while System 2 rests in low power mode. System 2 comes into operation "when an event is detected that violates the model of the world that System 1 maintains'' (Kahneman, 2011, p. 24).

Table 3.1

Comparison of Kahneman's System 1 and System 2

System 1	System 2
Fast/Intuitive	Slow/Reasoned
Defining Features: 1. unconscious, 2. automatic, 3. effortless Self-awareness: Limited self-awareness or control, so what you see is all there is	Defining Features: 1. deliberate and conscious, 2. effortful, 3. controlled mental process, 4. rational thinking Self-awareness: Considerable self-awareness or control, Logical and possibly sceptical

System 1	System 2
Function: To assesses the situation quickly, deliver updates Makes majority of decisions	Function: To seek new or missing information, makes decisions based on data Makes very few decisions

Other writers have proposed very similar two-part taxonomies of decision-making with equivalent heuristic/associative/impulsivity processes contrasted with analytic/rule based/reflective processes (Sloman, 1996; Strack & Deutsch, 2004; Wason & Evans, 1974). As discussed below, in Chapter Eight, I decided to use the Kahneman categorisation, as it was more consistent with the data gathered and the needs of the data analysis.

Self-Concept

Theoretically and practically self-concept is fundamental to this research. Self-concept is a central part of motivation and decision-making about returning to and continuing education as an older mature age student (Möller et al., 2020; Saddler & Sundin, 2020; Wong et al., 2017). It is also clear that self-concept is inextricably linked to an individual's identity (Avolio, 2020; Carter & Bruene, 2019; Lodi-Smith & DeMarree, 2017).

Any consideration of self-concept reveals two immediate problems, the first is conceptual and definitional and the second comparative. Self-concept has many definitions in different domains, to add to this specific problem these definitions are also not coherent, either between domains, or even within a particular domain (Hau & Marsh, 2015; Marsh & Scalas, 2010; Mercer, 2011). The second and perhaps more problematic concern is that many similar concepts; self-efficacy, self-esteem and self-belief are used, by different writers, either differentially or interchangeably (Bong & Skaalvik, 2003; Carter & Bruene, 2019; Marsh & Martin, 2011; Mercer, 2011). Mercer considers that the use of terms such as self-efficacy or self-esteem interchangeably for self-concept is problematic as, “It has been shown how it is related to but can be differentiated from other related self-constructs” (2011, p. 33). Shavelson et al. do provide a definition, “Self-concept is formed through experiences with the environment and is influenced especially by environmental reinforcements and significant others” (1976, p. 411). Unfortunately, this describes how to develop self-concept, not what it is.

From a number of writers in this field I have synthesised the definition I am using in this research (Hau & Marsh, 2015; Lodi-Smith & DeMarree, 2017; Marsh et al., 2011; Mercer, 2011; Shavelson et al., 1976). For this research, self-concept is the individual’s internally constructed psychological structure, which involves both their self-perceptions of competence and the related self-evaluations and generally situated in specific spheres or domains. I conceptually grounded this definition in the educational sphere as the logical source for an educational research project. This definition is consistent with the individual data gathered as it is personalised and based on the participants’ own descriptions, it is also consistent with the research literature. Having defined my use of the term self-concept, I sought a suitable model of how self-concept could be constructed and, conceivably, changed.

The Construction of Self-Concept

As self-concept is internally constructed, it is clear that it is the individual’s self-beliefs and self-perceptions or “the picture of oneself” (Hamlyn, 1983, p. 241). It is not constructed by the “facts about oneself but rather what one believes to be true about oneself” (Mercer, 2011, p. 14). As a result, these self-beliefs are constructed to “reflect a particular field or area” (Mercer, 2011, p. 13). The notion that self-concept is only a construct is clearly described by Shavelson et al. who suggest that they do “not claim an entity within a person called ‘self-concept.’ Rather, we claim that the construct is potentially important and useful in explaining and predicting how one acts” (1976, p. 411). This emphasis on actions underpins much of the literature in this subject. Philosophically, and perhaps in a more general or everyday sense, self-concept expresses the answer to the recurrent and existential question; who am I? (Lodi-Smith & DeMarree, 2017; Lone & Lone, 2016).

It is also clear from the literature that an individual's self-concept is changeable (Carter & Bruene 2019; Charmaz, 2002; Gore & Tichenor, 2018). The data gathered in this research certainly supports this idea. Although Charmaz suggests that, at least in situations of chronic illness, some people will "avoid viewing themselves as chronically ill and resist reconstructing an altered self around illness" (2002, p. 31S).

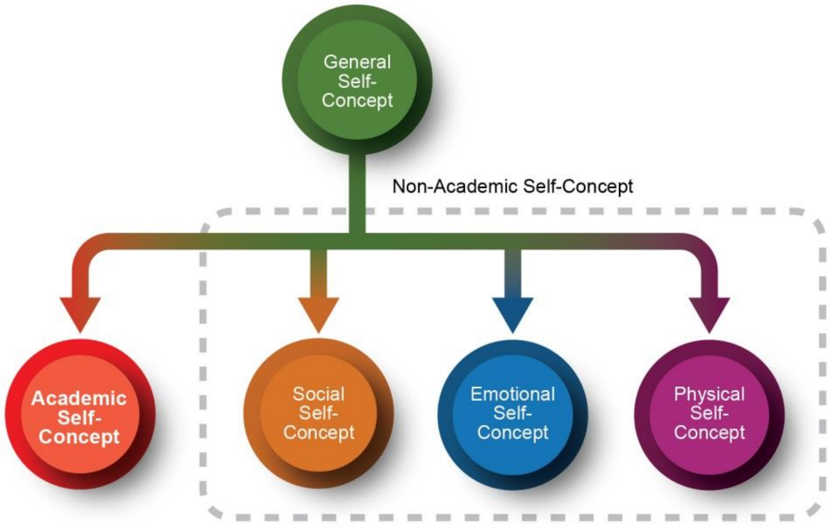
The overlapping use of terms such as, self-esteem, self-efficacy, and self-belief is common in the literature. While sometimes used interchangeably these terms are in my view not interchangeable, rather self-concept embodies or embraces all of these terms. For example, self-esteem differs from self-concept as self-concept is cognitive and descriptive or illustrative; e.g. I am good at sports, whereas self-esteem is evaluative or emotional, e.g. being good at sports make me feel good (Lone & Lone, 2016). Another example is self-efficacy, an individual's belief in their ability to succeed at a task (Bandura, 1997). Of particular relevance to this research is the relationship between self-concept and self-efficacy, this is discussed below with particular reference to academic self-concept. Academic self-concept is also closely linked to self-efficacy

Models of Self-Concept

Within the literature, there are models that have multiple levels and numerous pathways (Mercer, 2011; Shavelson et al., 1976; Wong et al., 2017). In common with many others, Shavelson et al. (1976) present a hierarchical model, which is common in the psychological sphere, and which is used by a number of subsequent writers. Shavelson et al. (1976) suggest two major divisions of general self-concept, academic and non-academic self-concept. Non-academic self-concept then subdivides into three segments; social, emotional and physical self-concept.

Figure 3.3

A Simplified Hierarchical Model of Self-Concept



Adapted from Shavelson et al. (1976)

While finding Shavelson's model a logical structure and one that was easily understood it did not meet the major requirements of this research which were based on a more conceptual than hierarchical or process driven view of self-concept. That being said, I have referred to Shavelson's model below and, in part, in Chapters Seven and Eight as it has some utility to the analysis of the data gathered.

Having considered, and discussed, various models, I finally decided that for this research project I would develop and use a conceptual framework, not a process or hierarchical model. This conceptual framework design is a result of a combination of the relevant literature, the data gathered, which is narrative, and my need to interpret it to enable understanding the lived experience of the participants. I designed to investigate any recognition of the participant's understanding of their broader self-concept. This was achieved by recognising that our existing self is influenced by both our earlier self and our potential, or desired, self and that all three selves have impact on our self-concept. The suggested framework is presented here in the context of the current discussion, but it will be further described and explored in Chapter Seven, as it is more easily understood with reference to the described experiences of the participants.

Figure 3.4

The Forms of Self that Influenced the Participants' Self-Concept

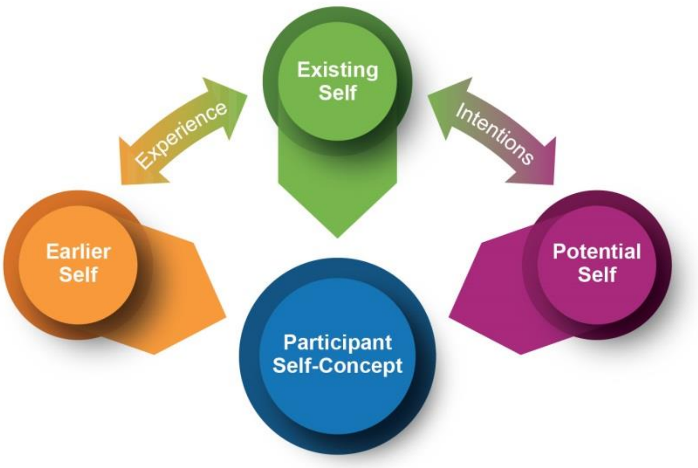


Figure Conceived and Designed by Author

Academic Self-Concept

Academic self-concept also has a rich literature and has been a significant construct in educational research for many decades (Arens et al., 2021; Brunner, 2010; Hau & Marsh, 2015; Marsh & Martin, 2011). There is a clear link between academic self-concept and likely academic success (Gore & Cross, 2014; Marsh & Martin, 2011; Möller et al., 2020). Arens et al. defined academic self-concept as a "mental representation of one's own academic abilities in general and in different academic domains (2021, p. 35). Shavelson et al. (1976) were the first researchers to employ empirical and psychometric research methods to investigate academic self-concept (Arens et al., 2021). As seen earlier, in Figure 3.3, Shavelson et al. (1976) also distinguished conceptually between general self-concept and academic self-concept. Current thinking in academic self-concept further distinguishes between general academic self-concept and domain of subject academic specific self-concept (Arens et al., 2021; Hau & Marsh, 2015). Academic self-concept is commonly measured by assessments that employ items that test students' perceptions of their aptitudes related to school in overall terms and these are independent to a specific subject or domain. Arens et al. provide the example of, "I have always been good at school" (2021, p. 38). Academic self-concept is clearly important for this research, and there is within the literature clear evidence of a link between academic self-concept and likely academic success including at university levels (Arens et al., 2021; Bong & Skaalvik, 2003; Gore & Cross, 2014; Hau & Marsh, 2015). The research suggests that self-concept may be affected by evaluative information provided by others or the situation; academic self-concept is particularly affected by teachers and classmates or by other objective measures such as results, especially relative to other students (Arens et al., 2021; Bong & Skaalvik, 2003; Hau & Marsh, 2015). There is value in looking at academic self-concept theoretically, as it is likely to be a crucial factor in the decision to both commence and specifically to continue study. It is also a significant part of the overall self-concept of the life experiences of the participants.

Conclusion

The decision to separate the Literature Review into two parts facilitated the investigation of the specific literature of the topics relevant to this research within this Chapter. I have been able to focus more specifically on these specific topics, Motivation, Decision-making, and Self-Concept. Having considered several theories and models possibly relevant to each topic I settled on the theories and models most appropriate to this research. From the literature and the selected theories, I generated definitions of each of the topics specifically for this research that were suitable and relevant.

These theories and definitions support the subsequent Chapters of the Thesis by providing a structure to frame and strengthen both the theoretical approach and analysis process. The models adopted provided processes to manage the data within both the thematic analysis process and the final analytical step, reaching an overall and cohesive view of the data and its significance in Chapter Eight.

Chapter Four - Research Approach

My research examined the motivations and experiences of undergraduate students aged 55 years and over, by exploring their lived experiences. This Chapter describes the conceptual approach, methodological thinking, the data collection methods and the analytic tools used in the research. The research participants were limited to undergraduate students aged 55 years or over who are currently undertaking or have recently completed their studies, this meant that there would be a relatively small participant cohort. As I designed this project as a small-scale study, this presented an opportunity to undertake a deep study of an under-researched student cohort. The use of a small participant group is also consistent with much current common phenomenological practice (Hopkins et al., 2017; Saddler & Sundin, 2020; Smith et al., 2009; Spiers & Riley, 2019; van Manen, 2014). Real-world constraints, the comparatively small research pool and relatively short research window, also limited design options and ways to conduct the research (Bryman, 2012; Bulluck, 2017; Creswell, 2014).

The comparatively short time-frame made an extensive longitudinal study of participants' motivation and experiences problematic (Chesters et al., 2020; McCoy, 2017; O'Toole & Beckett, 2010). Therefore, this is not a longitudinal study. However, despite this short time-frame, it was possible to obtain and analyse two types of longitudinal data. The first was the numerical dataset of undergraduate student enrolments at Monash from 2009 to 2018, inclusive. The Monash University, Planning and Statistics Department supplied these data[3]. The quantitative analysis of these data is discussed in Chapter Five. I obtained a second series of qualitative longitudinal data by conducting two interview rounds, the first in September and October 2018 and the second about a year later. This allowed for more far-

[3] Upon request the Monash University, Planning and Statistics Department supplied these data as Excel spreadsheets. These Commercial in Confidence data had been anonymised before I received them.

reaching and detailed questioning of some participants and comparisons between data from each interview round.

The research topic was, what are the motivations of older mature aged students to undertake university level study, rather than some other form of study or learning and what have been their experiences? From this topic, the following two research questions were generated:

1. Why do individuals, aged 55 and older, decide to undertake undergraduate study?
2. What have been their overall experiences of their current study at university?

To answer these Research Questions, I designed a small qualitative study applying a hermeneutic phenomenological approach, employing semi-structured one-on-one interviews. I considered this the best way to meet the needs of the research within the described constraints (Saddler & Sundin, 2020; Smith et al., 2009; Valencia, 2015). A case study process was adopted as an appropriate way to collect the how and why of the participants' motivations and experiences, thus providing a deeper understanding of individuals' lived experience (Bryman, 2012; Creswell, 2014; Dahlberg & Dahlberg, 2019; Smith et al., 2009: Smith, 2019; Yin, 2003, 2012). The principle data analysis method was thematic analysis, analysing the deep and rich data obtained from the interviews. Thematic analysis searches for, and analyses, the themes that emerge from the data to ensure a complete description of the phenomenon (Clarke & Braun, 2017; Ho et al., 2017; Spiers & Riley, 2019; Sundler et al., 2019). Additionally, some quantitative data were also gathered and analysed using non-parametric analysis.

Conceptual Approach

The conceptual approach or philosophical underpinnings of any research is usually a choice or preference on the part of the researcher (Bryman, 2012; Creswell, 2014; Flood, 2010; Lopez & Willis, 2004; Smith et al., 2009; Yazan, 2015). It is not "arbitrary but reflects important personal beliefs and understandings about the nature of knowledge" (Lysaght, 2011, p. 572). The approach chosen will influence research questions, methods chosen, the questions we ask, relationships between researcher and participants, and the analysis of the research (Creswell, 2014; Dahlberg & Dahlberg, 2019; Flood, 2010; Lopez & Willis, 2004; Lysaght, 2011; Vagle, 2018; Yazan, 2015). The aim of this research was to discover and attempt to understand the lived experience of individuals 55 and over, undertaking undergraduate level study. It was therefore necessary to advance at least an initial conceptual approach that would be logical and consistent with this aim. The existence of a clear conceptual or theoretical approach for any research project ensures consistent and coherent decision-making at all phases of the research (Bryman, 2012; Charmaz, 2014; Cousin, 2009; Lopez & Willis, 2004; Maxwell, 2005). I have used the term 'conceptual approach' although this encapsulates the ideas of philosophical approach and theoretical framework, while accepting the terms are not synonymous, they are sufficiently congruent to be compatible (Anfara & Mertz, 2015; Flood, 2010; Stubblefield & Murray, 2002; Varpio et al., 2020).

There is a tension inherent in seeking to create and describe a conceptual or theoretical approach before undertaking interpretive research (Green, 2014; Imenda, 2014; Lopez & Willis, 2004; Lundie, 2015). The inductive nature of interpretive research tends to operate against describing a clear initial theoretical approach or stance while allowing for a conceptual approach based on research needs, most appropriate methodology and researcher preference (Aspers & Corte, 2019; Green, 2014; Imenda, 2014; Lopez & Willis, 2004; Lundie, 2015). Thus, I adopted a conceptual rather than a theoretical stance for this research.

The alternative approach to using the term conceptual or theoretical approach, which differs from a theory, is to use the concept of paradigm (Bogdan & Biklen, 1998; Mertens, 2005; O'Toole & Beckett, 2010). O'Toole and Beckett (2010) distinguish between a philosophical paradigm or worldview, and a more focussed research paradigm, the theoretical approach and methodological decisions the researcher makes. My preferred paradigm was interpretivist/constructivist both from an educational perspective and for its appropriateness as the research perspective in my study (Baron & McNeil, 2019; Kiger & Varpio, 2020).

The nature of the research meant that the most effective research approach would be qualitative. This was due to two major factors, the first being a comparatively small potential participant field, 467 people, heavily clustered in five Faculties, these were, Medicine, Nursing and Health Science, Education, Arts, Law and the Monash Art, Design and Architecture Faculty (MADA). As will be discussed, due to constraints on the selection process and the use of volunteer participants, the actual number of available participants was much smaller. The other factor was the need for deep fine-grained data and to provide this, I selected a hermeneutic phenomenological approach. Hermeneutic phenomenology is interpretive and connects with lived experience by reflecting on the phenomena studied (Ashworth & Greasley, 2009; Dahlberg & Dahlberg, 2019; Randles, 2012; Smith et al., 2009; Suddick et al., 2020). Epistemologically the process and the content of human-centred inquiry are both interpretational. In essence "Researchers are doing interpretation, but what they're doing interpretation of is their participants' interpretive work" (Smith, 2019, p. 171). This makes researchers' interpretations second order, without direct access to participants' experiences only their accounts (Smith, 2019). Describing the relationship Smith styled it in a "slightly different way, as a double hermeneutic" (Smith, 2019, p. 171). Ultimately, interpretive phenomenology illustrates Bruner's idea that "life is not 'how it was' but how it is interpreted and reinterpreted, told and retold" (2004, p. 708).

Phenomenology and Theory

Many interpretive phenomenologists do not consider themselves operating within a theory but rather as creating connections from the data to theory by reflecting on the relationship with the theoretical literature (Finlay, 2009a; Flood, 2010; Goulding, 2005; Laverty, 2003; Saddler & Sundin, 2020; Smith et al., 2009; Randles, 2012). Epistemologically, interpretive phenomenology seeks to find knowledge and meaning rather than arguing a point or constructing theory (Flood, 2010; Smith, 2019). Phenomenology, situated in this hermeneutic tradition tends to be idiomatic and employs concepts that include interpretation, textual meaning and exchange (Kakkori, 2009; Smith, 2019; Spiers & Riley, 2019). It seeks to establish an understanding of the lived experience and this, as much as possible, is co-created by all parties and not merely the researcher's interpretation of their observations (Ashworth & Greasley, 2009; Finlay, 2009b; Goulding, 2005; Laverty, 2003; Randles, 2012; Smith, 2019).

While some writers have suggested that hermeneutics and phenomenology may initially appear to be incompatible, this is not so (Barton, 2020; Kakkori, 2009). Kakkori (2009) states that this apparent incompatibility, a result of adopting a Husserlian view of phenomenology, ceases to exist when the researcher embraces the Heideggerian view. A more inclusive view suggests that we should see them as fundamental and balancing aspects of a reasonable method of knowing about the human reality (Barton, 2020; McLeod, 2001).

Heidegger was acquainted with hermeneutics from his own theological studies and influenced by Husserl. Crucial to Heidegger's approach was the concept of "natural attitude" (McLeod, 2001, p. 59). In phenomenological terms, our pre-existing conceptions and experiences inform our natural attitude (Barton, 2020). The Husserlian attempt to overcome the possible effects of our natural attitude is to achieve or perform 'epoché' generally understood to mean the suspension of judgment or preconceptions by the researcher (Annells, 1966; Butler, 2016; van Manen, 2016; Zahavi, 2019). Other writers apply the more commonly used term 'bracketing' to describe the constraint of researchers' preconceptions so as to limit effect on research design and data and the subsequent analysis (Barton, 2020;

Bryman, 2012; Creswell, 2014; Dahlberg & Dahlberg, 2019; Smith et al., 2009). In hermeneutic terms, our natural attitude is our 'fore-understanding', which is the interpretive context through which we understand the world (McLeod, 2001). I will discuss in more detail below. Accordingly, I chose a hermeneutic phenomenological conceptual approach as best matching the idiomatic and interpretivist paradigm of the research and was consistent with the thematic analysis method employed.

Research Approach Adopted

The chosen research methodology was a qualitative study informed by a hermeneutic phenomenological approach employing case study technique and analysing data thematically. The hermeneutic phenomenological approach was adopted to help understand the lived experiences of the participants via their deep and rich data (Ashworth & Greasley, 2009; Finlay, 2009a; Randles, 2012; Smith et al., 2009; Spiers & Riley, 2019). Phenomenology is concerned with the "study of human experience and the way in which things are perceived as they appear to consciousness" (Langdridge, 2007, p. 10). At its core, phenomenological research is the study of lived experience or the life world (Dahlberg & Dahlberg, 2019; Padilla-Díaz, 2015; van Manen, 1997). Phenomenology originated as an "essentially philosophical discipline" (van Manen, 2014, p. 22) and focuses on the world as lived by an individual, their 'lifeworld', and not on the world or reality as something somehow separate from that individual (Heidegger, 1962; Padilla-Díaz, 2015; Smith et al., 2004; Sundler et al., 2019; Valle et al., 1989; van Manen, 2014). Discovery of knowledge is accomplished by the sharing of the common meaning of mutual histories and cultures (van Manen, 1997). The phenomenology of practice is not aiming for technicalities and instrumentalities, instead it seeks to "foster and strengthen an embodied ontology, epistemology, and axiology of thoughtful and tactful action" (van Manen, 2014, p. 15).

Hermeneutics and Hermeneutic Phenomenology

Closely linked to relevant forms of phenomenology, hermeneutics is both a theory and methodology of interpretation (Laverty, 2003; Lopez & Willis, 2004; Matua & Wal, 2015; Smith et al., 2012; van Manen, 2014). Originally conceived as a method for the interpretation of biblical texts and later to philosophical and other literature, more recently hermeneutics has been broadly applied in research in the social sciences (Kakkori, 2009; Laverty, 2003; Shklar, 2004; Spiers & Riley, 2019; van Manen, 2014; Zanotti et al., 2021). The origins of hermeneutic phenomenology stem from the work of Heidegger, Gadamer and Ricoeur, amongst others (Koch, 1995; Lopez & Willis, 2004; Matua & Wal, 2015; Missel & Birkelund, 2020; Packer, 2018; Smith et al., 2012; Suddick et al., 2020; van Manen, 2014).

Hermeneutics is a theoretical approach toward the practice of interpretation, particularly textual interpretation, which also interprets the relationship of the experiences interpreted and our orientations to the world (Gadamer 1976; Laverty, 2003; Missel & Birkelund, 2020; Smith et al., 2012; Warnke, 1987). Methodologically, to learn about a phenomenon the researcher must allow the phenomenon to reveal itself (Heidegger, 1962). The 'work' of hermeneutics is "not to develop a procedure of understanding, but to clarify the conditions in which understanding takes place" (Gadamer, 1976, p. 295). A fundamental part of this understanding of others' lived experience is interpretation. A number of writers suggest that Heidegger believed that to be human was to interpret (Laverty, 2003; Mundy, 2013; Polkinghorne, 1983; Santiago et al., 2020). Heidegger also highlighted that any encounter will involve an individual's interpretation of the encounter, which is intrinsically influenced by their experience and background (Laverty, 2003; Mundy, 2013; Polkinghorne, 1983; Santiago et al., 2020; Smith, 2019). Finally, as Heidegger (1962) puts it, as researchers trying to understand a phenomenon, we need "to Interpret it in a way which is ontologically appropriate" (p. 152), thus ensuring that the interpretations, whatever they may be, are based in reality.

Hermeneutic Phenomenology and Descriptive Phenomenology

Hermeneutic phenomenology differs from purely descriptive phenomenology as the interpretive approach can employ a theoretical perspective or conceptual framework as part of the research (Mantua & Van Der Wal, 2015; Santiago et al., 2020; van Manen, 2014). This allows focus on the research need and can help to make methodological decisions (Lopez & Willis, 2004). The perspective or approach should also be used to analyse and interpret the data; to assist with the generation of findings (Lopez & Willis, 2004). This was important to understand more fully the participants' lived experiences in a deeper, consistent and more holistic way.

A significant concept expressed by Heidegger was that of co-constitutionality; that the interpretive meanings generated in hermeneutic research are the composite meanings of both participant and researcher within the focus of the research (Heidegger, 1962; Koch, 1995; Laverty, 2003; Mantua & Van Der Wal, 2015). This concept is expressed by Gadamer (1976, p. 36) using a metaphor, "fusion of horizons" to describe the shared inter-subjectivity, interpretation and understanding (Annells, 1996; Gyollai, 2020; Lopez & Willis, 2004; Mantua & Van Der Wal, 2015; Pring, 2000; Vessey; 2009). In phenomenological terms horizon has a somewhat different meaning to its day-to-day understanding, in that it is not the limit of sight but more as something one can, with a little effort, see beyond. Horizon in the Gadamerian sense is an amalgamation of the individual's worldview, their general understanding of the phenomena and their situation at any given time (Gyollai, 2020). It is effectively the total of their particular "possibly relevant fore-conceptions" (Gyollai, 2020, p. 4). Conceptually then the existing horizon might operate as a limit at a particular time or situation, but it is constantly offering potential gateways to something more (Annells, 1996; Gyollai, 2020; Lopez & Willis, 2004; Zanotti et al., 2021).

Gadamer's horizons are the personal history of experiences, assumptions, ideas and meanings that we each possess and clearly such horizons are subject to change, based on interpretation and changing events in time and history (Gadamer, 1976; Gyollai, 2020; Lopez & Willis, 2004). Any act of interpretation is always both constrained and enriched by the intersection of the horizons of both researcher and participant (Geanellos, 2000; Lopez & Willis, 2004; Mantua & Van Der Wal, 2015). This concept of expanding horizons was useful as it provided a suitable way to consider the expanding knowledge gathered and interpreted as the research progressed, as well as expanding the horizons of the researcher and participants. A number of participants commented on the research having caused them to think more deeply about their study.

Ricoeur's theory of interpretation recognises the relationship between the ontological (interpreter) and the epistemological (interpretation) and that the interpretation shifts from a superficial understanding to a much deeper level of understanding (Geanellos, 2000; Missel & Birkelund, 2020; Mouzakitis, 2015; Ricoeur, 1978). The process of interpretation understands the relationship of the individual parts to the whole and equally the relationship of the whole the individual parts and accordingly, the hermeneutic circle is established (Geanellos, 2000; Missel & Birkelund, 2020; Mouzakitis, 2015). Ricoeur believed it was necessary to merge the phenomenological description with a hermeneutical interpretation to achieve the required deep perception of reality (Geanellos, 2000; Missel & Birkelund, 2020). The concept of co-constitutionality is supported by Ricoeur who maintained that the hermeneutical task is a coming together, in meaningful way, of the self and another, "Every hermeneutics is thus, explicitly or implicitly, self-understanding by means of understanding others" (1978, p. 101). Ricoeur described the process of hermeneutics, and extraction of meaning, as a reflective task. For him, the emphasis is not on the external meaning, but rather on the insight of the meaning of the self, and the self-knowledge gained through the hermeneutics is attained indirectly (Missel & Birkelund, 2020; Mouzakitis, 2015; Ricoeur, 1978). For Ricoeur, the aim of hermeneutics is to regain and restore meaning (Finlay, 2013; Ricoeur, 1978; van Manen, 2014). Conceptually this connects well with the genesis of this research, which was, in part, the desire to understand my own experience of being an older student through the experiences of other older students.

As phenomenology and particularly hermeneutic phenomenology, has an idiographic sensibility or focus which is a mindfulness of the exceptionality of the individual's experience, it is especially suited to the research objective (Ashworth & Greasley, 2009; Mawson et al., 2011; Smith et al., 2009; Smith, 2019; Spiers & Riley, 2019). This research employed a phenomenological approach and was designed to describe and understand the motivations and experiences of the participants to be able to ascertain "the meanings of things through illumination and explanation rather than through taxonomic approaches or abstractions" (Cohen et al., 2007, p. 170). A phenomenological research strategy was suitable for discovering the participants' experiences, understanding the particular phenomena involved and exploring their motivations and experiences. Combining a hermeneutic phenomenological research approach and a thematic analysis strategy offered a detailed and nuanced recording and analysis of their individual lived experiences (Smith et al., 2009). Phenomenology and thematic analysis emphasise the subjective experience of the participants, thus preserving their social reality, and preventing its replacement with a constructed reality from the researcher (Fereday & Muir-Cochrane, 2006; Ho et al., 2017; Joffe, 2012). While there can be multiple interpretations of the data contingent on the research focus, the meanings described in the research findings must be both logical and plausible within the research context, and they need to reflect accurately the individual and collective realities of the study participants (Annells, 1996; Lopez & Willis, 2004; van Manen, 2014; Zahavi & Martiny, 2019).

The Hermeneutic Circle

Conceptually, the use of the hermeneutic circle was probably first suggested by philologist Friedrich Ast when he drew attention to the circularity of interpretation (Scholtz, 2014). The circle metaphor was later used by Schleiermacher as a metaphorical explanation of the dynamic interplay between both the parts and the whole of the text (Annells, 1996; Mundy, 2013). This concept passed through to Heidegger's work as he connected the circle ontologically to his ideas of Dasein, or being there, and fore-understanding (Gadamer, 1975; Kakkori, 2009; Gyollai, 2020). Gadamer's work brought the concept of the hermeneutic circle to the forefront of philosophical hermeneutics (Annells, 1996; Gyollai, 2020; Laverty, 2003). The hermeneutic circle is a process to help the interpreter understand the text. It proposes that understanding of a text as a whole is only possible by referring to the individual parts of the text, but to understand the parts, one must refer to the whole. The metaphor of a circle is used, as neither the individual part nor the whole text can be understood without referring to the other parts (Annells, 1996; Gyollai, 2020; Hopkins et al., 2017; Laverty, 2003; LeCompte, 2015; Smeyers et al., 2015).

Figure 4.1

The Hermeneutic Circle

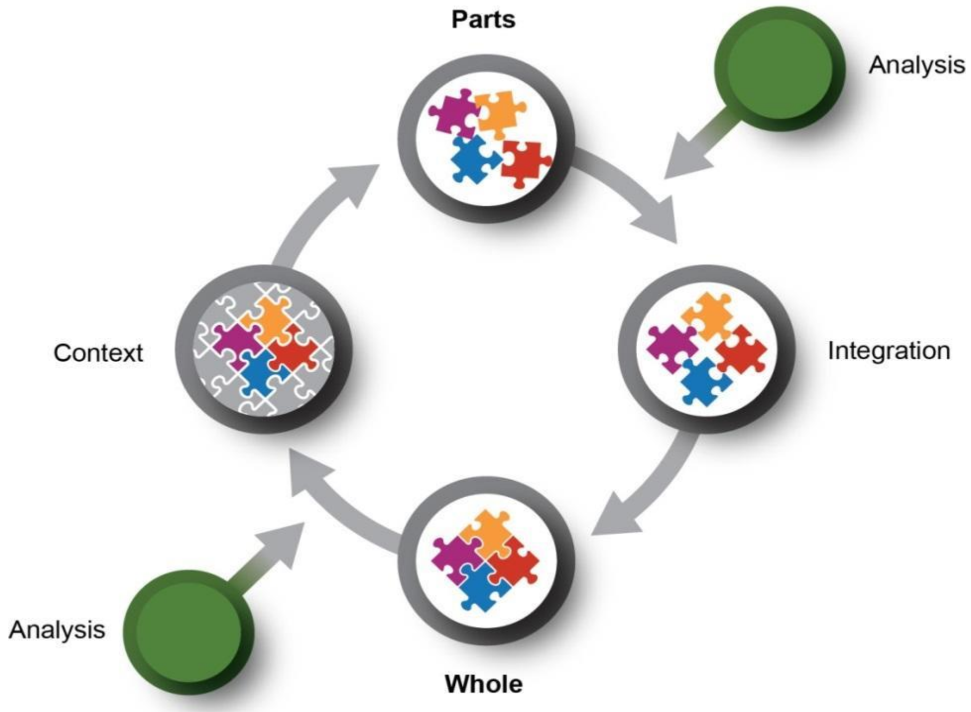


Figure Conceived and Designed by Author

I used the hermeneutic circle as it suited the multiple data gathering phases quality of the research as analysis of existing data influenced the content of subsequent data gathering tools. Also by continually referring from the parts to the whole and the whole to the parts, a better and consistent analysis of the data became possible (Gyollai, 2020; Harper & Thompson, 2012; Laverty, 2003; Sundler et al. 2019). The application of the hermeneutic circle in the analysis, and its suitability to thematic analysis is more fully described below in Chapter Five.

Using a Case Study Method

Using a case study research method is popular within social sciences and is a "distinctive form of empirical inquiry" (Yin, 2014, p. 19). More recently, the use of case study has become more common in phenomenological research (Creswell, 2013; Ellinger &

McWhorter, 2016; Smith et al., 2009). While frequently employed in many fields of social science research (Baron & McNeal, 2019; Baskarada, 2014; Ellinger & McWhorter, 2016; Merriam, 1998; Stake, 1995; Yazan, 2015), it is in some ways a contested method (Paparini et al., 2020; Yazan, 2015). The debate focuses on two major areas, firstly, there is no generally agreed definition of case study and secondly, a number of very different interpretations of case study methods are proposed (Paparini et al., 2020; Yazan, 2015; Yin, 2014). It is likely that this difference of opinion stems from the many different ways researchers have used case study methods (Ellinger & McWhorter, 2016; Paparini et al., 2020; Yin, 2012). For example, they may be explanatory and seek to explain the how or why of events or situations or to seek some causal reason for an outcome (Ellinger & McWhorter, 2016; Yin, 2014). They may be exploratory, when looking at areas where there is little known, descriptive or a combination of these, as is the case in my research.

Yazan (2015) has summarised the probable origins of this debate by a comparison of the most common descriptions of the case study method by three of the seminal authors in this field; Yin, Merriam and Stake. Yin in particular, is sometimes criticised as adopting a positivist or realist approach with an over-emphasis on validity and generalisability (Baskarada, 2014; Ellinger & McWhorter, 2016; Yazan, 2015). Yin (2012) insists on fully planning the research from design to data gathering to data analysis and that one must first define the case. Yin (2003) also describes case study method as useful in exploring relevant contextual features in research wherein the researcher is not manipulating variables. For Merriam (2009), defines qualitative case studies as either process, a unit of analysis, or as the result of the research. She also suggests that qualitative case studies in particular are further distinguished by having distinct features, in that the case needs to be descriptive, particularistic and heuristic. She describes such case studies as being particularistic, as they have a “specificity of focus” (Merriam, 1998, p. 29). Additionally, because such a rich and thick description of the phenomenon is offered, using a case study will "illuminate the researcher's understanding of the phenomenon under study" (Merriam, 1998, p. 30). Merriam (1998) also recognises that case studies can be described in terms of the intention of the research as being descriptive, interpretive, or evaluative case studies. Alternatively, Stake (2010) describes or categorises case studies as either intrinsic or instrumental. Intrinsic case studies are used when the researcher has a particular interest in studying an identifiable case, whereas an instrumental case study is used when the researcher seeks to understand more than only the particular case (Stake, 2010).

For this research a case study approach was selected as it was a suitable way to collect the how and why of individuals' lived experience and to gain a deeper holistic understanding (Baškarada; 2014; Bryman, 2012; Collins & Stockton, 2018; Creswell, 2014; Dahlberg & Dahlberg, 2019; Paparini et al., 2020; Yin, 2003). Case studies are particularly useful in obtaining deep data and an understanding of complex social phenomena (Bryman, 2012; Collins & Stockton, 2018; Creswell, 2014; Gerring, 2004; Paparini et al., 2020; Yin, 2003). This depth of analysis is one of the main benefits of the case study method (Ellram, 1996; Gerring, 2004). Well-designed case study research is, by its nature, planned to "explain, explore, or describe a phenomenon of interest" (Ellram, 1996, p. 94). To best conduct a case study effectively, the researcher must first of all understand the case so as to report it accurately (Bryman, 2012; Smith et al., 2009; Stake, 2010; Yin, 2003). It was by having these older mature students describe their experiences I could best document and understand the phenomena involved.

Research Design

Engaging in any research is virtually impossible without committing, albeit explicitly or implicitly, to some ontological and epistemological positions. Differing ontological and epistemological positions will often lead researchers to different research approaches to the same phenomenon (Scotland, 2012). Since the research uses an interpretivist/constructivist paradigm, theoretical preferences will have significant impact on any research decisions made, including decisions about the research design used (Bryman, 2012; Creswell, 2014; Paparini et al., 2020; Smith et al., 2009; Yazan, 2015).

Conventionally in qualitative research, subjects of the research are the individuals researched and people who assisted in the conduct of the research were described as participants (Fox, 2004; Groenewald, 2004; van den Hoonaard, 2008). The constructivist paradigm emphasises that research is best conducted with, wherever possible, two-way collaborations between researcher and participants (Ashworth & Greasley, 2009; Bromley et al., 2015; Mertens, 2005; Mackenzie & Knipe, 2006). The use of the term participants rather than subjects to describe the individuals who are the focus of the research is a demonstration of the shared perspective of the constructivist paradigm. Particularly in research using a hermeneutic phenomenological approach, individuals are described as participants or co-constructors of knowledge, acknowledging their place in the research (Bromley et al., 2015; O'Toole & Beckett, 2010; Smith et al., 2009; van den Hoonaard, 2008). In this research, the use of a phenomenological approach and thematic analysis was consistent with an interpretivist/constructivist paradigm (Finlay, 2012; Mackenzie & Knipe, 2006; Scotland, 2012; Smith et al., 2019).

Based on this combination of paradigm, research question, the need for deep data, interpretive analysis and practical constraints inherent in PhD research, the research design chosen was a qualitative study of participants using a case study approach, and analysed using thematic analysis as the analysis strategy. Some quantitative data were used to provide context and to position the research cohort.

The Research Sites

The primary research site was Monash University in Victoria, Australia. Monash University is a public teaching and research university in greater Melbourne, Victoria. Monash University, established in 1958, is the second oldest university in the state. Monash University has four campuses in Victoria. As a global university, Monash University also has four international institutions, a campus in Malaysia, a research and training centre in Italy, a graduate school in China and a graduate research school in Mumbai (Monash University, 2020).

The research was conducted through two of the Melbourne based campuses, Clayton and Caulfield. The Clayton campus is located 20 kilometres southeast of Melbourne. It has approximately 26,000 students and is the largest campus. The Caulfield campus, Monash University's second largest campus, is located nine kilometres southeast of Melbourne (Monash University, 2020). Only one participant was not a Monash University student, she was attending the University of South Australia (UniSA). It is a public teaching and research university in the Australian state of South Australia. It is the largest university in South Australia with approximately 32,000 students (UniSA, 2021). It has a large online and distance education presence and offers a number of 100% online courses. The University has a long tradition of off-campus learning, having established a Distance Education Centre over 25 years ago, which currently serves more than 4000 students (UniSA, 2021).

Research Structure

As a conventional qualitative research project, I structured the research in three main Stages, they were:

Stage One: Research Background and Planning.

Stage Two: Data Collection and initial Data Analysis.

Stage Three: Major Data Analysis, Presentation and Discussion.

The First Stage, preparation and background, included obtaining Ethics Approval from the Monash University Human Research Ethics Committee, reading relevant literature and undertaking the initial literature review. It also involved approaching a number of Faculty Offices to determine if they would cooperate with contacting appropriate students.

The Second Stage, data collection, involved obtaining longitudinal student enrolment data about Monash University undergraduates to provide demographic context to the research and participants. The major parts of the data gathering were the online Survey and the two rounds of interviews. The data gathering process is described in more detail below.

The Third Stage, data analysis, presentation and discussion, began as soon as the first data, the enrollment numbers, was available. The quantitative enrolment data were analysed using non-parametric analysis, this analysis is described in Chapter Five. Similarly, the Survey data was immediately analysed and provided a background for the interview questions. After first set of interviews, the data were analysed, and initial themes developed. The second set of interviews provided more data that were also thematically analysed.

By the nature of the research, there was some overlap between the three phases. An example was that of the literature review process was continuous with frequent revisiting of the literature throughout the research. This was important as there was a small but significant increase in the available literature on older mature aged students published from 2019 to 2021. Similarly, the enrollment data was revisited a number of times in the research, as my familiarity with the subject developed and new literature became available. The Survey and interview data were all revisited repeatedly. As I had adopted a hermeneutic phenomenological approach employing case study technique and analysing data thematically frequent revisiting of the data was essential. The presentation and discussion of the data again employed a hermeneutic phenomenological approach and analysed the data thematically.

Data Gathering Process

The data gathered in this research falls into three broad categories: demographic, numerical, and descriptive/thematic. Data collection was conducted in three major steps:

- Obtaining longitudinal student enrolment data about Monash University undergraduates attending Victorian Campuses in the years 2009 to 2018, inclusive.
- A voluntary descriptive Survey sent out in September 2018 to as many as possible of the students in the research cohort.
- Conducting two rounds of in-depth semi-structured interviews.

For the first round of interviews eleven students, ten of whom volunteered as part of the Survey, and one additional serendipitous participant agreed to an interview. In the second round of interviews, eight participants were available and willing to be interviewed.

As each data collection method resulted in different data types, it was necessary to design correspondingly different data gathering and analysis methods for each phase. The three-phase process is outlined in the process diagram, Figure 4.2, and, as can be seen, the three phases overlap. This overlap was a deliberate design decision in line with the hermeneutic approach. While the data were predominantly qualitative, some quantitative data, such as enrolment numbers are used to underpin the research by providing a longer-term context and to situate the research cohort.

Figure 4.2

Data Gathering and Analysis Process

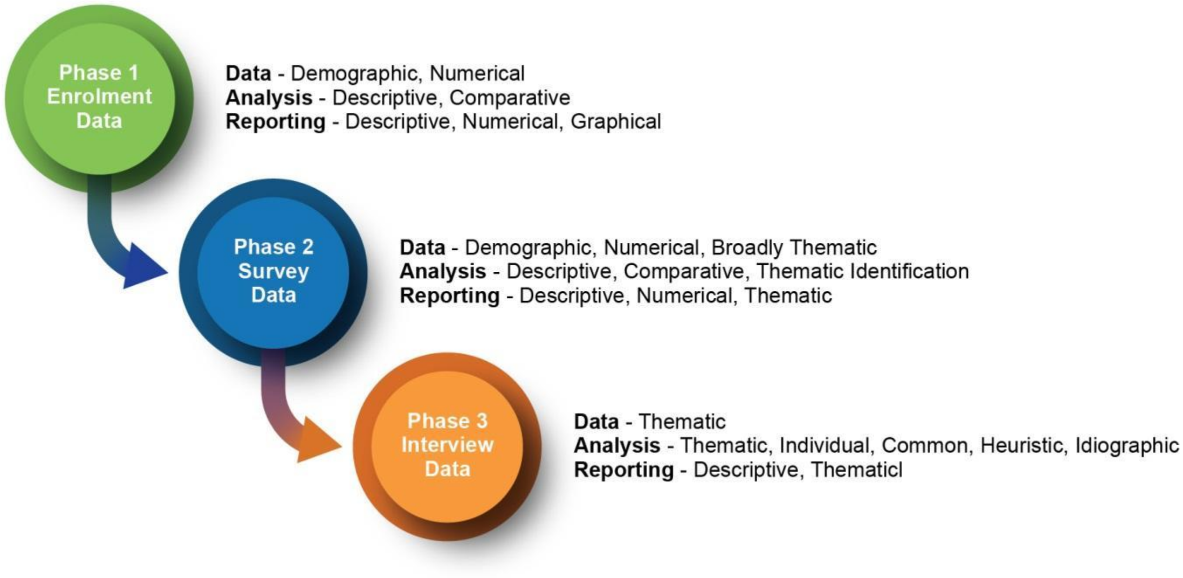


Figure Conceived and Designed by Author

First Data Source

The first data source was that obtained from Monash University, Planning and Statistics Department and contained two datasets, the first dataset was undergraduates 55 years, and over for the years 2009 to 2018, inclusive, the second dataset was for all undergraduates, again from 2009 to 2018. These data were predominately numerical with some demographic data and were anonymised before being supplied to me. This meant I did not require Ethics Approval before obtaining them. I processed these raw numerical data in Excel to produce a number of descriptive and comparative reports, which are fully explained and discussed in Chapter Five, below.

Second Data Source

The second data source was an Online Survey, constructed in Qualtrics, these anonymous data consisted of a mix of numerical and demographic data as well as some comparatively broad thematic data. At Monash University, the catchment of potential participants, undergraduates 55 and over, were heavily clustered in five Faculties: Medicine, Nursing and Health Science, Education, Arts, Law and Monash Art Design and Architecture Faculty.

An invitation to complete the Online Survey was sent to as many as possible older mature aged students across the Arts Faculty and the Monash Art Design and Architecture Faculty (MADA) as these two Faculties had agreed to contact their relevant students on my behalf. The process used to distribute the Surveys is described in more detail in Chapter Five. The Survey was designed to gather information about their general motivations and, in particular, the 'how and why' of their decision to study at university level. Survey participation was voluntary, and all responses were confidential. The data were analysed and used to generate general topics and initial themes. This allowed me to gain understanding of the participants' important topics regarding motivation, the decision process and the factors involved. These data helped structure questions for the first interviews. Part of the Survey was an invitation asking respondents to nominate themselves as willing to attend an interviewed.

Third Data Source

The third data source was the transcripts and notes from two rounds of semi-structured/conversational interviews using questions created for this research (see Appendices E and F). Data from the interviews, while containing some demographic data, consisted mostly of deep, fine-grained responses suitable for thematic analysis. The interview data was the principle source of data for ideographic analysis and deep understanding of the phenomena. Participation was voluntary and to ensure the interviews created minimal disruption to participants' daily life the interviews I arranged them at mutually agreed times either at Monash venues or by telephone (Al Yateem, 2012; Jain, 2021; Jordan et al., 2021; Knox & Burkard, 2009). As the interviews were audio-recorded and transcribed, permission was sought for recording and transcription from all participants (Al Yateem, 2012; Given, 2008; Huo, 2020; Jain, 2021; Obhi, 2020).

This third phase of the data gathering, two rounds of one-on-one interviews, was the powerhouse of the research. This phase revealed the motivations, decision processes and experiences of participants making it possible to record, document and begin to understand the phenomena. The first round of one-on-one interviews was conducted in October and November 2018 and the second between November 2019 and March 2020. The second round was longer as some participants were unavailable in 2019 due to other commitments. The first round had eleven participants, seven female and four male, and the second had eight, seven female and one male. One male participant advised that he was unable to be interviewed and two males did not reply to the invitation.

Conducting the second round of interviews was a particularly re-energising experience for two reasons. The first was as I re-read the relevant original transcript in preparation for each interview, without any previous comments or notes, this allowed me to re-experience the freshness of each earlier interview and to see the data anew. The re-reading was used to plan the individualised questions/discussion points, within a generalised format, for each interview. Just importantly, the re-reading of the transcript regenerated my awareness of each participant as an individual. This was beneficial as, after months of analysis of the data, it was possible to lose sight of the individuality of each of the participants, as people rather than data informants. This experience was re-emphasised by the actual interviews. The opportunity to conduct second interviews with a number of the participants allowed me to clarify previous topics and discuss emerging ones in real depth. The interviews were also useful by allowing an additional degree of member checking as I discussed the emerging themes with the interviewees.

Locating Research Participants

The field of suitable participants for this research was constrained, by the very nature of the research, to undergraduates 55 years and over. As discussed, from the 2018 data supplied, the participant pool at Monash University numbered only 467 people, and was heavily clustered in five Faculties, Medicine, Nursing and Health Science, Education, Arts, Law and MADA. I felt that this small number of potential participants would not be a problem and indeed presented an opportunity to conduct a research project to obtain and use deep, fine-grained data.

I approached a number of Faculties with a request to conduct this research with their relevant students, the most receptive Faculties were Arts and MADA. Through their Faculty Offices, I sent an invitation to complete the anonymous online Survey, to each of their applicable undergraduates aged 55 and over. These invitations were sent out in September 2018. Due to privacy requirements, I did not have access to the actual names or details of individual students. The initial plan was that within the email I provided a link to the Survey to enable any interested students to complete the Survey and return it anonymously. Unfortunately, it became clear that due to a limitation in the software program used to generate the Survey, Qualtrics, did not allow for this approach. Regrettably, this particular problem only became clear when the Survey went live. As an alternative, a new invitation was sent to the appropriate students, again by their Faculty Office explaining the problem and asking them to contact me, via email, to request an individualised link to the Survey. Twelve students contacted me for a link and all completed the Survey, with completed Surveys remaining anonymous. It is likely this problem of Qualtrics not being able to provide a multilink facility to the Survey, may have had a negative effect on the numbers of students wishing to be involved in the research as it introduced an additional hurdle to accessing the Survey. Part of the Survey, sent out in October 2018, was an invitation to be interviewed as an element of the research and 10 individuals accepted the invitation and contacted me to arrange an interview. One other person, a student at the University of South Australia, also agreed to be interviewed as she had heard of the research project and was interested in it. All participants self-selected and all individuals interested in being interviewed were interviewed. Each potential participant who expressed interest in being interviewed was supplied with an Explanatory Statement about the research and a Consent Form (see Appendices B and C respectively).

In an attempt to find age appropriate individuals who had considered university study but decided not to undertake it, I approached three local Probus groups[4]. My process was to ask if I could present to one of their monthly meetings about the research. My objective was to try to find anyone who had considered but decided against university level study. I was able to present to two groups but was unsuccessful in meeting potential participants. I discussed this issue with colleagues. The consensus was that, within the constraints of a PhD project, it was not possible to make contact with a meaningful number of individuals who met these criteria.

Another identified source of bias in research participants in much social science research is the issue of participants being predominantly drawn from populations of convenience at universities and thus comprising mainly or totally students (Henrich et al., 2010; Laajaj, 2019; Machery, 2010). This will almost certainly result in in a preference for participants from so-called WEIRD (Western, Educated, Industrialised, Rich, and Democratic) populations which will, in turn, bias results (Arnett, 2016; Barber, 2017; Bennis & Medin, 2010; Gaertner et al., 2010; Henrich et al., 2010; Laajaj, 2019; Machery, 2010). The appellation WEIRD needs to read in context, for example the 'Rich' is a comparative

[4] Probus is an association of retired people who come together in non-political, non-sectarian, non-profit, autonomous clubs, which provide regular opportunities for members to meet others in similar circumstances.

measure, but it is hard to argue that anyone attending a university, particularly in Australia, is not 'rich' in World terms. Similarly, even in Australia, the term 'Democratic' is a comparative term. This tendency for an over representation of WEIRD participants was demonstrated in a 2008 survey of the top journals in six sub-disciplines of psychology which revealed that 68% of research participants or subjects were from the United States, while 96% were from 'Western' industrialised populations such as those of the United States, Europe, Australia or Israel (Arnett, 2008). This results in a 96% concentration in the applicable literature on research cohorts that only represent 12%, geographically, of the world's population (Henrich et al. 2010). While accepting this research population may be WEIRD, it was considered not a problem as, due to the nature of the research, the population being used was the population being researched and described, that is older mature aged students undertaking undergraduate study at university.

Participant Demographic Data

All participants were found to be co-operative, articulate and enthusiastic about describing and reflecting on their experiences. The respondents to the Survey and Interviewees, anonymised, are listed in the Tables 4.1 and 4.2 below.

Table 4.1

Respondents to Online Survey

Number	Gender	Age Range	Faculty	Current Course (Self Described)
SP1	Female	55 to 59	ARTS	Arts
SP2	Female	55 to 59	ARTS	Bachelor of Arts
SP3	Female	55 to 59	MADA	Bachelor of Fine Art
SP4	Female	60 to 64	ARTS	Bachelor of Letters
SP5	Female	60 to 64	MADA	Bachelor of Fine Art
SP6	Male	60 to 64	MADA	Bachelor of Fine Art, Final year

Number	Gender	Age Range	Faculty	Current Course (Self Described)
SP7	Male	65 to 69	ARTS	BA Honours in History
SP8	Male	65 to 69	ARTS	BA major, philosophy, minor, history.
SP9	Male	65 to 69	ARTS	Bachelor Art History and Curating
SP10	Male	65 to 69	ARTS	Currently in deferment
SP11	Female	70 to 74	ARTS	Bachelor International Studies
SP12	Female	70 to 74	ARTS	Just completed Bachelor Letters.

In the Table below, I have anonymised participants by giving them pseudonyms. I decided to use pseudonyms rather than numbers for two reasons, firstly to personalise the individuals' responses and secondly to easily distinguish Survey Participants and their responses from interview Participants and their responses.

Table 4.2

Interviewee Demographic Details

Pseudonym	Gender	Age in October 2018	Interviewed	Faculty	Current course	Year Level in 2018
Jim	Male	69	Once	ARTS	BA	3rd
Kate	Female	57	Twice	MADA	B Fine Arts	1st
Jerry	Male	65	Twice	MADA	BA Art History and Curation	3rd
Paul	Male	65	Once	ARTS	BA History Major	4th
Donna	Female	61	Twice	MADA	B Fine Arts	3rd
Ruth	Female	71	Once	ARTS	BA International Relations	3rd
Julie	Female	56	Twice	ARTS	BA	1st
Norma	Female	63	Twice	UniSA	B Media	1st
Sally	Female	73	Twice	ARTS	B Arts Int. Relations	Unsure
Eliza	Female	60	Twice	MADA	B Fine Arts	2nd
Jack	Male	65	Once	ARTS	Mixed	3rd

Preparing for and Conducting the Interviews

Deductive and inductive processes using the literature, research questions, and Survey responses generated topics for the first interview round. The use of both deductive and inductive processes is common in this type of qualitative research (Fereday & Muir-Cochrane, 2006). Topics for the second interviews used the same sources with the important addition of data from the first interviews.

For the first interviews, five were conducted face to face and six by telephone. The interview duration varied from 40 minutes to one hour and 30 minutes, the median length was about one hour. I decided to conduct the interviews using a more conversational interviewing style in preference to the usual simple question answer style of structured interviewing. The benefits and risks of this conversational style are discussed below.

I created the questions for the interviews from a combination of the previously generated themes and reference to the data analysis of the Survey responses, with a small number of demographic questions to open the interview. These were about age, course studied etc. to provide data to both distinguish the individual participant and to enable comparison of the data with the 10-year and Survey data. These easy questions are valuable to relax the participant and set the tone of the interview, which helps build rapport (Huo, 2020; Patton, 2012). Before use, the descriptive questions were again trialled with two, different, colleagues for suitability for the data required. They both felt the questions were suitable. The questions were arranged in a varied order rather than pursuing each major theme to completion before moving to the next theme as this encourages the conversational characteristic of the interview. Although care is needed to maintain the flow of the interview, this technique encourages participants to become more discursive and open in their answers (Hardy, 2020). This was designed to help participants think more widely about their responses. The topics examined at the first interviews were based on three major themes:

- The decision to study.
- Their experiences of study.
- Had their age had any impact on their decision or experiences.

Each of these major themes had a number of subordinate themes, for example the decision to study theme had, *inter alia*, subordinates themes such as:

- Why now?
- Why university level study?
- Why these particular subjects?
- Did you consider other options?

The other major themes had similar subordinate themes underpinning them. A more detailed description of all the subordinate themes, major themes and superordinate themes is found in Table 5.13, below.

Invitations for the second round of interviews were sent out, in October 2019, to all of the eleven participants, seven responded by agreeing to the interview, one declined the invitation, two did not respond and one responded positively but was unable to be interviewed due to an extended overseas visit. This positive response rate was pleasing and all participants interviewed expressed their continuing interest in the research. All interviews were conducted by telephone and, as previously, were recorded and transcribed for analysis.

The interview duration varied from 35 minutes to one hour and 10 minutes, the median was about 50 minutes. Before writing the questions for the second interviews, I reread the first interview transcripts in their unprocessed form, without my earlier analysis. This was important as it allowed me to both view the data with a fresh eye and, equally significant, it allowed me to reconnect with the participants as individuals, rather than simply sources of data.

The content for the Questions for the second interviews I generated in the same way by considering all the previous data and analysis. From the data, areas were identified for further exploration these comprised:

- The impact of study on the participant's self-concept
- How did they feel about their study one year on?
- Their relationships with other older students, younger students, and lecturers

An additional theme was generated, after contemplation of the data rather than directly from the data. This was, what, if any, had been the impact on their feelings about their study of being involved in this research?

Interviewing Style

The interviewing style adopted for both interview sequences was conversational rather than simple question and answer structured interviewing (Cohen et al., 2007; Hardy, 2020; van Manen, 2017; Way et al., 2015). I used this conversational style as it best balanced my interviewing experience, insider status and the research needs (Hardy, 2020; van Manen, 2017). This approach is a hybrid semi-structured/conversational approach. By this, I mean that while I used the semi-structured question approach to initiate discussion, I allowed the participants' responses, and any subsequent probing questions, to be discursive and conversational. Using this conversational interview style builds rapport quickly and tends to relax participants so they are likely to be more receptive, which means they are more likely to provide additional and deeper information. Additionally, Way et al., (2015) make the point that less rigid interviewing styles help to mitigate issues of power. In this research, the combination of insider status and the conversational style has helped to diminish issues of power.

Using this conversational style to interview participants helped to build rapport, relaxed them, and allowed them to open up more, which in turn provided more and deeper information about the person. As van Manen describes it, the information gained in conversational interviews is “deeper and the more fragile inner secrets may come to the surface and be shared” (2017, p. 817). There is a distinct difference between casual conversation and a conversational interview, as it is clearly an interview and retains a sense of formality (Cohen et al., 2007). Participants are aware of the research objectives, are typically consulted about participating and data is usually recorded in some way. Despite this, the conversational approach can require a significant reappraisal of the usual view of interviews as a one-way data-gathering process (Baer, 2004). The interview styles available for qualitative one-on-one interviewing could be viewed as a continuum, with a set of highly structured, unalterable questions at one end and free flowing interactions with no pre-planned questions interviewing at the other. From this perspective, it is apparent that the interview technique used falls more closely to the position of the dialogic pattern of interviewing.

The use of this more conversational approach also built upon my relative insider status with this group. I am of a similar age, demographic background and share common cultural and life experience with many of the participants, and a conversational interview approach meshed well with these commonalities. As Hardy (2020), describes it “Participants were more relaxed in discussing their own university experience with a person who had also lived that experience” (p. 34). There are potential risks associated with insider status, the main one being bias or preconceptions about the data (Hardy et al., 2017). I addressed this issue by frequent self-checking (Johnson et al., 2020; Packer, 2018), and by keeping the “research questions firmly in mind” (Miles et al., 2014, p. 298). These issues are discussed further below.

Issues of Researchers’ Bias or Preconceptions

The researcher’s preconceptions and biases are a potential issue in most research, but particularly in interpretive-based research (Barton, 2020; Matua et al., 2015). Classic

Husserlian phenomenological methods suggest that the researcher should seek to remove bias or preconceptions so as to achieve an objective view by performing or accomplishing 'epoché' (Butler, 2016; Johnson et al., 2020; Kock, 1995; van Manen, 2016; Zahavi, 2019). Other writers apply the more commonly used term 'bracketing' to describe the constraint of researchers' preconceptions so as to limit effect on research design and data and the subsequent analysis (Creswell, 2014; Dahlberg & Dahlberg, 2019; Smith et al., 2009).

Building on the concept of bracketing, the concept of 'bridling' seems a more practical concept. Proposed initially by Dahlberg (2006), based, in part, on her individual horse-riding experience, bridling acknowledges that we cannot remove our preconceptions but rather that we seek to recognise them and keep them under control. This is best done by taking an open stance and being reflective at all times, not just in the initial phases. Describing reflexivity, Johnson et al. suggest that the "acknowledgement of researcher bias, is absolutely critical to the credibility and trustworthiness of data collection and analysis in such study designs" (2020, p. 142). It is of particular value to bridle pre-determined emotional responses, either positive or negative, to something a participant says. Thus we, as researchers, can ensure that these preconceptions "do not take hold, and compromise our openness" (Vagle, 2018 p. 111).

As discussed above there is fundamental disagreement between the Husserlian phenomenological view and the Heideggerian view of the importance and practice of dealing with researcher preconceptions or natural attitude (Barton, 2020; Gadamer, 1960/2004; Heidegger, 1962; McLeod, 2001). The Husserlian phenomenological view is that any preconceptions or biases must be bracketed out and thus not affect the research and analysis Barton, 2020; Butler, 2016; Dowling, 2007; McLeod, 2001). In contrast the Heideggerian view is that as researchers we are formed by our prior experiences and the preconceptions shaped by them (Barton, 2020; Laverty, 2003). For Gadamer the notion of bracketing was nonsense, as he puts it:

> To try to escape from one's own concepts in interpretation is not only impossible but manifestly absurd. To interpret means precisely to bring one's own preconceptions into play so that the text's meaning can really be made to speak for us. (1960/2004, p. 398)

Adams (2014) has questioned if it is even possible to bracket away our natural attitude. As he expresses it, "I am now convinced that this wonderful term 'bracketing' is simply an illusion, a comforting idea that bears no relation to reality. We cannot leave our experiences outside the room" (Adams, 2014, p. 2).

This is not to suggest that self-reflection is not necessary as by self-reflecting, the hermeneutic researcher becomes more aware of their assumptions and biases (Barton, 2020; Johnson et al., 2020; Vagle, 2018). This is not done by bracketing them away, as in Husserlian phenomenological research; rather they are used as a vital part of the interpretative research process (Barton, 2020; Gadamer, 1960/2004; Laverty, 2003; McLeod, 2001). For Heidegger the interpretive researcher cannot separate themselves from their self, and somehow becoming an impartial, fully objective "scientific" observer (Barton, 2020; Gadamer, 1960/2004; McLeod, 2001). In the place of bracketing, the researcher's subjectivity and interpretations are incorporated, and this is at the heart of hermeneutics (Barton, 2020).

As I used a hermeneutical approach in this research, before starting the design process I identified and then considered my preconceptions or biases about the current inquiry. I continued to be self-reflective throughout the data-gathering phase and the analysis and write up phases (Barton, 2020; Bryman, 2012; Creswell, 2014; Johnson et al., 2020; Packer, 2018; Smith et al., 2009). For example, I used the questions developed for the survey and interviews to interview myself. My answers were discussed with a long-standing colleague, who knows me well, and she provided feedback on both the questions and my responses to them. The purpose was to be as self-reflective as possible on these issues, this is important when conducting effective hermeneutical phenomenological research (Creswell, 2014; Johnson et al., 2020; LeCompte, 2015; Santiago et al., 2020; Smith et al., 2009). Since any theoretical approach has the potential to affect how the researcher interprets the data gathered, frames the research findings and any conclusions drawn, I continued to be self-reflective throughout the project (Barton, 2020; Charmaz, 2014; Cousin, 2009; Johnson et al., 2020).

Whatever techniques are used to address the researcher's preconceptions or biases, despite best intentions, it would be unrealistic to suggest my particular preconceptions will not influence the research, even my choice of particular research question and design was affected by them (Dahlberg & Dahlberg, 2019; Gyollai, 2020; Johnson et al., 2020; Packer, 2018; Vagle, 2018). To illustrate my possible preconceptions, it is conceivable or even likely that, based on my very positive learning experience as an older mature aged student, I would have a positive predisposition towards the participants' described experiences. Another likely preconception is that, as an educator, I believe in the value of education. I do not judge these preconceptions as having unduly influenced my judgment, but it needs to be clear as a potential issue. The best we can hope to achieve is avoiding the "untrammelled incursion of values" into this research (Bryman, 2012, p. 39). This can be particularly problematic when operating in the constructionist paradigm, which proposes that all knowledge is constructed by both the participant and the researcher. The researcher's conceptual or theoretical approach has a significant effect on any research project. It will influence the initial choices of subject, research questions and methodology to interpretation, data analysis and any conclusions drawn. Any competent and reliable researcher, irrespective of their paradigm or methodology, must explain how their perspective or approach has influenced the research. Further, to explain the steps they have taken to limit that influence, it is not enough to state the research was unbiased.

Ethical Considerations

Ethics should be part of any legitimate research project and ethical concerns should always be part of any research design (Creswell, 2014; Johnson et al., 2020; Merriam, 2009). Even the decision to choose a particular topic or issue has an ethical dimension and so the consideration of ethical concerns must apply throughout the process (Creswell, 2014; Johnson et al., 2020; Merriam, 2009; Packer, 2018; Smeyers et al., 2015; Smith et al., 2012). Within the constructivist paradigm, such ethical behaviour should be fundamental to the research, as the inclusion of participants' values and beliefs is a major part of the process of inquiry (Huberman & Miles, 1984; Johnson et al., 2020; Packer, 2018).

This project was considered and approved by the Monash University Human Research Ethics Committee (Appendix A). The Committee assessed the Project as low risk which means it is seen to pose little or no risk of harm to either participants or researchers. I designed and conducted the research with reference to the Australian Association for Research in Education, Code of Ethics for Research in Education (2016). During the research, and subsequently, strict confidentiality has been ensured and all material generated has been securely stored, both paper-based and electronically created.

One potential ethical issue identified was the imbalance of situational power and other institutional power issues between researcher and participants (Creswell, 2014; Farias et al., 2019; Nunkoosing, 2005; O'Toole & Beckett, 2010; Vähäsantanen & Saarinen, 2013). As discussed above, in practice this potential imbalance was mitigated by the commonality of ages and experience between the researcher and the participants as well as by the conversational/semi-structured approach. While initially some participants seemed slightly guarded in their responses as the interview continued, they appeared to relax and become more open and fully responsive to the conversation. Others seemed confident from the outset, possibly as a result of their life experiences, and appeared to be happy to engage fully with the process.

Rigour Reliability and Trustworthiness

Traditionally quality research has been described as being valid and reliable, however the criteria for validity in research have their roots in the positivist paradigms (Guba & Lincoln, 1994; Schwandt et al., 2007; Winter, 2000; Yardley, 2000). There remains a view amongst some positivist researchers that qualitative research is, by its nature, untrustworthy primarily because their positivist concepts of validity and reliability include criteria that cannot be met by qualitative research methodologies (Bryman, 2012; Schwandt et al., 2007; Shenton, 2004). Validity refers to accuracy or correctness of the findings while reliability refers to consistency with which the research, if repeated, will produce the same results (Bryman, 2012; Golafshani, 2003; Maxwell, 2005; Moon, 2019; Smith et al., 2014). It is not useful to attempt to judge qualitative research using the measures developed expressly for quantitative research (Lub, 2015; Schwandt et al., 2007; Smith et al., 2009; Winter, 2000; Yardley, 2000). Because qualitative research is predominantly constructed on data that are subjective, interpretive and contextual, measures of validity must be different from quantitative research (Creswell, 2016; Lub, 2015; Moon, 2019; Schwandt et al., 2007; Yardley, 2000).

The issue of what constitutes validity and reliability for qualitative research and how to ensure it has long been, and is still frequently, discussed (Creswell, 2014; Lub, 2015; Moon, 2019; Schwandt et al., 2007; Smith et al., 2014; Winter, 2000). There is general agreement that qualitative researchers need to establish that their research is credible (Barbour, 2001; Creswell, 2014; Giorgi, 1970; Shenton, 2004; Schwandt et al., 2007; Winter, 2000). As one of the seminal writers in this field, Giorgi, expressed it social science research is human based, the research and analysis frames of reference must similarly be human based and “this does not imply a lack of rigor or discipline” (1970, p. 224).

Amongst the earliest researchers to attempt to develop criteria specific to qualitative research were Guba and Lincoln and their work, while possibly out-dated, was seminal in the qualitative research field (Creswell, 2014; Guba & Lincoln, 1981; Lub, 2015). Their starting point was that while all research must be truthful, the nature of knowledge within the quantitative or rational research paradigm is understandably inherently different from knowledge within the qualitative or naturalistic paradigm (Guba, 1981; Guba & Lincoln, 1994). Their categorisation was based on the concept that findings must be believable, consistent, applicable and credible if they are to be considered as useful to researchers or other readers (Creswell, 2014; Guba & Lincoln, 1994; Lub, 2014; Winter, 2000). To achieve this, they suggested a structure based on four criteria: credibility, transferability, dependability and confirmability (Creswell, 2014; Guba & Lincoln, 1981; Lub, 2015; Rose & Johnson, 2020). To be credible the research needs to be believable and trustworthy. To achieve this, rather than needing huge amounts of data, the data need to be deep and detailed. The research participants are often the best judge of whether the findings accurately reveal the phenomenon being studied. The second criterion, transferability, looks at to what extent the findings of the particular research can be transferred by readers to other contexts, are the finding generalisable and could they be applied to other similar populations or situations? Dependability, often referred to as reliability, represents the consistency with which if the research was repeated the findings would be the same. The dependability of the findings also lends validity to the research method. The final criterion, confirmability, is considered as a measure of the level of objectivity used in evaluating the data. It describes how well the research findings are supported by the data collected if the data were examined by other researchers. Since researchers bring their own perspectives, the process and outcomes of data interpretation can be somewhat subjective in qualitative research. If other researchers or readers who examine the data reach similar findings, then it is considered that no inappropriate biases have influenced the data analysis.

Some writers, including myself, consider Guba and Lincoln's structure to be overly influenced by quantitative research paradigms, despite Guba's (1981) claim to use different terminology to afford conceptual distance from a positivist paradigm (Cian, 2021; Shenton, 2004; Yardly, 2000). This is perhaps best illustrated by Guba's offering a list of terms for the equivalent concepts in scientific and naturalistic suitable to the "four aspects of trustworthiness" (1981, p. 80).

Other writers have therefore suggested various arrangements and criteria for assessing validity or trustworthiness (Cian, 2021; Golafshani, 2003; Kitto et al., 2008; Lub, 2015; Moon, 2019; Rose & Johnson, 2020). A number of different methods to evaluate reliability and trustworthiness of the research were looked at, those that described generalisability, or variations on the concept, as a major criterion of validity were not considered applicable due to the nature of this research. Similarly, methods reliant on repeatability were not thought suitable. As a small case study based project of an unusual group it was intrinsically not able to be generalised or be repeated, it was in effect a snapshot of the participants' life experiences.

Evaluating Reliability and Trustworthiness

The method I ultimately selected was that suggested by Yardley (2000) as I felt it would complement the particular nature of the research aim, conceptual approach and methodology employed. Yardley suggests an approach that uses the characteristics of the research rather than some set criteria or procedures to assess what she calls "good qualitative research" (2000, p. 219). She proposes the application of four principles, which are, sensitivity to context, commitment and rigour, transparency and coherence and impact and importance. When using Yardley's approach, the same behaviour or process will usually meet more than one of the principles. I also found Yardley's conceptual structure valuable as it acknowledges that reliability and trustworthiness is contingent on the nature of the research. Yardley's first principle, sensitivity to context, uses context in its widest possible sense. Research should be sensitive to matters such as theoretical stance or paradigm, previous research in the literature, the relationships inherent in the research and the possible impacts of the research (Johnson et al., 2020; Schad et al., 2021; Smith et al., 2014; Yardley, 2000). Data collection methods that are correctly aligned with the research questions and that return data that correlate with other data in the literature will tend to increase validity (Castleberry & Nolen, 2018; Schad et al., 2021). The incorporation of the theoretical and conceptual background of hermeneutic phenomenology and the use of the hermeneutic circle combined with the well-defined processes of thematic analysis process provides a clear contextual sensitivity. This was enhanced by significant self-reflexivity throughout the research.

For Yardley, the second principle, commitment and rigour, requires more than simply achieving the minimum expected conduct of good research, the practice of thorough collection and analysis of data and accurate reporting of the data (Yardley, 2000). Yardley suggests that to meet this principle the researcher needs to demonstrate "prolonged engagement" with the research topic (2000, p. 222). By this she means that the researcher needs to be more than just experienced, but also to have some personal understanding of the participants' situation, and to be immersed in the relevant theoretical or empirical data (Yardley, 2004). As I have previously researched and written on the subject of older mature aged students at university, and indeed am one, I feel this criterion is met.

Additionally, researchers must ensure their continued development of necessary skills and competences (Moon, 2019; Smith et al., 2014). Rigour requires comprehensive data collection and analysis, depending in part, on the suitability of the research sample and its ability to supply enough of the data required ensuring a thorough analysis, not simply its size. The completeness of the interpretation, addressing all of the observed variations and complexities, may require analysis at multiple levels (Cian, 2021; Schad et al., 2021; Yardley, 2000). As used in this research, thematic analysis is a detailed procedure that involves the identification of emerging themes through the "careful reading and re-reading of the data" (Liamputtong & Ezzy, 1999, p. 258). This detailed analysis, coupled with the theoretical and conceptual framework of phenomenology provided a rigorous process to plan, design, conduct and report on this research.

The third principle is transparency and coherence. Transparency of data and analysis can be achieved by carefully describing each step in the design and data collection process as well as the procedure used to analyse the data, including rules for coding, and thematic analysis. The inclusion of passages of the textual data increases transparency by allowing readers to identify patterns independently of the researcher's classification. Coherence relates to the way in which data, themes and findings are consistent, both internally and with each other. Coherence also considers, and aids, clarity and persuasiveness and the consequent rhetorical power of the portrayal of the data and phenomenon described and thus the power of the assertions of the findings (Smith et al., 2014; Yardley, 2000). Each step in this research has been described, generally in this Chapter but more fully in the subsequent relevant Chapters below. Similarly all conceptual and methodological decisions have been described, including how particular decisions were arrived at.

The fourth principle, impact and importance, is for Yardley a critical criterion. All research can be, and usually is, judged in part at least on this principle. She states that it is not enough to produce research that is context sensitive, meticulous and has convincing analysis if it has no influence or impact on anyone's actions or beliefs. She makes the important point that the concept of usefulness is, of course, contextual and that ultimately the value of any research is dependent on a combination of the research objectives, applicability and relevant population (Yardley, 2000). The impact of this research could be seen as relatively minor, it is a small study about a comparatively small group of undergraduates and its immediate impact on higher education is likely to be correspondingly small. Despite this, I believe its value is of larger significance.

My research was designed to explore the motivations and experiences of a significantly under researched and under reported group, undergraduates 55 years and over. As discussed earlier, I do not claim to have provided a voice to this group all of whom very clearly have an excellent personal voice. What has been achieved is twofold, firstly that the motivations and experiences of this group have been recorded and analysed. This will be added to a comparatively sparse literature, available to any interested party and can be used to assist any further research. Secondly, the examination of the Monash University enrollment data from 2009 to 2018 has provided an opportunity to consider the historical place and situation of older mature aged students at one university at least. I am not aware of any similar research and again this may be of value to further research in this space.

The use of deliberate strategies to enhance reliability and trustworthiness were considered in the design phase and these were subsequently implemented. But to simply identify and adopt a set of procedures is not enough, researchers must recognise and consider "the lens being employed in a study and the paradigm assumptions of the researchers" (Creswell & Miller, 2000, p. 129). Throughout the research, attention to these issues continued in a premeditated effort to ensure the research was reliable and trustworthy. A major part of the research validation was the use of triangulation. Used as a validity procedure triangulation uses multiple and varied sources to search for convergence among identified themes or categories evident in the research (Creswell & Miller, 2000; Moon, 2019). The technique was applied in a number of ways, firstly by comparing participants' demographic data with the 10-year enrollment data to ensure coherence between the datasets. Secondly, a range of anonymised interview transcripts were read by other experienced researchers who provided their interpretation of the important themes emerging from the transcript. In all cases there was comprehensive agreement about the emerging themes from all additional researchers. The identified themes were then compared with the related existing literature on this subject. Most themes identified in the literature were present in the emerging themes with, as expected, some new themes specific to the older cohort in the research. Finally, the generated themes were considered for their inherent reality (Fereday & Muir-Cochrane, 2006; Ho et al., 2017). This was achieved by checking that they made sense in the relevant context and that the data were consistent across comparable datasets.

Member checking was also used by sending all participants electronic copies of their own transcripts for review. They were asked to read the transcript and make any changes or amendments they thought necessary and return the transcript. This ensured that the data being used was accurate and accorded with the participants' understanding. Of the 11 participants 10 returned the transcripts, one was overseas and uncontactable. Seven participants made minor amendments to their transcript. The second interviews also formed part of participant checking, in that participants were briefed on the data already gathered and were invited to comment on it and were able to explain and expand on earlier answers. Transcripts of the second interviews were also sent to available interviewees for checking.

Readers of this research will almost certainly use their own, preferred, criteria to judge the research and form their own opinions of the reliability of the research. All I can do is provide them with a clear explanation of how I arrived at the view this was a reliable and trustworthy piece of research.

Conclusion

This Chapter has described the conceptual approach taken in this research which is a hermeneutic phenomenological approach. This approach was consistent with the research aims and paradigm. It was used to provide understanding of the lived experiences of the participants by obtaining deep and rich data (Randles, 2012; Smith et al., 2009; Spiers & Riley, 2019). A summary of hermeneutics and hermeneutic phenomenology was provided to contextualise the research and the design decisions made. The methodology selected is described and an overview of the data gathered and how it was analysed was explained. The chosen research methodology was a qualitative study employing case study technique and analysing data thematically. The particular interviewing style adopted for the research was described and explained.

The data gathering process was outlined and the three data sources described. These were: relevant Monash University undergraduate enrollment data 2009 to 2018, the initial participant Survey and two interview series. The data analysis process used, thematic analysis, was described and explanation given of the process used to generate the themes. The resulting thematic analysis structure is briefly described and will be more fully explained in Chapter Five.

Issues of possible researcher preconception or bias were considered and how they were appropriately dealt with described. The process used and measures taken to ensure the research was ethically conducted are explained as were the processes undertaken to ensure the research was valid and reliable were described. Finally possible methods for evaluating reliability and trustworthiness were discussed.

Chapter Five - Data Analysis Process

My research considered the motivations and experiences of undergraduate students aged 55 years old and over, defined here as older mature aged undergraduate students, by exploring their lived experiences. As discussed in Chapter Four - Research Approach, by using a multi-phase approach it was possible to obtain a range of different data types. This Chapter will explain the data analysis processes used in the research.

The use of a multiphase approach allowed me to design appropriate different data analysis methods for each type of data. This ensured a systematic, coherent and effective procedure for collecting, storing and analysing the data, which supported the effective, accurate and credible interpretation of data (Creswell, 2014; Huberman & Miles, 1994; Kiger & Varpio, 2020; Smith et al., 2009; Yin, 2012). Some writers have suggested that the data analysis of qualitative data is both different from and possibly more difficult than the analysis of quantitative data (Bryman, 2012; O'Toole & Beckett, 2010; Saldana, 2008). Whilst agreeing that the task is different it is, I believe, not inherently more difficult, provided of course that one is not dealing with large numbers of participants and if the data analysis is planned, carefully designed and coherent.

Detailed analysis of the various datasets of descriptive data, both survey data and interview data, was undertaken using Braun and Clarke's (2006) six-phase approach for thematic analysis of generated texts. I used this methodological approach for the analysis of all descriptive text-based data as it supported the thematic analysis approach. This approach has some similarities to phenomenological methods such as the hermeneutic circle.

Data Analysis Process

Thematic analysis was chosen as the principle analysis method as it provided a clear process for analysis, and it assists the organisation of the datasets as well as emphasising rich description of data (Braun & Clarke, 2006; Castleberry & Nolen, 2018; Guest et al., 2012). Thematic analysis searches for the themes that emerge as important to the full and detailed description of the phenomenon (Castleberry & Nolen, 2018; Guest et al., 2020; Joffe, 2012). Thematic analysis is more than totalling up phrases or words in a textual dataset; rather it seeks to identify within the data both implicit and explicit ideas (Braun & Clarke, 2006; Castleberry & Nolen, 2018; Clarke & Braun, 2017; Guest et al., 2012; Kiger & Varpio, 2020). Thematic analysis is consistent with a phenomenological approach using a case study method (Bryman, 2012; Clarke & Braun, 2017; Smith, 2019; Spiers & Riley, 2019). The use of a research and analysis strategy combining a phenomenological approach with thematic analysis offered a detailed and nuanced study of the particular lived experiences of participants (Ashworth & Greasley, 2009; Smith et al., 2009).

The data gathered in this research falls into three broad categories, demographic, numerical, and descriptive/thematic. As discussed in the previous Chapter, the data used were from three main sources: Monash University undergraduate enrolment data, an online survey, and two sets of semi-structured interviews. These sources of data provided numerical and demographic data, broad conceptual data, and deep fine-grained idiosyncratic data.

The use of these three sources of data provided four datasets for analysis, the first was demographic and numerical data, and the second was a combination of demographic, numerical and narrative data and the last two were predominately narrative data. The four datasets were:

1. Historical Monash University enrollment data for the selected age group.
2. Data from the anonymous online Survey.

3. Data from the first round of participant interviews.
4. Data from the second round of participant interviews.

Monash University Numerical Enrollment Data

The historical Monash University enrollment data encompassed 10 years of data, 2009 to 2018 inclusive. The most useful and important were those data specifically for undergraduates aged 55 years old or over, although some data on all undergraduates were also used. These data provided a picture of the overall research cohort over the 10 years and a comparison to the overall undergraduate population over the same period. These enrollment data were analysed numerically using Excel to produce different reports, some based on simple numerical measures and others using statistical measures such as the median age. By slicing these data using a series of criteria and factors some useful secondary data were obtained. It also provided useful data for trend analysis of both changing and relatively static numbers.

Data Analysis of Monash University Data, 2009 to 2018

To situate and help understand the research cohort general data on undergraduate students, both 55 and over and for all undergraduates were obtained from the Monash University Planning and Statistics Unit for the years 2009 to 2018. These data were acquired for two reasons, firstly to contextualise the research cohort and secondly for comparison and triangulation purposes with data from the survey and interviews. Having acquired these data it became clear that the data also provided a broader view of this under researched cohort, at least at Monash University. For this reason, I have gone beyond simply analysing the contextual data but have also analysed and described the more relevant general data and trend analyses. Although this has taken some additional time and effort it is, I believe, useful to get a broader picture of not just the research participants but of the cohort generally over the ten years 2009 to 2018.

I have included detail of the data analysis and the results of that analysis in this section rather than in the Findings Chapters for three reasons. Firstly, these data and their analysis are, by the nature of the data, different from the main descriptive datasets, as it is numerical. Secondly, these data are not the main focus of this research. These data provided contextual information about this cohort and formed a useful background to the later qualitative thematic analysis. Thirdly, the presentation of the data analysis is largely by using tables and graphs and I felt the presence of these would be distracting in the primarily descriptive and narrative Findings Chapters.

The quantitative datasets were analysed using Excel as these data are numerical and the analysis examined the data in both descriptive and comparative ways. The use of Excel has provided sufficiently nuanced data analysis, as the most detailed dataset of older mature aged undergraduate students, was comparatively short at only about 6300 lines of data. All Tables and Figures in this section use data from that supplied by the Monash University, Planning and Statistics Unit, unless otherwise credited.

As discussed, after analysis it became clear that there was other important, but unexpected, information in these data. Much of these data such as, overall undergraduate gender profiles and older mature aged undergraduate students' age profile were generally as expected. There were also some unanticipated results in the older mature aged undergraduate student cohort including, even more significant gender imbalances than I had expected, much higher than expected levels of prior educational attainment and, since 2013, a reducing number of older mature aged undergraduate students.

Issues with the Students 55 Years Old and Over Data

The dataset of older mature aged undergraduate students 55 and older was filtered on criteria including, age, gender, Faculty and previous highest educational attainment. Since these data were available for ten years some comparative and trend analysis was possible and was undertaken. The datasets were analysed in different ways, numbers of students, gender, previous highest educational attainment and age. Due to these data being anonymised, I was unable to identify any individual students in the data, entirely appropriately due to privacy requirements. As a result some caution is required for the analysis of some of these data particularly any multiyear year data. This is a result of the anonymisation of the data as it is not possible to follow any individual student. Another issue with these data is that the year of commencement or completion for individual older mature aged undergraduate students is not available. Consequently, most of these individual students will be counted across up to three years, or more for part-time students. For example, a student commencing in 2010 will probably be visible until at least 2013. Similarly, a full time student already enrolled in 2007 could be expected to complete by 2009 and thus only appear in two year's data.

The impact of this is that while numerical data for each year will be accurate, any cumulative data over the 10 years should be considered, and counted as, as numbers of student/years, <u>not</u> numbers of students. This does not invalidate the data but one needs to be aware of this difference. The effect of this is that while I can make accurate statements about their number in any individual year, I cannot accurately count the total number of these students over the full ten-year period or any other multiyear period.

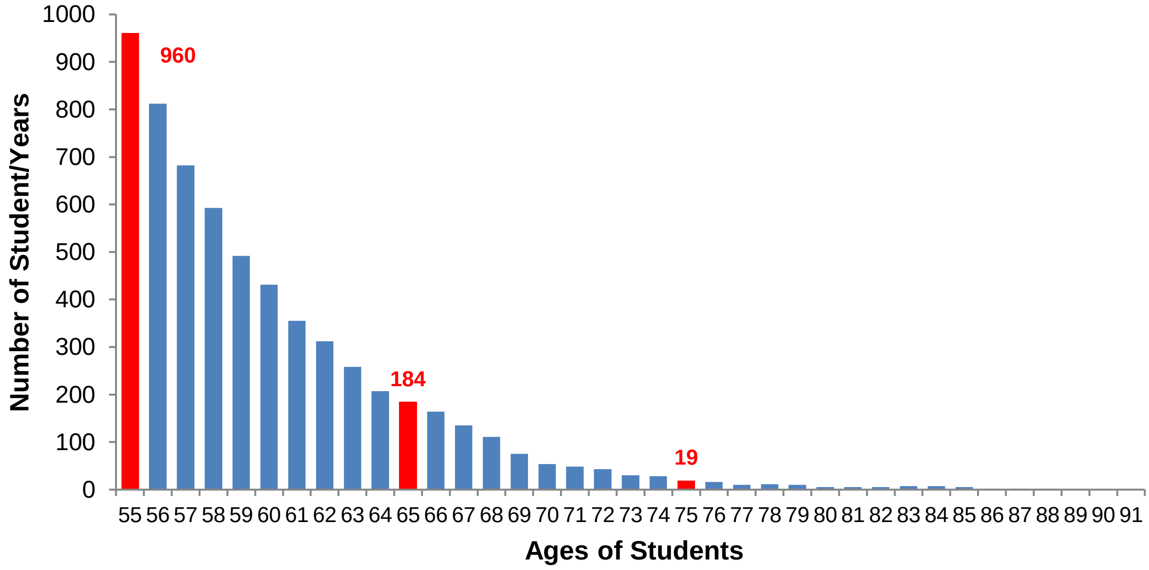
The dataset of all Monash undergraduates, 2009 to 2018, was filtered by year, gender and Faculty. This dataset also has the issue of recording individual students in multiple years, so the same cautions need to be applied. Given the identified issues with these datasets, and the analysis of them, these data should primarily be considered as scoping or contextualising data and much of it will be indicative rather than absolute. In this Chapter I have generally displayed the data in a Table and where useful, a related graph. Unless otherwise captioned or credited all Tables and Figures in this Chapter are the product of my analysis of the Monash University provided data.

Age Profile and Median Ages for Monash University Older Undergraduates

The first data examined were those related to age. The age profile for the older mature aged undergraduate students was analysed and no unexpected data were found. I have not included a Table for these data as it would have had 36 columns and the profile was very clear in Figure 5.1

Figure 5.1

Older Mature Aged Undergraduates by Student/Year Numbers by Age - 2009 to 2018



As anticipated, the profile of the group was one of highest numbers in the younger years and decreasing numbers as the cohort ages. I have highlighted the ages of 55, 65 and 75 and attached their relative data points to emphasise the striking reduction in numbers from 55 to 65 and the contrasting slowing down of reductions from 65 to 75, followed by an effective flattening after 75. As discussed, these data need to be examined and interpreted with care, particularly that relating to the older cohort of students, due to these numbers being student/years not absolute student numbers. From a detailed analysis it was possible, due to the small numbers of older mature aged undergraduate students from 75 years old, to appreciate that while there are 109 student/years shown in the data for these over 75 years old students, but these 109 student/years almost certainly only represent about 30 individuals.

The age data were then examined for gender variances in the median ages, see Table 5.1. Median age was used in preference to average age, as it is less susceptible to distortions by the small number of outliers in the 75 plus groups. The median has remained consistent in the 58 or 59 years old range. The female and male median ages have also remained equally stable but the male median is generally between one and two years greater. It is identified that this is a comparatively coarse measure but it is still provides some useful data by demonstrating that the age profile was stable over the ten years. I have not graphed these data, as it is sufficiently clear from the Table.

Table 5.1

Older Mature Aged Undergraduates Median Ages by Gender - 2009 to 2018

Gender	Year									
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
All	58	58	58.5	59	58	58	59	59	58	59
Female	58	58	58	58	58	58	58	58	58	58
Male	59	59	59.5	59	60	59	60	59	59	60

Numbers of Monash Older Mature Aged Undergraduates Examined by Year

The next analysis undertaken was a simple comparison of numbers of older mature aged undergraduate students in each of the available years, as well as the numbers of continuing and commencing students for each year. These data show that there have been relatively small changes in older mature aged undergraduates over the ten years and when graphed the trend becomes clear.

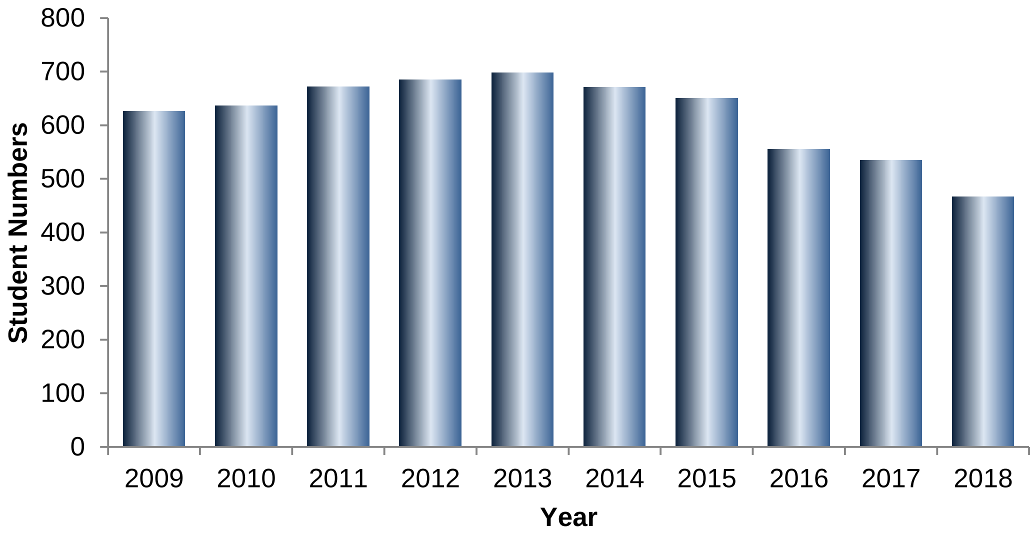
Table 5.2

Number of Older Mature Aged Undergraduates Each Year - 2009 to 2018

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Number	626	637	672	685	698	671	651	555	535	467

Figure 5.2

Older Mature Aged Undergraduate Student Numbers - 2009 to 2018



It is clear that from a high point of 698 in 2013, the numbers have been reducing each year. By 2018, the overall number had reduced to 467 or 67% of the 2013 total. This reduction was unexpected and I am not able to account for it. It may well be that the number of older mature aged undergraduate students will ebb and flow in some way or is it is cyclical.

Alternatively, it is possible that a change of Commonwealth Government in 2013 had influenced some individual’s plans to undertake university level study at Monash. Since 2013, the Commonwealth Government has been clear in its intention to reduce spending on Higher Education. The incoming Liberal/National Party Government also made it clear that it intended to increase university fees and reduce the threshold at which Higher Education Loan

Program (HECS/HELP)[5] student assistance would need to be repaid. This may be contributing to the continued decline in numbers; this is of course purely speculative, although research in the United Kingdom suggests that mature-age student numbers because of higher fees (Callender & Mason, 2018; Twigg-Flesner, 2018). This is discussed more broadly below.

The numbers of commencing older mature aged undergraduate students were then calculated by counting the number of older mature aged undergraduate students with prior educational attainment listed, as this is only recorded in the individual's commencement year, these data are shown in Table 5.3. It should be noted that in these figures it was necessary to remove 257 international students from the count as their highest educational achievement is not recorded and three incorrectly coded students were also removed. This had the effect of, slightly, but consistently, reducing the total student numbers in each year. Any trend analysis is essentially unaffected by this removal.

[5] The former Higher Education Contribution Scheme and the current Higher Education Loan Program (HECS/HELP) are Commonwealth Government schemes that allow students to defer course fees until they have paid employment. In 1989, under HECS, a small user payment was introduced, as assistance, and repaid by an income dependent scheme. Since then, under HELP, the student contribution has increased as a proportion of the costs of a degree and is now differentiated by type of degree (Daly & Lewis, 2020).

Table 5.3

Domestic Continuing and Commencing, Totals of Older Mature Aged Undergraduates - 2009 to 2018

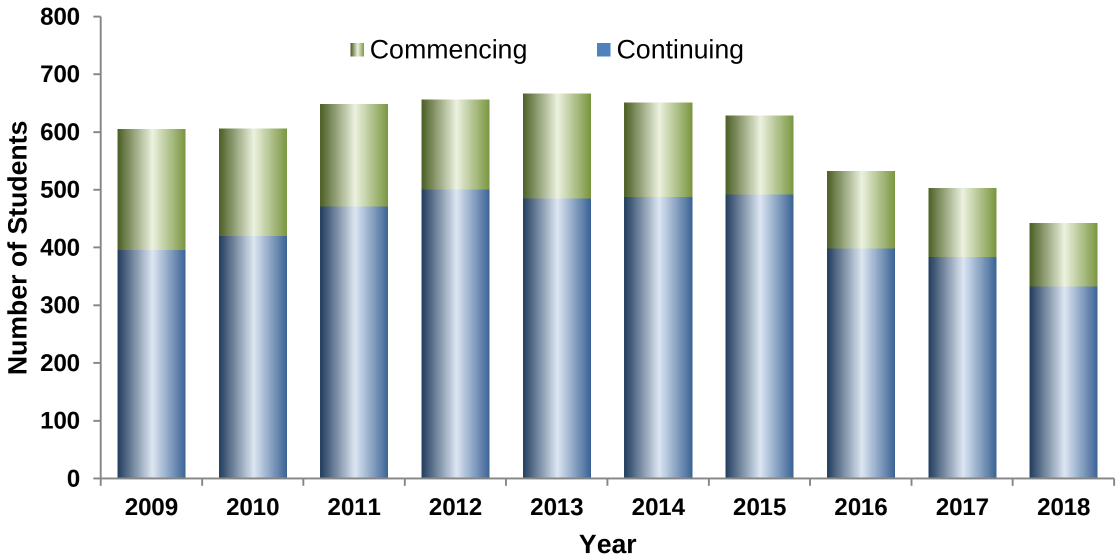
Year	Number of Domestic Older Mature Aged Undergraduate Students that Year		
	Continuing	Commencing	Total
2009	396	209	605
2010	420	186	606
2011	471	177	648
2012	501	155	656
2013	485	181	666
2014	488	163	651
2015	492	136	628
2016	399	133	532
2017	384	119	503
2018	333	109	442

Note: these figures do not include International Students

These data were then graphed in Figure 5.3 where the numbers of continuing and commencing older mature aged undergraduate students are shown.

Figure 5.3

Domestic Continuing and Commencing Older Mature Aged Undergraduates - 2009 to 2018



The reducing numbers of older students since 2013, exacerbated by the cumulative effect of smaller intakes each year since 2013, as is discussed above.

The next data examined were those relating to the numbers of older mature aged undergraduate students compared to all undergraduate students. Because this is specific to each year data the numbers shown are numbers of students not student/years. The data were also analysed to consider older mature aged undergraduate students as a percentage of all undergraduates, please refer to Table 5.4 and Figure 5.4.

Table 5.4

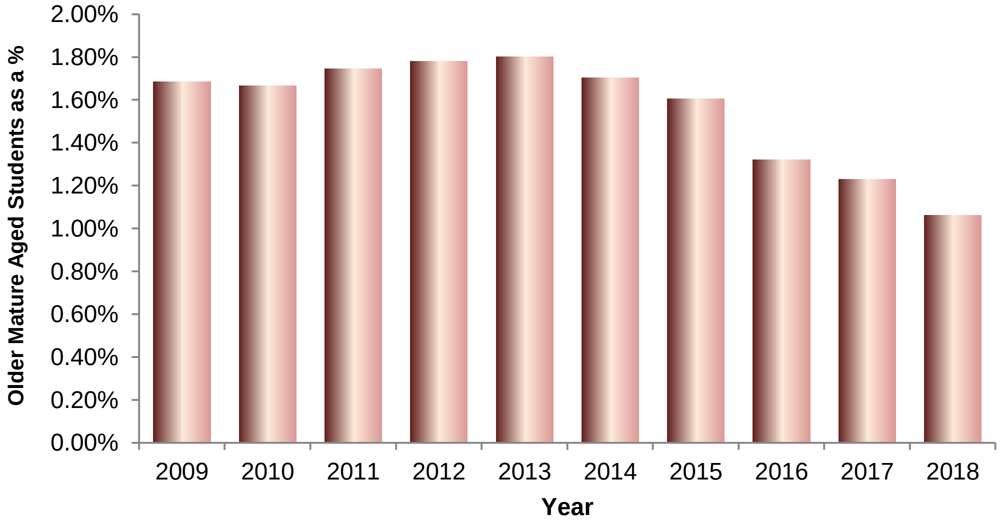
Older Mature Aged Undergraduates as Percentage of All Undergraduates - 2009 to 2018

Year	Older Mature Aged Undergraduates	All Undergraduates	Older Mature Aged Undergraduates as a %
2009	626	37153	1.68%
2010	637	38224	1.67%
2011	672	38514	1.74%
2012	685	38453	1.78%
2013	698	38733	1.80%
2014	671	39360	1.70%
2015	651	40514	1.61%
2016	555	41976	1.32%
2017	535	43498	1.23%
2018	467	43931	1.06%

The data were then graphed which provided a clearer picture of the situation this is illustrated in Figure 5.4.

Figure 5.4

Older Mature Aged Undergraduates as Percentage of All Undergraduates - 2009 to 2018



As can be seen the percentage of older mature aged undergraduate students increased to a high point in 2013 and has decreased since then. This decrease is magnified by the effect of the number of older mature aged undergraduate students decreasing while total numbers of all undergraduates have increased over the period.

National Data on Individuals Aged 55 to 74 Engaged in Formal/Non-Formal Learning

As discussed in the literature, engaging in study after age 55 is seen as comparatively unusual and data from the Australian Bureau of Statistics (ABS) supports this contention, particularly for individuals over 65 (ABS, 2017c).

Table 5.5

Individuals Engaged in Formal and/or Non-Formal Learning, Australia, by Age Group, Percentages, Years 2005, 2013 and 2006 -2017

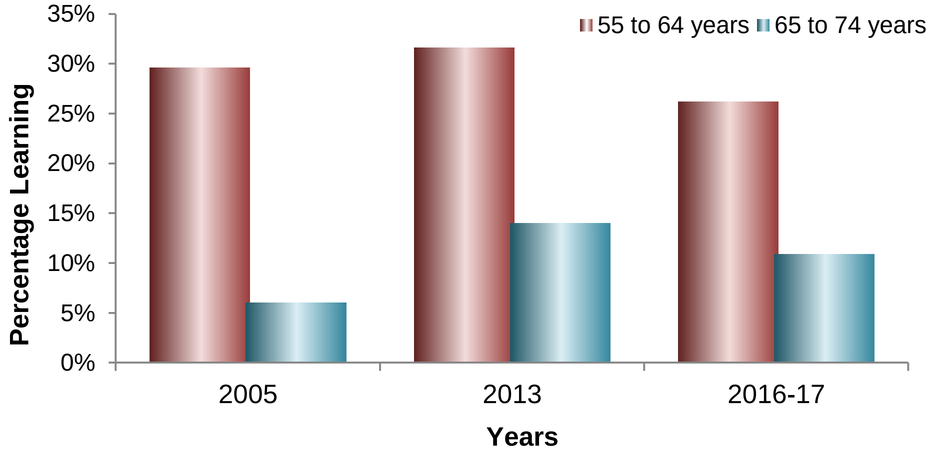
Age Group	2005	2013	2016-17	Difference 2005 to 2016	Difference 2013 to 2016-17
55 to 64 years	29.6%	31.6%	26.2%	- 3.4%	- 5.4%
65 to 74 years	6.0%	15.0%	10.9%	+ 5.9%	- 3.1%

Source: 4234.0 Work–Related Training and Adult Learning, Australia, 2016-17 (ABS, 2017c)

From the graph it can be appreciated that only about a third of individuals aged 55 to 64 years were involved in formal or non-formal learning and even in the peak year, 2013, only 15% of 65 to 74 year olds were involved in learning (ABS, 2017c).

Figure 5.5

Individuals Engaged in Formal and/or Non-Formal Learning, Australia, by Age Group, Percentages, Years 2005, 2013 and 2006 -2017



Source 4234.0 Work–Related Training and Adult Learning, Australia, 2016-17 (ABS, 2017c)

The Australia wide trend is similar to that seen in the Monash specific data. I am not able to find and provide any research or particular evidence for why this trend is occurring in Australia. This trend has also been observed in the United Kingdom were mature aged student numbers have decreased steadily since 2012 with part-time students decreasing by 50% (Higher Education Funding Council for England, 2017; Twigg-Flesner, 2018). Research in the United Kingdom shows that increases to fees over the past 5-10 years have impacted on mature-age student numbers, particularly part-time students of whom a high proportion are mature-aged (Callender & Mason, 2018; Twigg-Flesner, 2018).

The Significance of Gender

The reasons older Australians of any gender return to study are clearly varied and are discussed in detail later. Much research on mature students has identified gender and gender roles as significant in the decision to return to study and levels of success in study (Briton & Baxter, 1999; Crawford & Emery, 2021; Marks et al., 2003; Stone & O'Shea, 2013). It is frequently reported that younger mature aged women students have to balance their roles as a student and as a carer for family or children and, often, paid work (McCall et al., 2020; O'Shea & Stone, 2011; Stone & O'Shea, 2013). As discussed above in Chapter Two, common socially assigned gender roles result in many women who are studying coping by denying their own time in preference to family requirements or postponing their study until their caring responsibilities are significantly reduced (Laming et al., 2019; Stone & O'Shea, 2013).

There is considerable literature about the past and current levels of gender division in Australia's work force and the resultant career paths chosen as well as the privileging of breadwinner versus carer (Denny, 2019; Gloster et al., 2013; Laming et al., 2019; Stone & O'Shea, 2013). The historical effects of this were described by two participants when, in the

1970s, they had made career choices based on the idea of 'suitable' jobs for their gender. Rather than taking up an offered place in fine arts, both Kate, who chose nursing, and Jerry, who chose engineering demonstrated this. The role conflict of caring for others versus student is also highly gendered (Gloster et al., 2013; Laming et al., 2019; Stone & O'Shea, 2013).

Unfortunately, it is difficult to be conclusive about issues of gender and older mature aged students primarily due the comparative lack of research. As discussed in Chapter One, there is some specific research about older mature aged students over 55 (Brownie, 2014; Ellis, 2013; Hardy et al., 2019; Parks et al., 2013; Valencia, 2015). However, for these research projects the influence of gender was not major facet of the data being sought, although most acknowledged the significant gender imbalance present. For this reason, the influence of gender was one of the issues I wished to explore and I asked all interview participants about this. The majority had advised that generally that they felt that gender had no major influence; this is discussed in more detail in Chapters Six and Seven.

The frequently recognised gender imbalance in mature students is of long standing and in Australia is generally considered to have begun with the actions of the Whitlam government (Daly & Lewis, 2020; Hardy, 2020; O'Shea & Stone, 2011). In 1974, the Whitlam Commonwealth Government in Australia abolished university fees as part of a move to improve access to university, particularly for students from a low socioeconomic background (Hardy, 2020; O'Shea & Stone, 2011). This was in line with many other governments at the time stressing the importance of access to and participation in higher education (Billet, 2018; Brown, 2018). As discussed at length in Chapter One, initially framed in equity terms in time this has morphed into the dominant view that education is about vocational opportunities and future financial rewards (MacLean, 2017; Rizvi, 2017; Stiglitz, 2002). In the past school leavers frequently had their post school career choices circumscribed by their parental wealth, gender and social status (Gloster et al., 2013; Laming et al., 2019; O'Shea et al., 2017; Stone, 2008). As Gloster et al. (2013) expressed it "the societal image of women and work was not focused on a career, but rather a job. Therefore, they had often taken on work that did not necessarily challenge them, but fitted in with expectations and later, family requirements" (p. 59).

As universities became free many people from lower socioeconomic backgrounds sought admission and were able to gain a degree, the majority of these were women (Crawford & Emery, 2021; O'Shea & Stone, 2011). This has continued and, despite the identified difficulties some women encounter in returning to study, many mature aged women many have successfully returned to study (Crawford & Emery, 2021; O'Shea & Stone, 2011). As O'Shea and Stone (2011) have described it "It seems that Australian women have been particularly ready to embrace the opportunities deriving from the lifelong learning agenda" (p. 274).

The Gender Profile of Older Mature Aged Undergraduates and All Undergraduates

The existing data were also analysed using gender by years and older mature aged undergraduate students' data were analysed first. Again as these are data specific to particular and identified year the numbers given are students not student/years. It is clear that there have been consistently more female older mature aged undergraduate students over the ten years. In the ten-year data for undergraduates 55 years old or over all of the individuals had identified as either female or male, similarly all research participants identified as male or female.

Table 5.6

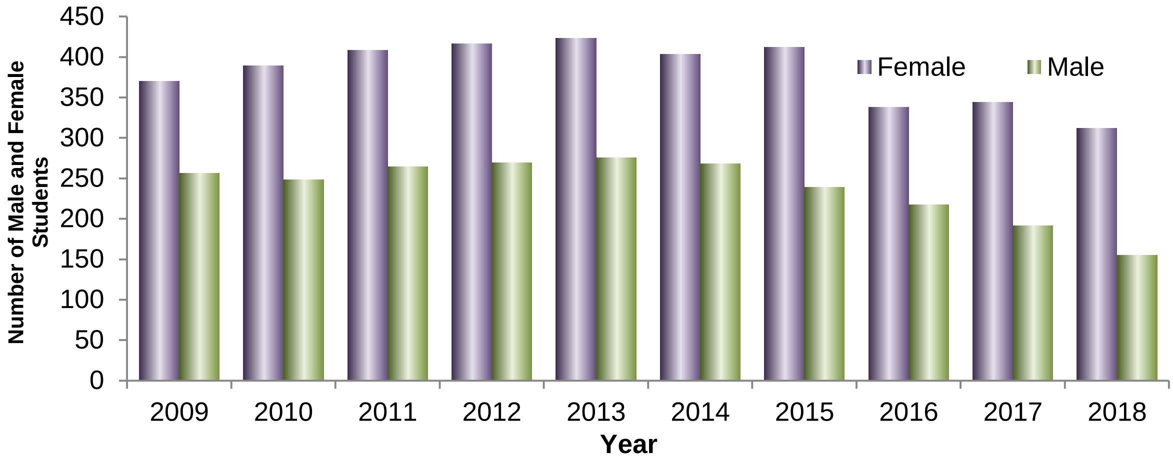
Older Mature Aged Undergraduates by Gender, Numbers and Percentages - 2009 to 2018

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Female	370	389	408	416	423	403	412	338	344	312
Male	256	248	264	269	275	268	239	217	191	155
Total	*626*	*637*	*672*	*685*	*698*	*671*	*651*	*555*	*535*	*467*
Female %	59%	61%	61%	61%	61%	60%	63%	61%	64%	67%
Male %	41%	39%	39%	39%	39%	40%	37%	39%	36%	33%

When the data are graphed this imbalance is even more readily apparent, and is most usefully seen when graphed as a percentage of all older mature aged undergraduates for each year, Figures 5.6 and 5.7 refer.

Figure 5.6

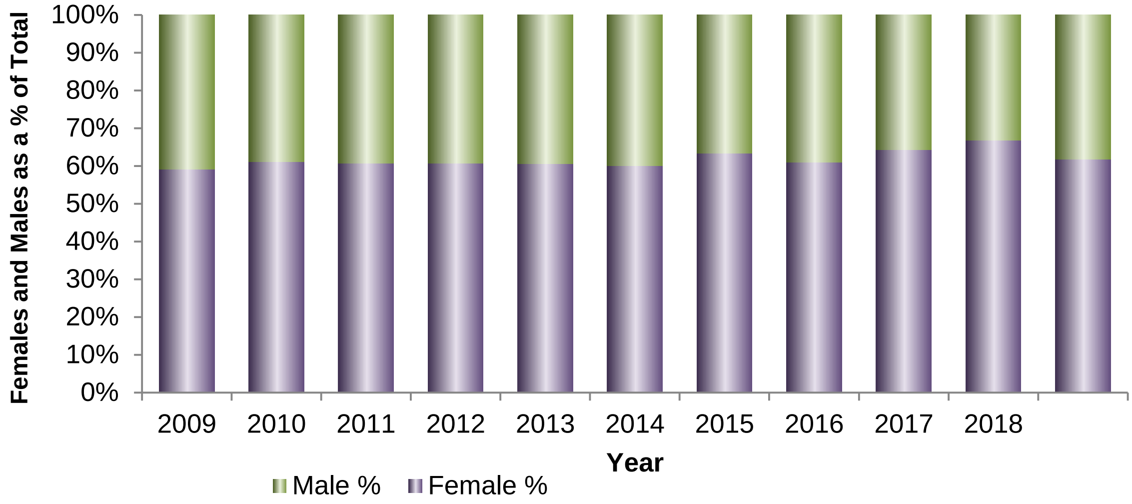
Older Mature Aged Undergraduates by Gender and Year - 2009 to 2018



It is clear in Figure 5.6 that for each year the relative proportions of females to males remains comparatively static. Graphing these data as percentages makes it more evident that the percentages are in a range of 66% to 77%.

Figure 5.7

Older Mature Aged Undergraduates by Gender and Year as Percentage - 2009 to 2018



For comparison, I considered the gender mix for all undergraduates. Note that for Tables and Figures concerning all undergraduates the numbers shown only include those undergraduates who identified as either male or female. Since 2016 students have been able to register as 'unspecified' therefore they are neither male nor female, compared to the main data set these data are a comparatively small number (n=21). I did not graph these students not because they are not important but simply because the small numbers would not show up on the graph.

Table 5.7

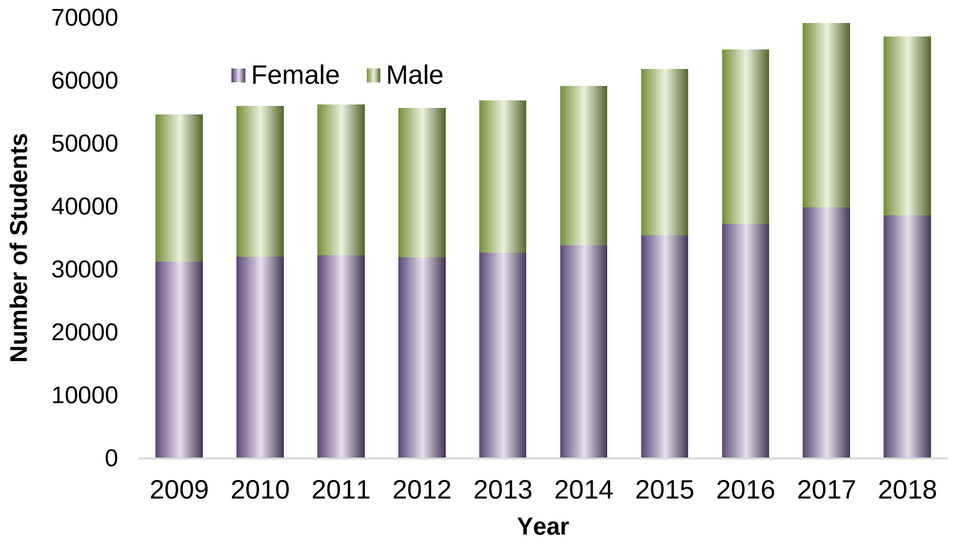
All Undergraduates by Year and Gender, Numbers and Percentages – 2009 to 2018

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Female	31,268	32,072	32,258	31,990	32,655	33,873	35,472	37,305	39,899	38,659
Male	23,321	23,897	23,918	23,633	24,119	25,193	26,335	27,624	29,223	28,298
Total Students	*54,589*	*55,969*	*56,176*	*55,623*	*56,774*	*59,066*	*61,807*	*64,929*	*69,122*	*66,957*
Female	57%	57%	57%	58%	58%	57%	57%	57%	58%	58%
Male	43%	43%	43%	42%	42%	43%	43%	43%	42%	42%

To better present the data I again graphed in two ways, the number of undergraduates and as percentages of all enrolments for each year, please see Figure 5.8 and Figure 5.9.

Figure 5.8

All Undergraduates by Year and Gender -2009 to 2018



Again, the proportion of female and male students is similar each year and when graphed as a percentage it is even clearer. From 2009 to 2018, the percentage of female undergraduates has been around 55%.

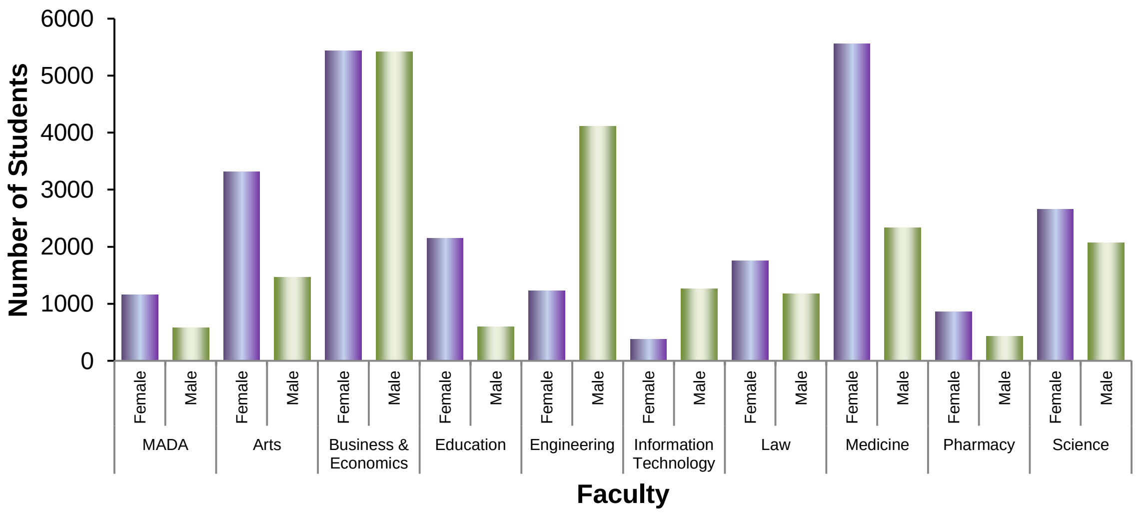
Figure 5.9

All Undergraduates by Year and Gender as a Percentage - 2009 to 2018

While these graphs describe the broad picture of gender across the University over the ten years, the actual situation is more complex. Analysis that is more detailed showed that the gender differentials are not the same in each Faculty, although they are relatively stable in each Faculty across the years examined. As an illustration of the differences between Faculties, please refer to Figure 5.10. I chose to use the most recent available year, 2018, to illustrate the levels of gender imbalance across Faculties. Again as these data are for a specific year they record the actual numbers of students. These levels are fairly consistent across the period 2009 to 2018. In Figure 5.10, the names of some Faculties are abbreviated to make the graph more readable. For example, the Faculty marked Medicine is actually Medicine, Nursing and Health Science. Again, the purple columns represent female students, with males represented by the green. As these data are for a specific year, the numbers given are student numbers.

Figure 5.10

All Undergraduates by Faculty and Gender in 2018



These data displayed predictable characteristics, for example, Faculties expected to have differences did so. The Engineering Faculty had more male students, the Education Faculty and Medicine, Nursing and Health Science Faculty more female students, while the Business and Economics Faculty essentially had parity. The Arts Faculty and MADA have higher numbers of female students, which is consistent with the research participant group. What is not clear here is that the Medicine and Health Services and Education Faculties both have slightly younger age profiles than Arts and MADA. This is possibly either a reflection of individuals staying in their chosen profession and seeking professional developmental opportunities or the well-recognised mid-career moves to teaching (Bar-Tal et al., 2020; Hunter-Johnson, 2015). Given the current emphasis on improving the participation of women in 'STEM' subjects, the level of female participation in the Science Faculty is noteworthy. Perhaps another way to consider these data is to recognise that they show the comparative accuracy of common understandings about which Faculties are male or female 'dominated'. While recognising the accuracy of these are potential stereotypes and as such we should not accept them as invariably true, either unchanging or descriptive of all students in thes Faculties.

For comparison the gender profiles for older mature aged undergraduates in each Faculty over the ten years were analysed using the same measures, the results are in Table 5.8.

Table 5.8

Older Mature Aged Undergraduates in Student/Years by Faculty and Gender - 2009 to 2018

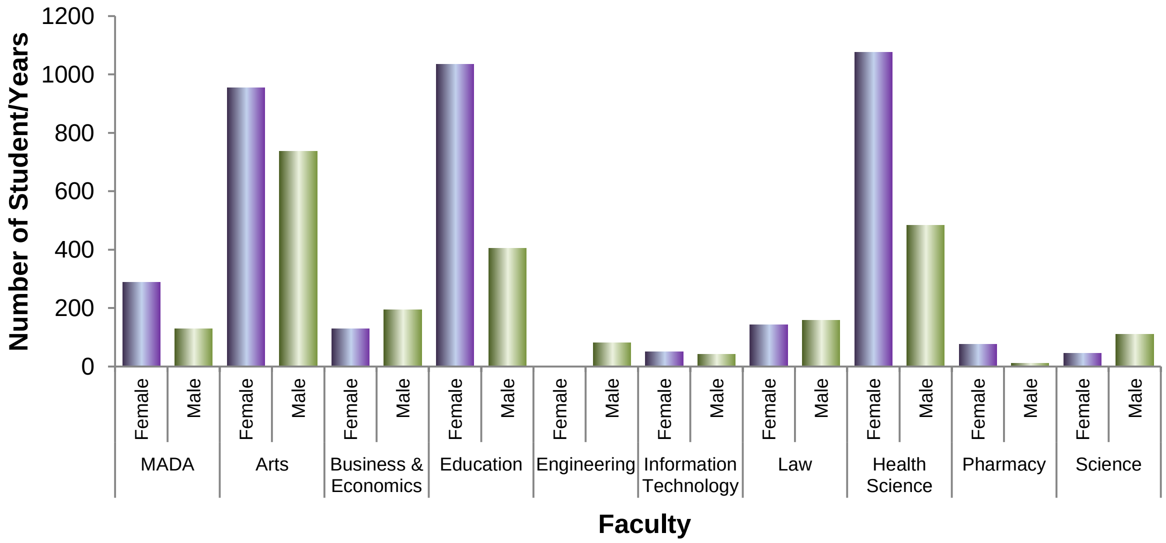
Faculty	Gender	Number of Student/Years
Art, Design & Architecture	Female	288
	Male	129
Arts	Female	954
	Male	737
Business and Economics	Female	129
	Male	195
Education	Female	1035
	Male	405

Faculty	Gender	Number of Student/Years
Engineering	Female	0
	Male	81
Information Technology	Female	50
	Male	43
Law	Female	143
	Male	158
Medicine, Nursing and Health Science	Female	1076
	Male	484
Pharmacy and Pharmaceutical Science	Female	77
	Male	11
Science	Female	45
	Male	110

The numbers of older mature aged undergraduate students are distributed differently across the various faculties compared to their relative numbers in the general undergraduate populations. For the older undergraduates the three most popular Faculties, in order, are, Health Sciences, Education and Arts. Figure 5.11 displays these gender data; again, I abbreviated the names of some Faculties to make the graph more readable.

Figure 5.11

Older Mature Aged Undergraduate Students in Student/Years by Faculty and Gender 2009 to 2018



The data displayed here is ten-year data. I then looked at the specific figure for 2018, the start year for this research, which showed a somewhat different situation. In 2018, there were 467 mature aged undergraduate students aged 55 or over in total and of these 410, or 88%, were in five Faculties, Health Sciences, Education, Arts, Law and MADA.

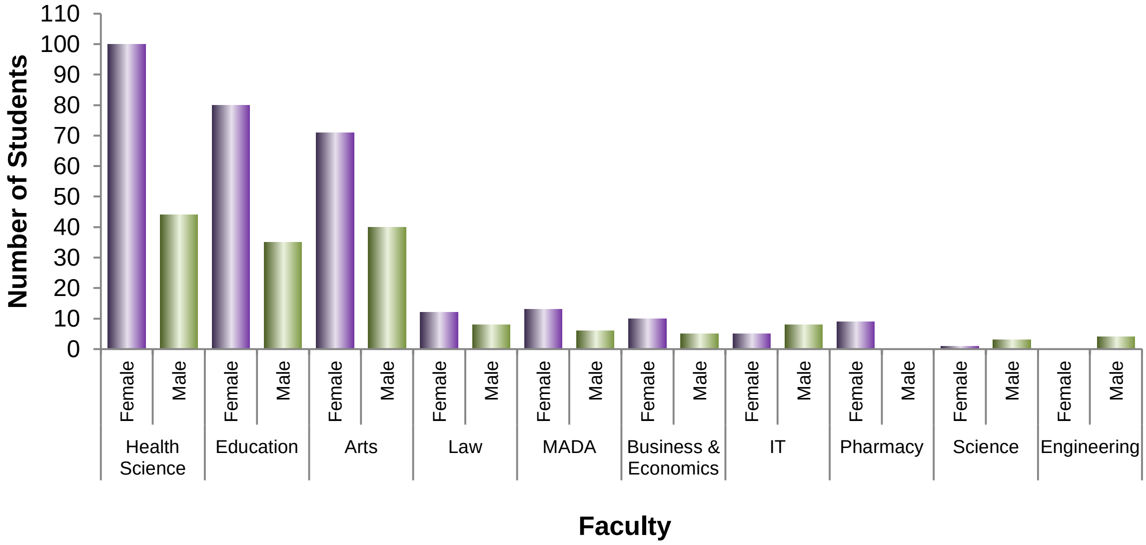
Table 5.9

Student Numbers for Older Mature Aged Undergraduates in 2018 by Faculty and Gender

Faculty	Gender	Number of Students
Medicine, Nursing and Health Science	Female	100
	Male	44
Education	Female	80
	Male	35
Arts	Female	71
	Male	40
Law	Female	12
	Male	8
Art, Design & Architecture MADA	Female	13
	Male	6
Business & Economics	Female	10
	Male	5
Information Technology	Female	5
	Male	8
Pharmacy and Pharmaceutical Science	Female	9
	Male	0
Science	Female	1
	Male	3
Engineering	Female	0
	Male	4

Figure 5.12

Student Numbers for Older Mature Aged Undergraduates in 2018 by Faculty and Gender



In this graph, I have arranged the Faculties in order of numbers of older mature students to demonstrate more clearly the relativities between the particular Faculties.

Highest Prior Educational Attainment for Monash Older Mature Aged Undergraduates

The next data considered were prior educational attainment for older mature aged undergraduate students. The data here represents individuals, as prior educational attainment is only recorded in year of commencement, therefore data on continuing older mature aged undergraduate students in 2009 were not available. Despite this limitation, they are useful indicative data about the range of prior educational attainment levels within the group of older mature aged undergraduate students over the ten years. The analysis of this dataset produced some unexpected results, the first was the high number of students with previously completed university level study, specifically postgraduate level. I had expected that some of the older mature aged undergraduate students would have previous university level study but was surprised at the number who did. As expected, some older mature aged undergraduate students had previous incomplete or sub-degree university level study as well as VET qualifications. The other surprise was the low level of commencing students with no educational attainment, see Table 5.10, these data are perhaps more obvious in Figure 5.13.

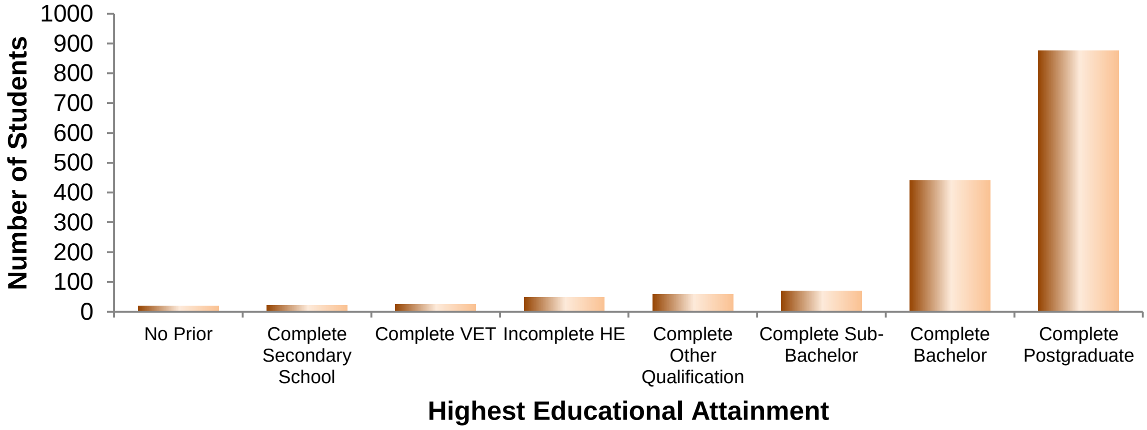
Table 5.10

Older Mature Aged Undergraduates Highest Prior Educational Attainment on Commencement Totals - 2009 to 2018

Educational Attainment	Number	Percentage
No prior educational attainment	19	1%
Complete final year secondary school/VET	21	1%
Complete VET award	24	2%
Incomplete Higher Education course	49	3%
Complete other qualification/certificate	59	4%
Complete Higher Education sub-degree course	70	4%
Complete Higher Education bachelor course	440	28%
Complete Higher Education postgraduate course	876	56%

Figure 5.13

Older Mature Aged Undergraduates Highest Prior Educational Attainment on Commencement Totals - 2009 to 2018



Examining these data in more detail revealed that older mature aged undergraduate students with postgraduate qualifications represented 56% of the cohort commencing in the last ten years. Completed Higher Education attainment was 88%, this means that for the older mature aged students represented here a significant number had previously gained a Higher Education qualification of some type, and over half had a postgraduate qualification. The low numbers of older mature aged undergraduate students with no post-secondary educational attainment, only 1%, was surprising. After consideration of these data, it seems possible that some individuals, who presumably had little or no educational experience for 30 or more years, may have felt personally daunted by the challenge of university level study but still wanted to undertake university level study. They may have decided, or had suggested to them, to either try a sub-degree or VET course as an ‘introduction’ to study. One of the Survey participants described her use of the Mature Age Program offered by Monash to see if she was capable of university level study and this was perhaps a demonstration of this situation.

The data showed that there appeared to be gender imbalances on levels of prior attainment. This imbalance is a result of the significantly higher numbers of females in the cohort. To adjust for this numerical imbalance, I took each data set, females and males, and analysed them separately to find out the percentage of each level of attainment for the particular group.

Table 5.11

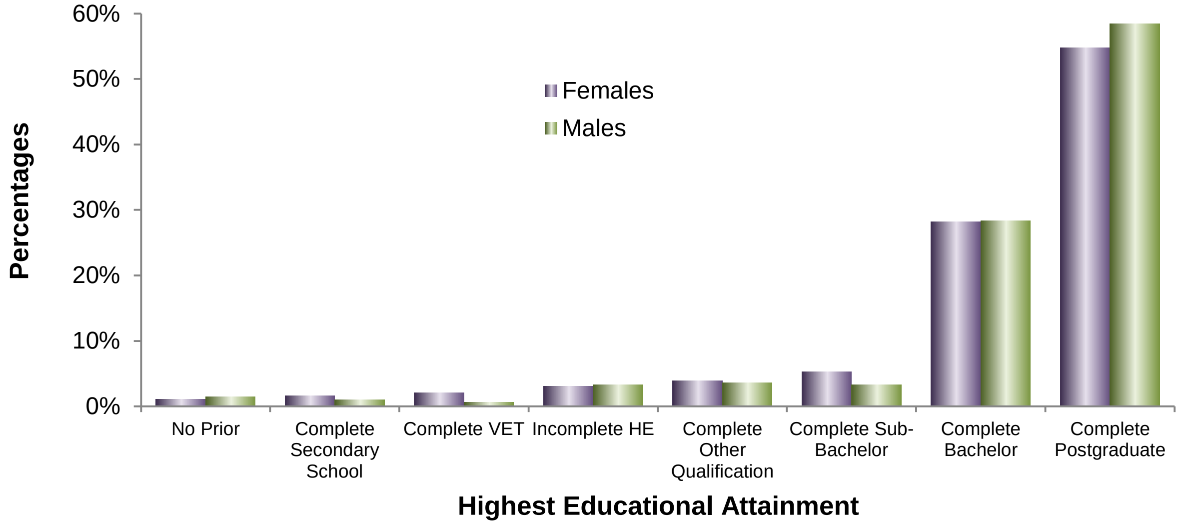
Older Mature Aged Undergraduates Highest Prior Educational Attainment by Gender, Years 2009 to 2018, Adjusted for Gender Imbalance

Highest Educational Attainment	Females		Males	
	Number	Percentage of All Females	Number	Percentage of All Males
No Prior Attainment	10	1%	9	1%
Complete Secondary School	15	2%	6	1%
Complete VET	20	2%	4	1%
Incomplete HE	29	3%	20	3%
Complete Other Qualification	37	4%	22	4%
Complete Sub-Bachelor	50	5%	20	3%
Complete Bachelor	267	28%	173	28%
Complete Postgraduate	519	55%	357	58%

Graphing these gender imbalance adjusted data, in Figure 5.14, shows the situation more clearly.

Figure 5.14

Older Mature Aged Undergraduates Highest Prior Educational Attainment by Gender, Years 2009 to 2018, Adjusted for Gender Imbalance



When considering the prior attainment data for the participants there are some similarities to the 10-year data, and some differences, although care must be taken with this analysis due to the very small number of participants involved, seven females and six males. Overall, there is a broadly similar profile of prior attainments. This comparison is not to suggest that this data is generalisable, as it is not, rather it demonstrates that, for this measure, the participants are similar to their predecessors and peers.

Positioning the Demographic Characteristics of the Participants against the 10-year Data

One evident point of difference between the Participants and the 10-year data was that of their median age, as the participants were slightly older. The participants' ages ranged from 56 years to 73 and their median age was 65. From the ten-year enrollment, the general median age has remained consistently around 58 to 59 years old. I used Median age in preference to average age, as it was less susceptible to distortions by the small number of outliers in the 70 plus groups. While I recognised that with a group as small as the participants any form of statistical analysis was problematic, the difference of approximately six to seven years was notable.

Other comparisons with the 10-year enrollment data shows that participants are very similar to the long-term characteristics of the target group. The gender mix was relatively similar, given the small numbers in the research group, see Table 5.13 and Figure 5.15 below. Most of the participants had previous university qualifications and again this was consistent with the enrollment data.

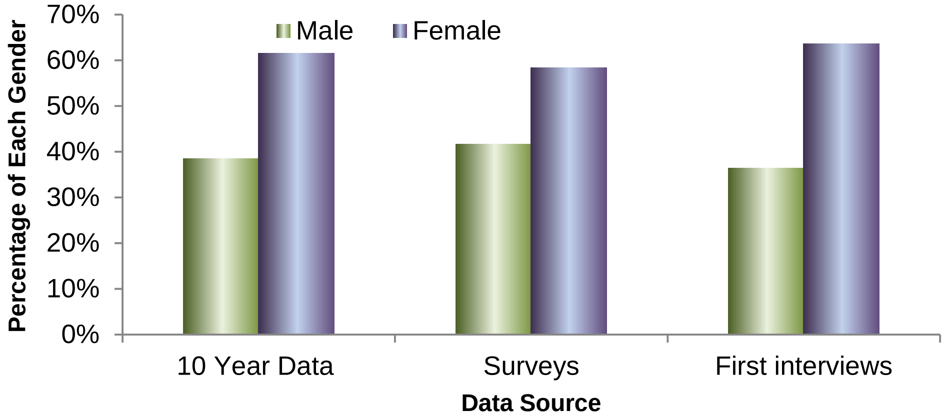
Table 5.12

Gender Differences Older Mature Aged Undergraduate Students from 10-year Data and Participants as Percentages

Data Source	Male	Female	Total	Male	Female
10-year Data (Student/Years)	2382	3815	6197	38%	62%
Surveys	5	7	12	42%	58%
First interviews	4	7	11	36%	64%
Second interviews	1	6	7	14%	86%

Figure 5.15

Gender Differences Older Mature Aged Undergraduates from Different Data Sources as Percentages



I did not graph the percentages for the second interviews as due to the small numbers and significant gender imbalance, one male and seven female and I believed these data were not useful.

All participants in this research were volunteers, most doubly so, which may lead to one commonly mentioned issue, that having used volunteers may impart a bias in the data and therefore the results (Demir et al., 2017; Lönnqvist et al., 2007; Nuzzo, 2021; Rosnow & Rosenthal, 1997). Conversely the use of volunteers may have identified benefits as they are often more cooperative and likely to share information freely (Lönnqvist et al., 2007; Rosnow & Rosenthal, 1997). For this research, this seemed to be the case. It was likely that the participants' apparent comfort with sharing information has enhanced the trustworthiness of the data (Turk & Kalarchian, 2014). As this research was not intended to be generalised this issue was felt to be relatively inconsequential.

It should be noted that although the number of separate responses in this research was 30 (12 Surveys, 11 first interviews and seven second interviews) this represents only 13 individuals. This was because 10 of the 12 Survey respondents were also interviewed at least once and one interview participant, who was interviewed twice, did not complete the Survey. Due to the small numbers of participants in this research it was not possible to obtain a particularly diverse spread of participants, especially as the project limited participants to individuals at least 55 years old and currently attending university. Even disregarding characteristics such as age and education, the participants were homogeneous. They all had considerable work experience, were of Caucasian appearance and most had prior university experience. Most seemed financially unstressed, although the level of described discretionary spending did vary a bit within the group, this was evidenced by levels of overseas travel for example. There was some variance in their self-described levels of health but nothing particularly unusual for a group in this age category. All identified as either male or female, all spoke English with facility and none identified to the researcher as indigenous. As this research was not designed to have broad applicability, it was felt that this homogeneity was not a significant problem.

As a group I found the 11 interview participants were interesting, in the sense that they were both out of the ordinary and had stimulating personal stories to tell. Seven of the group described, prior to their decision to return to study, lives that described as a relatively normative life course. Normative here refers to a life course structured in a socially normative way for Australians of this generation, the so-called ‘Boomers’. This is, childhood, education, possible higher education, long-term relationships, career, retirement (Mayer, 2009; McLoughlin, 2017; Phillipson & Higgs, 2008; Purcal et al., 2014). Four of them described life courses that were perhaps less normative overall but still contained the majority of what can be considered the ‘normal life course experiences’. This subject is more fully explored later in Chapters Six and Seven.

Descriptive Data from Survey and Interviews

The descriptive data from the Surveys, first and second Interviews were analysed both individually and collectively. Figure 5.16 represents the process and information flows between the three qualitative data gathering methods. The first data process, design, is lineal and directional thus Survey data influenced the design and content of the interview questions for the first Interviews. The data gathered at the first Interviews subsequently influenced the design and content of the questions in the second Interviews. The final data analysis was multidirectional and all data analysed affected the analysis of all the other qualitative datasets. This simultaneity was supported by the use of the hermeneutic circle process.

Figure 5.16

Process Interrelationships between each Dataset

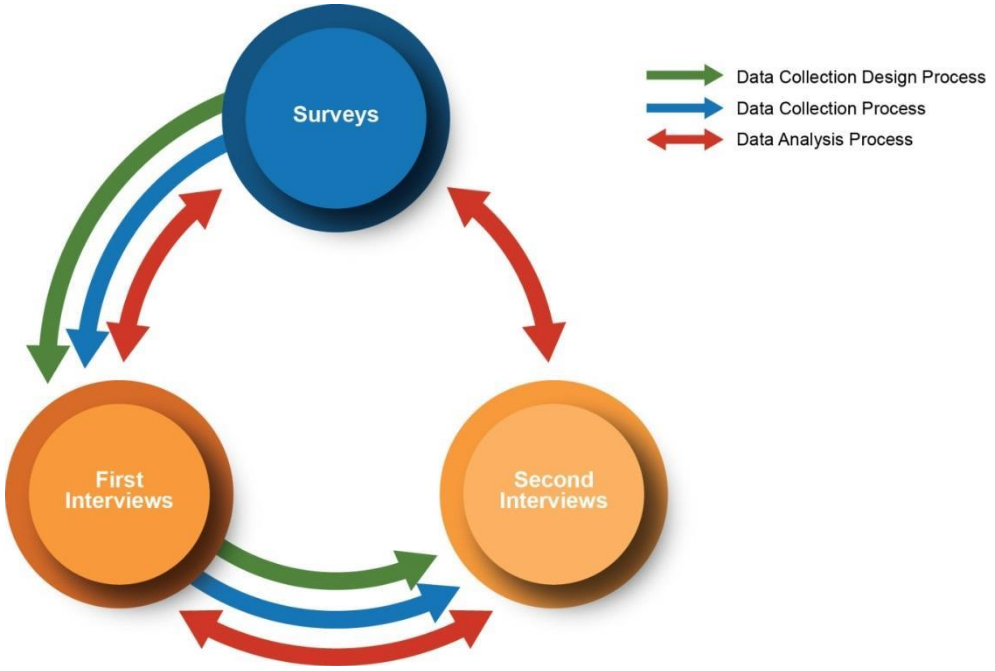


Figure Conceived and Designed by Author

Generation of Themes

The researcher must construct themes by analysing, combining and comparing data (Braun & Clarke, 2006; Castleberry & Nolen, 2018; Kiger & Varpio, 2020; Spiers & Riley, 2019). The use of an inductive or bottom up approach results in analysis being strongly linked to the data, thus coding and the subsequent themes are data driven and, usually, not linked to the researcher's theoretical stance or interest in the subject (Braun & Clarke, 2006; Joffe, 2012; Kiger & Varpio, 2020; Nowell et al., 2017). Being data driven, inductive thematic analysis does not try to fit the analysis into a preconceived coding framework or analytical stance (Braun & Clarke, 2006; Castleberry & Nolen, 2018; Joffe, 2012; Spiers & Riley, 2019).

In contrast, the use of theoretical or deductive thematic analysis is a top down approach, often driven by the researcher's particular theoretical or analytic interest in the research topic and is therefore driven by the analyst rather than the data (Braun & Clarke, 2006; Joffe, 2012; Kiger & Varpio, 2020). Deductive thematic analysis may provide detailed analysis of some aspects of the data but often it is at the cost of a less rich description of the overall data (Joffe, 2012; Nowell et al., 2017). The choice between deductive or inductive analysis undoubtedly affects data coding; deductive analysis is generally coded to a specific research question, while fully inductive analysis tends to lead to the research question evolving from the data (Braun & Clarke, 2006; Castleberry & Nolen, 2018; Joffe, 2012; Spiers & Riley, 2019). Realistically, coding is very unlikely to be either one or the other, it will be a combination (Fereday & Muir-Cochrane, 2006; Joffe, 2012; Roberts et al., 2019). This was definitely the case in this research as I deduced some provisional codes from the literature to enable provisional coding of the data from the Survey. As the data became more familiar, the data driven inductive codes became apparent and outnumbered the earlier deduced codes.

The Thematic Analysis Structure Used

Braun and Clarke (2006) advocate a six-phase approach as a clear and comprehensive structure for using thematic analysis of generated texts. This is the structure used in this research, holding similarities to certain phenomenological methods such as the hermeneutic circle. The phases of the recommended process are:

Phase 1: Become familiar with the data, using data transcription and multiple readings of the data to generate ideas for initial codes and possible themes.

Phase 2: Generate initial data codes by systematically coding interesting and relevant pieces of data across the dataset and collecting data applicable to each initial code.

Phase 3: Search for and generate themes by organising codes into potential themes and gathering those data related to each probable theme.

Phase 4: Reviewing these themes by verifying that the themes work for the coded extracts as well as the entire dataset, thus generating an effective thematic map of the analysis.

Phase 5: Identify and name the specific themes by ongoing analysis to refine the particulars of individual themes as well as revealing the overall story using the analysis to generate clear names and definitions for each theme.

Phase 6: Reporting on the data and analysis by undertaking a final analysis and selecting extracts that are rich and compelling examples that relate to the research problem, questions, and the analysis and research literature.

I used this process to analyse relevant descriptive data from the second dataset, the anonymous online Survey, which received 12 responses, seven female and five male. These data were a combination of demographic, numerical and descriptive data. The demographic and numerical data were treated similarly to the earlier quantitative data by using Excel to collate and examine them, no unusual characteristics were noted. The descriptive data were initially coded using provisional codes initially generated deductively and later inductively from the data. For example, deductive codes encapsulated ideas such as, an individual's career need, interest in particular subjects, belief in Life Long Learning and a desire to be mentally active. Emerging inductive codes included, the need to learn thoroughly or from basics, comparison with friends, difference from friends, and is this all there is?

The first round of participant interviews had 11 participants, 10 of whom had returned the Survey. These data, while having some demographic or numerical data, were primarily narrative, illustrative and expressive. These data were deep and fine-grained and all participants seemed willing to share their thoughts and experiences. I coded these data against existing codes and new codes were generated inductively as required.

The fourth dataset was obtained from the second round of participant interviews. At the time of their first interview, all participants consented to a later interview. Eight Participants were re-interviewed. Data were coded against existing codes and, as before, new codes were generated to capture new data or interpretations. All appropriate datasets were analysed concurrently using the thematic analysis framework according with the use of the hermeneutic circle process (Matua & Van Der Wal, 2015; Mundy, 2013). The thematic analysis generated findings (see Chapters Six and Seven).

It was important to continue to be self-reflective throughout the coding phases, recognising that all my decisions are, to an extent, governed by my particular paradigm and therefore coding does not occur "in an epistemological vacuum" (Braun & Clarke, 2006, p. 84). This continuing self-reflection also reinforces the concept of enhancing research reliability by being aware of the paradigm assumptions and potential biases of the researcher (Creswell & Miller, 2000; Johnson et al., 2020; Kiger & Varpio, 2020; Nowell et al., 2017).

Data Analysis Processes for Narrative and Descriptive Data

The qualitative narrative and descriptive data was analysed thematically to generate a full description of the phenomenon (Guest et al., 2012; Kiger & Varpio, 2020; Sundler et al., 2019). Figure 5.17 is a diagram of the process used at each level of data and to each theme.

Figure 5.17

The Hermeneutic Circle Applied to Thematic Analysis

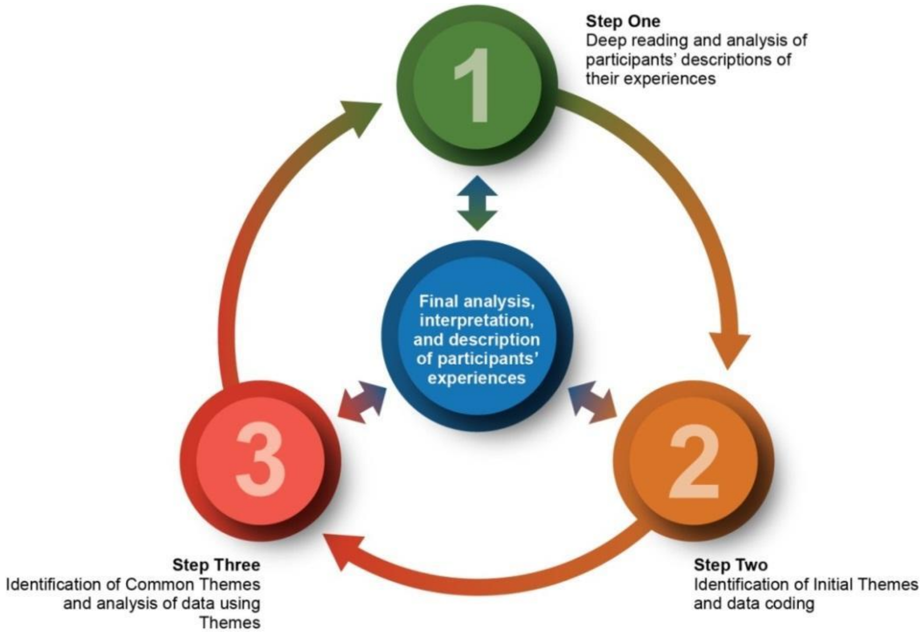


Figure Conceived and Designed by Author

Thematic analysis goes beyond simply counting the phrases or words in a textual dataset, I used it to identify within the data of both the implicit and explicit ideas expressed by the participants (Braun & Clarke, 2006; Guest et al., 2012; Kiger & Varpio, 2020; Sundler et al., 2019).

Data Analysis Process for the Online Survey Data

Analysis of the second data source, the voluntary online Survey (see Appendix D) generated preliminary themes and codes. The demographic and numerical data (age, gender, previous post-secondary education and Faculty), were compared with the relevant data from the previous ten years. The results were generally consistent with the long-term data as described earlier. The gender ratio was seven female to four male, (63% female and 36% male), ten participants had post-secondary qualifications and, of these, three had completed postgraduate studies. There was minor difference in median age in that the Survey group were slightly older than the ten-year median, although this analysis needs to be treated carefully due to the small numbers represented. The Survey also had a series of questions that used free text responses that sought extensive answers and it was these questions that supplied the initial descriptive data. To help ensure my design was appropriate to the data required the descriptive Questions were trialled on two long-term expert colleagues, external to Monash University who confirmed that the Questions met the requirements of the research.

The Survey responses provided the basis for the initial thematic analysis and assisted with the preliminary second coding framework. This analysis informed the content design of the questions for the subsequent interviews. As a major purpose of the Survey was to access individuals willing to be interviewed the questions were designed to be non-confrontational and as straightforward as possible, while still returning useful data. The Survey received twelve responses from participants, ten of whom agreed to be interviewed which was an 83% success rate.

As discussed above, to support the design of these descriptive Survey questions a number of initial coding themes were deduced from the literature, research questions, personal reflections and discussions with colleagues (Braun & Clarke, 2006; Castleberry & Nolen, 2018; Spiers & Riley, 2019). The questions were designed around six major themes and one minor theme, the major themes were:

- Their decision to study at university level.
- Long held desire to study or return to study.
- Consideration of other non-university study.
- The participant’s experience of their current study.
- Previous university level study, complete or incomplete.
- Possible impacts of age on the participant’s study.

The minor theme was the impact on friends and family and their reactions to the participant's decision to study and to their actual study. Other themes were also deduced at this time, but I elected not to explore them within the Survey, bearing in mind the design criteria of non-confrontational and straightforward questions. The themes not explored in the Survey included:

- Reactions of friends and family to their study.
- The love of learning or commitment to Lifelong Learning.
- Lack of confidence within the university environment.
- Their career needs.
- Possible cognitive protections from studying.

These themes were better dealt with at interview. The themes selected for the Survey were each explored with between three and five questions investigating different facets of the particular theme, naturally certain questions, and the participants' responses overlapped. For example when asked about whether their current experiences of studying at university had been what they expected and why this was, while primarily about their experiences, also elicited useful data about decision-making, possible impacts of age and even prior university experience, this overlap was evident in responses to many of the other Questions.

Detailed analysis of these descriptive data was undertaken using the six-phase approach outlined above. I reread the responses in two ways. The first was to separate participant's responses, with relevant notes made, to gain a sense of the individual. The second stage was to examine each specific question to gain an understanding of the range of responses to the question. Again, the relationship with the hermeneutic circle is clear. I coded the descriptive data from the participants' responses against the relevant originally deduced codes including the additional deduced codes or themes not explored within the Survey

Questions to organise the data. The first three additional themes, the love of learning, a possible lack of confidence within the university environment, and possible career needs, were touched on in some way by a number of the responses. No response mentioned the possibility of cognitive protection provided by studying, although mentioned often in the literature as an incentive for study (Bherer, 2015; Corbett et al., 2105; Findsen & Formosa, 2016).

After this initial coding, other data were identified that did not correspond with the existing deduced themes or touched on additional facets of the themes. At this point additional codes and themes were generated inductively (Braun & Clarke, 2006; Joffe, 2012). Four initial scoping themes were generated inductively, which were further expanded and refined as more detailed data were delivered. These initial themes were:

- The desire to learn correctly, from first principles.
- Liking to do something with rigor, not just for fun.
- Accessing the best level of education in the area of interest.
- Wanting to do something interesting or intellectually challenging.

The last theme identified here may seem comparable to the idea of cognitive protection, all responses coded under this theme focussed on the intellectual challenge for the participant. For example, a typical response in this area was "Intellectual endeavour makes me happy" (Survey Participant Three). I then coded any un-coded responses to these new themes or the underlying codes. Then all previously coded responses were re-examined to ascertain if they had possible relevance to these additional themes or codes, again demonstrating the hermeneutic circle process. After examining and coding all responses, the completed provisional coding matrix was used to undertake additional analysis to identify linkages between themes and search for provisional or emerging potential superordinate themes. The data analysis also generated ideas for the questions for the first round of one-on-one interviews.

Data Analysis Process for the First and Second Interviews

All interviews were conducted on a one to one basis and had, with the participants' agreement, recorded for later transcription. The first analysis of interview transcripts was undertaken was to compare demographic data gathered at interview such as, age, gender previous education etc. with the existing 10-year data. As discussed above, there were no real surprises in this comparison. The only difference was that of median age; the interview participant's median ages were about three years older than the long-term median age in the ten-year data. Care should be taken with these data due to the small number of participants.

It was in the detailed analysis of the participants' responses that the core of this research was found, in their apparently open and authentic responses these individuals allowed me to begin to document and understand their lived experiences. Data analysis used the six-phase approach for thematic analysis of generated texts. The response transcripts were prepared for analysis by reformatting them to remove extraneous content such greetings, administrative descriptions and any unnecessary interviewer interjections such as encouraging or reassuring comments. After rereading each separate participant's responses to gain a sense of the individual and then all responses to each specific Question, data were coded against the relevant previously generated codes. Some data did not fit the existing code structure so I inductively created additional codes and themes. I reconsidered all previously coded data against the newly generated codes and themes and, if required, these were additionally re-coded. New emerging themes included:

- Participants' determination and drive to succeed at their study.
- The number of participants whose self-image was related to their study.

- Prior experience of and ease of access to Monash was a major part of their decision.
- Their determination not to be that annoying and dominating mature aged student.
- The relative unimportance of their HECS/HELP obligation.

These generated themes did not apply to all Participants. For example, ease of transport access to Monash, either Clayton or Caulfield campuses, was a significant decision item for most but of little importance for others. The self-concept theme was a major one not previously identified and it was more fully investigated in the second round of interviews. Again, a more detailed description of all the relevant data is found in Chapters Six and Seven, below. When all data had been re-examined, the existing coding was used to generate ideas for the second round of interviews.

The second interview transcripts were reformatted, reread and then coded against the relevant codes. Un-coded data were used to inductively generate new codes and themes. All existing data was then reassessed against the new codes. New themes emerging from this analysis were how enriched some participants feel by their study and most participants feel more confident than a year ago. Almost all still felt driven by their long-held desire to study what they were studying. Additionally, two participants, who had finished their studies, were looking at further study probably at Honours level.

Coding Themes

Descriptive data from the online Survey and from the semi-structured interviews were coded against deductively and inductively generated themes and frequently reviewed by comparing them to the evolving data (Gyollai, 2020; Smith, 2019). By the end of the coding process, I had generated, reviewed and, as required, modified 35 codes. These final 35 codes were then collected into 11 second order or provisional coding themes to assist in the generation of the final principle themes to be used to organise, describe and analyse the data. There were five of these principle themes:

1. The Decision to Study
2. Commitment to Their Study
3. The Influence of Age
4. Relationships
5. Their Self Concept

The complete Coding Matrix can be seen in Table 5.13 that details each level of coding and the relationships within each Theme.

Table 5.13

Coding Matrix used to Generate Provisional and Principle Themes

Coding Themes	Provisional Themes	Principle Theme
The desirability of university study in particular Why other options not satisfactory	Specifically university level study	The Decision to Study
Timing of the decision Selection of Monash University Long held desire for the specific study discipline Desire to expand skills and knowledge Need to up skill for current or future career Love of learning as a concept	Balancing the Factors	

Coding Themes	Provisional Themes	Principle Theme
Family and friends' reaction and support		
Cognitive protection/keeping brain active		
Financial aspects of study		

Coding Themes	Provisional Themes	Principle Theme
Ongoing commitment and meeting challenges Satisfaction in overcoming initial difficulties Enjoyment Love of learning as an activity Family and friend's ongoing support	Why they continue to study (Intrinsic Motivations)	Commitment to Their Study
Learning properly from the start Expansion of specific skills and knowledge in the field of study Access to valuable generic information and skills Cognitive protection/exercising their brain/ avoidance of loss	Perceived gains from study (Extrinsic Motivations)	

Coding Themes	Provisional Themes	Principle Theme
Participants perceived positive or negative effects of age and experience on study Participants' experiences of age as a barrier	The effect (power?) of age	The Influence of Age

Coding Themes	Provisional Themes	Principle Theme
or bonus or both Recognition of possible age related physical and or cognitive decline Issues of age or gender discrimination	Possible discrimination	

Coding Themes	Provisional Themes	Principle Theme
Level of support, or lack of, from family and friends Negotiating with family or friends for time to study	Personal relationships external to university	Relationships
Relationships with lecturers/tutors Relationships with other students Awareness of and response to the stereotype of the dominating mature student	Relationships internal/integral to university	

Coding Themes	Provisional Themes	Principle Theme
Significance of self-efficacy and competence to self-concept Changes in self-concept as a result of their study	Studying and self-concept	Their Self Conception
Impact of involvement in this research on their view of their study Impact of involvement in this research on their view of themselves in relation to their	Effect of the research	

Coding Themes	Provisional Themes	Principle Theme
study Their expectations of university level study Effect on expectations from previous university experience	The weight of expectation	

The Process after Thematic Coding and Analysis

To understand the lived experience of the participants more fully it was essential to reach an overall and cohesive view of the data and its significance. I achieved this by reviewing the data assembled for each of the five principle themes, The Decision to Study, Commitment to Their Study, The Influence of Age, Relationships, Self-Concept, for commonalities and connections. By bringing the content of each separate Theme together I was able to integrate them into a unified whole.

The amalgamation of the thematic data was an essential part of understanding the lived experiences of the participants. This was achieved by using four clearly directed foci to consider all the data. The foci were:

1. Motivation as it applied to this research.
2. Specific age-related impacts.
3. Decision-making.
4. The significance of participants' self-concept.

The results of this further are discussed in Chapter Eight. Once this amalgamation was completed, the final part of the process was to consider this merged data against two final criteria, what the research had found and what did the data mean.

Conclusion

This Chapter has described the various datasets obtained for or generated by this research and the data analysis processes used to make meaning of the data. While the data were principally qualitative, some quantitative data were also obtained and analysed. These quantitative data did not necessarily enhance the understanding of the lived experience of these particular research participants, they do open a window on this under researched and relatively under reported group, older mature aged undergraduates. More significantly for this research these quantitative data provide a context to this group of participants, as can be seen the demographic and post-secondary educational experience characteristics of this research cohort broadly resembles that of their peers over the ten years, 2009 to 2018. This is not to propose that any generalisation from this research group to the broader population of this age group is possible or should be attempted; rather it suggests that this group is at least illustrative.

The qualitative data were analysed using a multistep thematic analysis approach in which each phase both references the previous one and informs the next data gathering, thus enacting the hermeneutic circle. The results of this thematic analysis approach are described in detail in the next two Chapters. The next step was to merge the separate thematic data to provide a unified view of the data and its significance. Finally, this merged data was analysed against two final criteria, what the research had found and what did the data mean. The results of this have been discussed more fully in Chapter Eight.

Chapter Six - Findings Part One: Themes One and Two

In next two Chapters, I will describe what I found and, by using a thematic analysis approach, evaluate and explain the data gathered. The Findings have been divided between two Chapters to avoid excessive Chapter lengths. The data presented in these Chapters are the narrative or descriptive data gathered in the Surveys and the first and second interviews. These data were analysed using the previously described Braun and Clarke (2006) six-phase approach for thematic analysis of generated texts. Irrespective of the approach used, any effective analysis will require keeping the research questions specifically in mind to ensure the analysis is pertinent and connected to them. The research questions are:

1. Why do individuals, aged 55 and older, decide to undertake undergraduate study?
2. What have been their overall experiences of their current study at university?

At each stage of the analysis all thematic codes generated were considered against the research questions to ensure that the codes were relevant and that the research questions were still applicable to the actual research being conducted and the data obtained. The practice of returning to the research questions is also consistent with the hermeneutic circle approach adopted for this research.

The Interview Participants

As a group, the participants have been described in terms of their demographic and quantitative characteristics in Chapter Five, and their demographic data analysed. This is only a small part of their story, to fully understand their lived experiences and thus appreciate the 'truth' of the feelings and the events they describe it is necessary to see them as the individuals they are (Suddick et al., 2020). This information also provides a context for any understanding of their lived experiences, as they have described them. Presented here is a brief description of each of the 11 individual participants interviewed, I have used pseudonyms, and ages are as at first interview date, October or November 2018. The Faculty designation used for 10 of the participants is either Monash Art Design & Architecture (MADA) or Faculty of Arts (Arts) and one participant is attending the University of South Australia. Any statements about an individual's previous education and experiences I accepted at face value. All information in these descriptions has been taken from the individual's interview transcripts and is presented here without judgment or evaluation.

Jim - *Male, 69, Arts, 1 interview*. Jim has qualifications in social work and an MBA. Having left school at 13, he says he came to university level study comparatively late in his thirties. Jim had returned to studying a BA after a three-year hiatus for health reasons. He acknowledged he has a number of incomplete courses, as he is reluctant to continue studying subjects of little interest to him. He describes his study as a combination of knowledge gaining and recreation. Despite this, he says he is fully committed to the concept and practice of lifelong learning and says he has a fire to learn. His wife has supported his study in the past but is now less supportive, his brothers have no interest at all in his study.

Kate - *Female, 56, MADA, 2 interviews*. Kate is a qualified nurse with postgraduate nursing qualifications. She is currently continuing her Bachelor of Fine Arts at MADA. In 1979, she was offered a place in both fine arts and nursing, but she said she was persuaded that nursing was a better option for a suitable career. She enjoys nursing and is still employed as a nurse but had maintained her interest in and practice of drawing and painting. Kate currently works as a Practice Nurse at a student health centre. She has significant support from her father and her children but none from her husband, who is dismissive of her study.

Jerry - *Male, 63, MADA, 2 interviews*. Jerry is a retired engineer; he has an MSc qualification in engineering and had worked at senior management levels. In 2019 he completed a Bachelor of Art History and Curation and at his second interview was considering further study. He has had a continuing interest in the field of art and art history. He and his wife have visited many leading galleries around the world. He has had significant support for his study from his family and some friends.

Paul - *Male, 65, Arts, 1 interview*. Paul had a successful career as an accountant, recently retiring from a senior executive role. He has just completed a BA majoring in History and he described himself as having a lifelong interest in history. He advised that he may continue his university study as a postgraduate or he may research and write instead. He says he undertook the study at university for the academic challenge. His family and friends are very supportive of his study.

Donna - *Female, 61, MADA, 2 interviews*. Donna was studying a BA in Fine Art, she had studied Fine Art after leaving school in the late seventies but had discontinued her study for a number of reasons. She had continued to do some art study courses at TAFE etc. but described it as a bit lightweight. Her life circumstances have been difficult over the last 15 years but finding herself with some free space, she returned to study, choosing university level study to, as she describes it, learn properly. She described her interest in producing art as having been a lifelong interest and that she has found her study to be life enhancing. She has support from her family and from most friends.

Ruth - *Female, 71, Arts, 1 interview*. Ruth initially trained as a nurse and has postgraduate level nursing qualifications, in addition, she has other tertiary qualifications including in writing and editing. She was currently studying for a BA majoring in International Relations that she says is a consequence of her long-standing interest in the field. Ruth frequently gave very clear responses to questions, which expressed lucidly ideas that other participants had touched on but had some difficulty expressing plainly. She appeared to think deeply about her responses and expressed them openly. Ruth has travelled extensively and has lived and worked overseas for extended periods in both professional and non-professional fields. She has strong support from family and friends.

Julie - *Female, 56, Arts, 2 interviews*. Julie qualified as a teacher soon after leaving school and worked in this capacity for a few years. She later graduated with a BA majoring in English Literature at the age of 30 and in the last few years she had continued to do computing courses in community settings. She described a major and potentially life-threatening medical emergency in 2016, which caused her to reassess her life. After some consideration, she says she decided to return to university to give her a challenge and for the satisfaction. She has been well supported by her family and some friends.

Norma - *Female, 63, University of South Australia, 2 interviews*. Norma had previously completed a Certificate of Commercial Art after leaving school, she had also done some short courses over the years. She is unusual in this group for three reasons, firstly, she has had no previous university level study experience and secondly, she is studying by distance learning. Norma describes a major part of her motivation to study was a need, at 63, to improve her industry credibility, she is the only one of the participants who described a career motivation as a major motivator. She currently works as a free-lance digital graphic designer and social media content supplier. She describes the response to her study from family and friends as generally supportive.

Sally - *Female, 73, Arts, 2 interviews*. Sally had previously completed a Bachelor of Science and a Bachelor of Education, and had fairly recently retired from her work as a psychologist. When first interviewed she had just completed a Bachelor of Letters majoring in Politics and International Relations. She says the attraction of the B.Litt. was it was something completely different from her professional life. She is fully supported by her family and some friends but said that some of her more professional friends could not see the point of doing fine arts.

Eliza - *Female, 60, MADA, 2 interviews*. Eliza had earlier completed a Bachelor of Occupational Therapy degree and later done an MBA. Some years ago, she had commenced a PhD but had withdrawn due to financial pressures and family commitments. She recounted a varied career, from university level lecturing and working as a professional therapist to high-level corporate management. She relatively recently sold a successful business and she decided this was the time to undertake some study in fine arts to engage a long-standing interest. She describes herself as slightly obsessive and driven. Characteristics that she considered had led to success in her career and drives her study. She said a major part of her decision to study fine arts was for the challenge of something different. She has very good support from her family and some friends although some of her more ‘corporate’ friends wonder why she is bothering to study generally and fine arts in particular.

Jack - *Male, 65, Arts, 1 interview.* Jack is a retired senior researcher and executive having obtained a Bachelor of Chemical Engineering at Monash in the mid-seventies, He also has the equivalent of an MSc. His career has been in the pharmaceutical industry and he has worked in both Australia and overseas. He had spent about 25 years working in Europe and in particular France, in senior research and development as well as senior management roles. He is studying a Bachelor of Arts majoring in Yiddish and a minor in French. He chose Monash as it the only place that offers Yiddish language courses at university level. Jack described his friends’ responses as thinking he was crazy but still being very supportive of his study.

Reduction of the Coding Themes

As described in Chapter Five, the descriptive data from the online Survey and the semi-structured interviews provided the deep, fine grained data that illustrates the lived experiences of the participants. As can be seen in Table 5.15, I coded these data against the initial 35 coding themes that were finally resolved into the five principle themes, these were:

1. The Decision to Study
2. Commitment to Their Study
3. The Influence of Age
4. Relationships
5. Self-Concept

In this Chapter, I will consider the findings applicable to Theme One - The Decision to Study and Theme Two - Commitment to Their Study. The final three Themes will be considered in Chapter Seven. Each theme will be explored primarily in isolation to investigate in more detail the particular features of the participants' lived experiences relative to that theme. This approach, and the use of this particular coding structure, does not suggest that each of the principle themes is entirely stand-alone or unrelated to each other. Clearly, there are substantial interrelations and commonality between the different themes. It would be difficult to understand the decision to study without considering all of the other themes in some part. Correspondingly, the participants' commitment to their study is influenced by their self-concept and their relationships. Indeed the themes around relationships serve as an exemplar of the interrelatedness of these data, the relationship themes appear explicitly in three themes and implicitly in the other two. These applicable interactions and linkages will be examined in Chapter Eight.

I have used quotes from the research participants to illustrate their descriptions of their motivations and experiences. In addition, there are a relatively small number of quotes from the 12 anonymous Survey participants in this Chapter. There was considerable overlap between the interviewed participants and the Survey participants, 10 of the 11 interview participants also completed the Survey. I have therefore only used Survey quotes if they illuminate an experience or thought not conveyed in the interviews. As the Survey was anonymous, I was careful not to link interview participants to their possible Survey responses. For this reason, quotes from Survey responders are identified by their Survey participant response number, i.e. Survey participant number 1 is categorised as (SP1).

Theme 1 - The Decision to Study

This principle theme is related to the first research question and the findings here principally relate to that question. For these individuals the decision to study was essentially a yes/no decision and, while outside factors may influence the decision, for most of them the decision to study was clear. To understand the findings in detail it was necessary to unpack the two provisional themes underlying this theme: why specifically University level study and the factors that influenced the decision to study.

Specifically University Level Study

The responses to the question of why undertake university level study were remarkably consistent across the participants, at least at a conceptual level. By this I mean that almost all expressed the view that they while they sought the acquisition of the requisite subject specific knowledge or skills, for many it was the challenges of the university level study that was equally important. Some expressed this challenge in different ways using words such as rigour or commitment. Jack expressed his desire to study at university level, "because I wanted the discipline that that required ... it's structured, it's a structured teaching and learning environment and I know I need that to actually get anything done." Donna expressed it somewhat differently as:

> I did a TAFE course at VU [Victoria University] in the city in Flinders Lane part-time over two years and then I decided that I really want to come back to tertiary study and do it properly and get a Bachelor of Fine Art.

Sally expressed her decision to return to study as:

> I think I would also say that I was drawn ... in my day-to-day life, I mainly mix with very conservative, well off people, and I particularly enjoyed being with students who had different points of view ... or lecturers for that matter.

Jim's desire to learn he described as, "It's that raging against the fading light." Kate's reasons, while perhaps seemingly more commonplace, were just as expressive "I just got really inspired by talking to students and feeling motivated thinking well why can't I do it?" Jerry's observation that he "wanted to formalise that study and put some structure in it" expresses an also a very common viewpoint in the participants. Jerry also described it as "formalising and broadening my knowledge in the field is very influential in making the decision to study." Another perception was "I had enjoyed studying in my early 30s and I felt bored in my life. I needed stimulus and thought back to how satisfied I felt when studying previously" (SP4).

In essence, the participants' motivation for returning to study encompassed both the information-based acquisition of structured knowledge and subject matter expertise as well as the more internalised motivations of challenge and personal growth. For example, Jack is studying Yiddish, and he is doing a minor in French as he can speak it, "sort of colloquially and get by you know, but grammatically and structurally it was all wrong, so I decided to do some undergraduate French to polish it all up." Some participants while they were aware of and recognising the potential of study to possibly provide some protection from cognitive decline stated that this was a far more minor influence. It is Ruth's declaration that, to my mind, encapsulates for many older mature aged students, not just the research participants, why they decided to study:

> Something that I have always wanted to do. I greatly resented that I did three years of nurses' training and one-year postgraduate midwifery, and I was not awarded a degree as it was in those times. All my family has a degree, at least

> one, [a] few of them two ... So when we were back [in Australia] that was the opportunity for me to stop talking about it and dreaming about it and do it.

Five of the participants stated that they had not considered alternatives such U3A or personal study, the commitment to a rigorous course of study was the desire. Sally's response was also typical "Oh I just basically wanted to do it properly. I didn't want to be doing a Mickey Mouse thing like University of the Third Age." Others had considered alternatives and some, such as Jim, Donna, Sally and Paul had tried the alternatives but all their responses had variations on the lack of challenge inherent. Jim for example suggested "It's more social interaction, the learning component of it really wasn't meeting my needs", this was common view amongst participants. Paul similarly described his view that "U3A or whatever would have just been a pastime." As Jack so clearly puts it "Yes, I gave consideration to those things, but the study won out. I never actually pursued any of those." One in particular, Jerry, had done a large number of Massive Open Online Courses (MOOC) and while he had found them interesting and enjoyable he finally decided that MOOCs were "all introductories and if you want to progress and study further you attend university or do an online university course." Julie had done a number of community level computing courses but, after a potentially life ending medical event had caused her to reassess her life, as she puts it " I thought I'm really not being fulfilled, and had you lost your life it would have been a bit sad to have checked out." She decided to return to university as "I loved uni when I was there before, I sort of felt I did well when I was here last time." Sally, having tried alternatives, described her initial modest approach to university study "I just started off very slowly ... I did one politics subject."

Balancing the Factors

When considering the broader subject of the various factors affecting the decision to return to university the responses, like the factors, are far more varied. Factors considered included timing, the why now question, why Monash University in particular, what subjects to do, and possible costs. There are of course other very significant factors, the participant's self-concept or self-belief, the possible impact on relationships and the impacts of aging on their study. To understand more fully these substantial factors, please see Themes Three, Four and Five below in Chapter Seven.

When contemplating the issue of timing it might be expected that the decision of when to undertake the study would be a major factor their decision process. Much of the relevant literature suggests that for many it is not so and that the individual's choice of time is frequently serendipitous, as the circumstances align for that individual at that moment. The issue of timing elicited limited responses from most of the participants, many suggested that, for them, now was simply the time to do it. As Norma described it, "The planets just pretty well lined up … and suddenly I just went okay, this is it." Often something important or significant has occurred in their life and this causes them to take stock of their life. So a change is considered and a decision made to do something new or long desired and in this case return to study (Ayres & Guilfoyle, 2008; Barone, 1995; Brownie, 2014). Occasionally the result of these changes can reasonably be described as an epiphany, "a major transactional moment that disrupts the ordinary flow of life" (Barone, 1995, p. 71) and so there is a sense that this frees the individual to undertake changes in their life. Typical timing reasons identified within the literature include, changes in caring responsibilities, the ending of long-term relationships, dissatisfaction or boredom at work, or even simply life stage (Ayres & Guilfoyle, 2008; Baer, 2004, Laming et al., 2019; Waller, 2006). For some, as the participants in Stehlik's research described it was simply that "the time was right" (2011, p. 160). Jim described it as "Now when I retired, I started studying."

Conversely some of the research suggests that people chose to make changes based on their individual chronology, particularly at significant ages, such as when they turn 50 or 60 years old, the 'decades'. Some research also indicates that the decision is often made before the decade but only enacted on the decade or half decade, for example people decide at age 48 or 49 to do something when they turn 50 (Alter & Hershfield, 2014). In a previous professional research consultancy to design an aging workforce strategy, I discovered that there were, within the client organisation, clear peaks of retirement at ages at 55, 60, 65 and 70 years old. This suggested that individuals had chosen to retire at what they considered were significant ages and went on to implement that decision. While there was little direct evidence that the participants in this research were using this strategy it is true that as a number had returned to study after retiring from their long-term career it is possible this thinking may have had a bearing. Certainly one participant, Kate, who said she had intended to commence study at age 60, "I always had it in my mind I'll wait 'til I'm sixty, but I just thought I'm not going to wait anymore." Kate had been nursing her brother through a terminal illness and she had returned to study at 56 following his death. Her brother had repeatedly urged her to do it now and not wait. Kate endorsed her decision in her second interview when speaking of her brother "I do think of his support in my mind often, and I think yes I'm doing this and he would be very proud of me."

The choice of Monash University was, for most of this group, a potentially significant factor in their decisions. I had included a specific question on why they had chosen Monash, as this was an opportunity to discover what factors might influence their choice of a particular university. The Literature does not appear to examine this question in any detail. I recognise that the data generated does not apply to any general understanding of this issue, it is particular to this group, but it may be a useful starting point for other research. Responses to this very specific question of why Monash University fell into four main groups, the combination of the subjects offered, the reputation of Monash, the individuals' familiarity with Monash through previous study or some other association, and finally the convenience of access to the particular campus, either Clayton or Caulfield. Eliza expressed it as "I just thought at this stage of my life why not make my life easy in terms of logistics?" The commonality of this final group of responses was initially surprising but upon consideration, this criterion makes sense and is consistent with the frequently described stereotypical baby boomer desire to have their needs met conveniently. I will return to this issue in the Discussion below as it not evident in the relevant literature and merits further consideration.

For most of the participants, it was clear that some combination of these three factors had influence on the decision to study at Monash. Jerry for example gave two reasons for attending Monash, Art History was only offered at Monash University and the University of Melbourne. Jerry said Monash was the best place to do art history, as it is "supposedly a little bit more modern and progressive." The second and "pretty significant" reason for him was geography, he lives about 10 minutes from MADA, at the Caulfield Campus. Paul described a similar decision process. His process was, what universities had good Australian History offerings and where were they located? As he lives in Burwood, about 10 kilometres from Clayton, and he liked the subjects offered at Monash, he came to the Clayton campus. Ruth had personal reasons to choose Monash, the first was "Because my husband is a Professorial Fellow there, and I thought it would have been extremely disloyal to go anywhere else." In addition, she had been married in the Monash Chapel and had a familiarity with Monash. For the single non-Monash student, Norma, choices were limited to those universities who both provided a Bachelor degree course in Digital Media and via distance learning. Her preference for distance learning was due to her currently mobile life, in the end, she chose the University of South Australia course.

The decision to undertake study inexorably leads to another set of decisions, the selection of a particular field of study and the subjects enrolled in. This focus encapsulates a number of ideas, choosing a particular field, the desire to expand or acquire skills and knowledge and, for some, improving current or planned career possibilities. The choice of field and subjects was a very personal one. Most of the participants had long held desires to study in their particular area of interest. Kate had been offered a place in the mid-seventies in fine arts but had chosen nursing as having better career prospects. Another, Eliza, had been offered a scholarship to an art college but had also opted for a more career focused field. Both Kate and Eliza had maintained their interest in creative art as adults and viewed their current studies as likely to presage a significant commitment to the rest of their lifetime spent in the creative arts. Eliza also expressed it very clearly:

> I didn't want to be a hobbyist, I wanted to have a strong knowledge of art theory as well as art practice, and that was really important to me, art theory. I didn't want to just be able to paint or draw, I wanted to have a strong understanding [of] art theory.

Many of the participants expressed a combination of their expressed long held desire to study in a particular field or subject area and their desire to study it properly. This sense of studying properly was expressed in a number of ways. Jerry for example described it as "formalising and broadening my knowledge in the field is very influential in making the decision to study." Eliza was also clear that she wanted to learn quickly but also properly:

> I decided at this late age in life that I knew I wanted to rapidly learn and rapidly gain a lot of skills, and I decided the only way I could do that was

actually putting myself on the line and doing a Bachelor of Fine Arts rather than a twee class.

Others were primarily interested in the gaining of knowledge, as Paul puts it:

> I thought, I love history, I've always loved history and I want to do something along those lines. It was something I've always enjoyed and I'd never had the opportunity to be an undergrad and have that experience, so I thought that's what I want to do. So I chose subjects I wanted to do because it's my time.

One of the Survey respondents offered a heartfelt response "It's what interests me. It is so far removed from what my career was. Thank god" (SP5). Weaving together these disparate thoughts, it is obvious that an assortment of motivations is operating on these individuals, including, interest, long or shorter term, a desire to learn correctly and the need to acquire the required skills. Each individual weighted these factors in different ways.

Only one of the participants, Norma, mentioned enhancement of a current career as a major driver for the return to study although two others, Eliza and Donna both suggested that they were looking to start new careers as artists, or as Eliza describes herself, as a maker. As Donna described it, "I just wanted to be trained to the highest level possible and just pursue my creative life." Norma had listed career improvement as a major motivation for her study but also had significant personal objectives for her study. From the career perspective, Norma suggested that without a degree in her field, graphic design and social media, "they just looked through you" though in part she feels this also due to her age. She also said, "You have to kind of keep reinventing yourself if you're going to survive." Later in the interview, her more personal reasons for returning to study emerged:

> The decision to study was really ... about the fact that I felt at this stage that I'd never been able to complete a degree or do anything to go on to doing one. I've

never had the time or the money or ... well actually I thought I didn't have the ability.

By the second interview Norma had recognised the enjoyment she was getting from the learning itself, "And for me really the creativity, there's tons of stuff. So that will just add to what I'm doing anyway so it will just keep going. Yeah, it is now the learning."

Most of the participants expressed support for the idea of lifelong learning, albeit articulated in different ways, and recognised the impact of this belief on their decision to study. As discussed in the Chapter One, conceptually lifelong learning can be described as having either a predominately economic or a humanistic approach. The humanistic approach positions education as a necessary human right that seeks to provide educational opportunity for all, irrespective of race, gender, age and socioeconomic status (English & Mayo, 2021; Faure et al., 1972; Regmi, 2017). All of the participants seemed to embrace this humanistic approach to lifelong learning, even Norma who had defined her career need as the primary motivation, described her relationship to her social group as "most of my friends have been to university, I'd probably be one of the few people I know you know [who has not]." Jack put it very clearly as "The aim is the learning and not the degree." Kate expanded the discussion to include her three children when she said, "they've all loved learning and I've always been interested in everything they were learning as well and encouraging." For the moment, I am going to designate this as the participants' support for the concept of lifelong learning and will return to the subject of lifelong learning in more depth under the Theme 2 Commitment to Their Study below.

The reactions of the participants' family and friends were, in the main, supportive, most had support from their spouses and any children, and those few with existing parents described significant support from them. Eliza, having said that most of her family did not care, described her husband as "incredibly supportive" and him having told her "oh when I married you, I always thought you'd like to be an artist." Conversely, some participants described a lack of support from some family members. Jim, for example described that his brothers "could not care less." Overall the reaction of friends was also diverse, as participants described some friends providing significant support, other friends were relatively disinterested and some even negative and questioning why the student was even bothering. A relatively common response was "Most of my friends were admiring but said they would not do it themselves." (SP6) As another Survey responder described her friends "Very pleased. Friends say they couldn't think of anything worse but good on you." (SP2) These comments would seem to confirm the non-normative aspect of individuals returning to study later in life. This focus and particularly the impacts of this support, or lack of support, are considered below in Theme 4 Relationships, below.

Another factor frequently described in the literature is cost, returning to university level study is frequently presented as a career-enhancing and income improving decision for mature aged students (Coelli et al., 2012; Colegrave, 2006; Osborne et al., 2004; Pash, 2014; Schaefer, 2010; Stehlik, 2011). Conversely for the older student the negative economic argument is obvious, they will have less time recover any costs of study; both the directly associated costs as well as the opportunity costs, such as lost wages, of studying. For many older mature aged students the economic motivation is not important and other more personal motivations such as, a desire to learn, interest in the subject and maintaining intellectual or cognitive performance all feature more highly (Brownie, 2104; Coelli et al., 2012; Osbourne et al., 2004; Schaefer, 2009; Stehlik, 2011). This was certainly true of this particular group of students. For most of the participants the economic factors were not of primary significance, although at least two had some concerns about expenses, all were predominantly interested in the learning and the subject matter. They did not consider tuition costs as a major factor as most seemed relaxed about that. This seemed mainly due to the Higher Education

Contribution Scheme and the (HECS/HELP), although two expressed some concern around non-course costs and living expenses. There was a general sense that as the Government covered their direct course costs and they would deal with that if it came up later. As Norma described it, “I am putting it on [HECS/HELP] and I doubt that I’ll ever pay it. If I earn that kind of money, I’ll be beside myself about paying it.”[6] A slightly different approach was that of Jim, who has started, but not completed, a number of courses including postgraduate study. Jim was very clear about his views “I have a huge HECS debt, but it doesn’t come out of my estate, it doesn’t go past my death. I can study with a free conscience and enjoy the process. If they were to change the legislation tomorrow, I would stop.” This subject is considered more fully in Chapter Eight.

The decision to return to university for these individuals is concurrently both complex and simple. The complexity is inherent in the number of different factors involved and considered in the individual’s decision. None of the participants seemed to have considered exactly the same factors, for some cost was not a major issue for others it was at least a consideration. Similarly, factors such as family support, or the lack of it, or issues of timing the return to study and even finding the time to study were all considered to various levels. The idea of undertaking university level study as a protective strategy against possible and expected age related cognitive decline was not mentioned by any participant as a major factor in their decision, even when probed about this issue most were aware of the concept but had not considered it as major factor in their decision. Paul for example said “No, I don’t think it’s a decision ... I didn’t choose to study because of that.”

In contrast to this described complexity, the simplicity of the key decision, to return to university level study was obvious. For most it was a simple, but significant decision, this

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[6] In 2020-2021, HECS/HELP debt repayments only commences when the debtor’s taxable income reaches a threshold of $46,620, this amount is indexed to wage increases (Australian Government Study Assist, 2021).

was what they had wanted to do, some for a very long time, so returning to study was for these individuals motivated by their intrinsic needs to achieve satisfaction. This motivation was not despite the difficulties but perhaps, in a sense, because of them. At some point, all these individuals weighed up the different factors affecting their decision to return to study. It was their very personal choice about the weighting given to these factors. It is the description of these choices and the decisions taken that perhaps best illustrates the life world of these individuals. Finally, even though most of them were studying different subjects and disciplines they have all described, albeit in different ways, their major motivations as being, challenge, commitment, achievement and satisfaction.

Theme 2 - Commitment to Their Study

This Theme is explored within the literature and there is some relevant information about factors that enable students to be successful conveniently, some is about older mature aged students specifically (Heagney & Benson, 2017; Stehlik, 2011; Stone & O'Shea, 2019). These factors may be either internal and personal or external and systematic. While for any individual there is generally a mixture of both types of factor, from the literature it is clear that for many writers the factors that enable older mature aged students to succeed in the longer term are predominantly internal (Duckworth et al., 2007; Duckworth & Gross, 2014; Kannangara et al., 2018; Weisskirch, 2018). All of the participants displayed significant commitment to their studies, some had weathered substantial health impacts that had caused deferments or breaks in study, but had returned to study as soon as possible. Adults frequently regard their learning activity as concurrently, self-improving, interesting and meaningful for them, particularly when they like the subject and its delivery process (Ceylan, 2018). What is clear is that individuals who exhibit "a positive attitude towards lifelong learning, particularly with the factors of self-initiation, sustained motivation, and recognition of learning needs, are more successful" (Weisskirch, 2018, p. 22).

Why They Continue to Study

Within the literature and at universities the question of why individuals continue to study is often framed in the negative. By this, I mean that there is a substantial amount research on why individuals cease to study (Hassabis, 2014; Merrill, 2014; UNESCO, 2019; Walker-Gibbs et al., 2019). For the universities in particular the subject of attrition rates, and how to reduce them, is a major interest. This is perhaps even more important for them in the current COVID-19 era of falling international student enrollments. Having emphasised this negativity it is true there is, of course, significant research on the positive (Linnenbrink & Pintrich, 2002; Roksa &Whitley, 2017; Stone & O'Shea, 2019; Walker-Gibbs et al., 2019). For this research, I have decided to emphasis these positive aspects by looking at the circumstances of success, despite the breadth of possible success enablers. This is consistent with the attitudes expressed by the participants, in that they are substantially positive in their attitudes. From the literature it is clear that talent and intelligence alone are not enough to ensure success, recent studies have shown that particular students regularly surpass more talented or intelligent peers (Cupitt & Golshan, 2015; Duckworth et al., 2007; Duckworth & Gross, 2014; Kannangara et al., 2018; Perkins-Gough, 2013; Weisskirch, 2018). As discussed in Chapter Two, one major characteristic is the capability of committing to the continuation of the study, what some call perseverance or determination. It is clear that the well-recognised commitment to their study of successful older mature aged students has much to do with their intrinsic motivations. This sense of ongoing commitment to their study was evident amongst all of the participants in some form or another. Eliza's commitment was well illustrated by her description of her particular challenges "I injured my leg and I had to defer second semester first year, then last year I had a major legal case … and I had to defer again in the middle of the year. So I'm back." Jim had a slightly different take on commitment in that his commitment to university study is, in a sense, conditional on the continuation of the current HECS/HELP system. He would stop immediately if there was a change to the relevant legislation that required him to discharge his extensive HECS/HELP debt. Ruth when talking about an essay being due while there was a domestic crisis declared, “I was stressed out to a level I’ve never been in my working life because it was so different, and I felt such a commitment.” Jerry had a slightly different stance “I’ll keep studying until I don’t want to study anymore. So it’s a very different outlook on study being you know in a position where I don’t need a job, I don’t need a career.” This captures well the idea of study as both challenge and recreation.

Part of meeting the challenge of returning to study is overcoming the inherent initial difficulties. Many participants described their responses to these initial difficulties, some of which had been expected and others came as a surprise. Expecting some difficulty with the new or different technology as well as the need to adapt to the different routines of study were common topics. Ruth’s comment was fairly typical “I’m technically comfortable, but I had to learn a whole new system within the university system. The whole library situation was a huge challenge for me.” Another participant, Julie, expressed a similar idea about difficulty being also a challenge “the essays, while I’ve found them difficult, I’ve seen them as a challenge and at the end I feel great, well I did that you know.” A number of participants expressed some surprise at the complexity of adapting to the new language or culture of their chosen subject fields. Jerry’s comment about coming from a scientific and business background “where you use one very succinct form of language and I’ve had to learn a completely different way of expressing myself studying arts” expressed his sense of the issue. Eliza commented that “I’d like to say it’s a lot of rubbish, but it actually makes a lot of sense it’s just they use a totally different language.” Others described the satisfaction of becoming familiar with knowledge and skills as well as the traditions and customs of their fields. Kate described her journey in this way:

> I think the first year was the most difficult but it was exciting so I didn't worry and I wouldn't let myself get down about it. And then second year has improved and I've realised that you know I am quite good at learning new skills and it's not that difficult.

Ruth had a slightly different take on this issue, as she describes it "The depth yes and it has been a challenge but I haven't found it that difficult to be honest because you know the normal thing is if you apply yourself." This description, where the emphasis is on the challenge not the difficulty, is very common within this group. Part of their surprise appears to stem from their new experiences challenging their existing sense of their own competence, their self-efficacy, from their previously chosen professional fields.

The participants also all expressed a sense of enjoying their study, despite the occasional tribulation. Ruth again expressed a common viewpoint "overall it's been a joy, but there were a lot of challenges that I had to overcome." This enjoyment seems to be twofold. Firstly, most described their enjoyment of the process of studying including the satisfaction in overcoming initial difficulties as well as learning the new ways of thinking and writing required, and secondly, many enjoyed just being a student. As Paul put it, "I actually quite enjoyed telling people I was doing a BA and doing my Honours." The motivation of many older lifelong learners will be significantly different from those of many younger students. Generally an essential motivation of the lifelong learner is that they choose to participate in learning, for them it is not work in the employment sense, it can be an interest, a challenge or frequently simply fun. Reyes-Fournier suggests, "Lifelong Learners see education as a leisure activity in the sense that they are enhancing and bettering themselves through learning" (2017, p. 4). From this perspective, the process of learning is a meaningful activity with a goal of personal growth (Henderson & Frelke, 2000; Iwasaki, 2007). Most participants described in their own way their love of learning. Jim describes it simply as "I've always liked learning and I've liked that." For Ruth, her love of learning was "absolutely 100%." Kate found that "It's surprising how I've really immersed myself in the learning." Norma's view was "I like ... let's not say studying, but learning. I cannot bear not to be learning."

As is discussed above the support of an individual's family is an important factor in the initial decision to study. It is also clear, from the literature and this research, that the ongoing support from family and friends is important in continuing success. This ongoing support will usually assist a student to carry on and help them meet the various problems that will inevitably occur. Almost all of the participants discussed the importance of the support they had received from the family and friends at some length and most recognised the value to their successful study. The importance of the students' relationships with family and friends emerged very early on as a significant theme in this research, and it is discussed at length below under Theme 4 Relationships.

Perceived Gains from Studying

It is clear from the literature that studying has benefits other than the skills and knowledge gained. General benefits identified in the literature include, mental, social and physical benefits (Hardy et al., 2017; Schuller et al., 2009). The participants also perceived significant, but differing, benefits from their study. Their focus was on the immediate subject specific benefits, for these individuals there were two main ideas central to their needs and seeing these needs met were considered as benefits. The first was the need to learn properly from the start, the second related need was to gain the field specific skills and knowledge required. Jerry suggested that "I've looked forward to going back to the structure of learning properly so yeah it's been really enjoyable."

Initially perceived as perhaps less important to them was the concept of accessing and acquiring more generic skills and knowledge. Some participants had found that, although outside their specific field requirements, this generic information was valuable. Kate described it as "the learning that I've done in the last two years has really broadened my thinking." Julie had a similar comment "I was saying to my Dad a few weeks ago, what I have learned this year has been amazing."

I returned to the idea that university level study may provide some protection against cognitive decline or loss of decision-making abilities had formed no real part of these individuals' initial decisions to undertake study. I was curious to know, if despite this, any of the participants felt that their study had had any effect on their view of this topic, so I probed to try to discover any thoughts on this. Jerry made a comment that was representative for a number of participants:

> It didn't form part of my decision-making, but I'm certainly aware of it and it's just another plus in the whole thing. But I didn't go to study because I thought you know it would stave off Alzheimer's, but I'm certainly aware of that and there's a lot of evidence to that effect, and it's just a bonus really rather than a motivation.

Donna's view of the cognitive issue was very clear, when asked about the impact on her decision, her response was "No, not really because I just wanted to come and do my art again." Another, Jim, apparently only partly ironically, described his study as "geriatric day care." I will return to this issue in more detail below in Theme Three - The Influence of Age.

It is clear that these individuals have a huge commitment to their study, some have come through significant personal losses or major health problems and returned to study as soon as possible. This commitment of some mature aged students is so well-recognised in the literature, as to be almost a stereotype (Christensen & Craft, 2021; Fleming, 2019). It is also plain that support from family, and to extent friends, for their initial decision to study is important. The reported ongoing support and encouragement particularly from family and, to an extent, friends are just as important. The frequently expressed need to learn properly and so gain the required field specific skills and knowledge, while a part of the original decision to study, is another major driver of these individuals' commitment to their study and their desire to stay the course. Conversely, while well reported, in the literature, the idea that study may provide some form of protection from cognitive decline seems to have formed no real part in these individual's decisions to undertake study and, for most of them, was not yet a perceived benefit from their study.

Summary of Themes One and Two

The decision to return to study as an older student should not be taken lightly, it requires commitment and effort. These individuals described varying amount of deliberation in their decisions to return to study. Motivations were varied and multiple, for most a commitment to learning in their life was a major commonality. For many their particular chosen field of study met a long-held desire, sometimes thwarted earlier. The welcomed sense of challenge was another commonality. Most of the participants recognised the concept of lifelong learning, although expressed differently, and voiced their long-term support for it.

For these individuals the attraction of their studies was a balance of learning and challenge. While each of them weighted the balance differently, it was both present and, for most, well recognised. This balance was a major part of their motivation, both intrinsic and extrinsic, to return to the University. Others viewed their study as a form of recreation, albeit challenging. Whatever their motivations, all evidenced a strong commitment to their study and fierce desire to succeed. This commitment was clear despite for some significant health and personal trials. As a researcher, I recognise that I have only spoken with students who have weathered their difficulties successfully. Others who were not able to proceed successfully in their studies will have different life experiences and views.

This group has, overall, provided such a positive description of their study journey that it is very difficult to adopt anything but a positive approach, while being mindful, as they are, of the real constraints age may impose. Individually this group view their age as a real benefit in terms of the life experience and knowledge they can and have brought to bear on their studies.

Chapter Seven – Findings Part Two: Themes Three, Four and Five

In this Chapter, I continue the presentation of findings, using the same analytic processes, capturing participant voice in verbatim quotations from both semi-structured interviews and the Survey, and remaining mindful of the research questions. To achieve this, I will consider the findings relative to Theme Three - The Influence of Age, Theme Four - Relationships and Theme Five - Their Self Concept. Again, I reflected on each individual theme primarily in isolation to describe the particular features of the participants' lived experiences relative to that Theme. I will discuss the substantial interrelations and commonality between the different themes more completely in Chapter Eight.

Theme 3 - The Influence of Age

In its widest sense, aging can be considered as a physiological process of change, which starts from birth and continues until death (Yilmaz et al., 2012). The World Health Organization (WHO) accepts the age of 65 and over as the period of agedness in chronological terms (WHO, 1998). The United Nations had traditionally used 60 years as the standard for aging, although more recently the United Nations (UN) is tending to use 65+ as the threshold of "old age" (UN, 2020). Colloquially, most of us seem to consider anyone who is aged 20 years older than we are currently to be old. For the participants, six out of eleven were over 65 at the start of the research although at the time of writing, that number is now eight. As discussed in Chapter Two, this would place them in the young-old category (Little & McGivern, 2014).

Within the literature on older students, there is interest in the effects of age-related issues for the cohort, almost fully focussed on the problems or barriers that are created by their age (Adair, 2014; Marcaletti et al., 2018; Osam et al., 2017; Roosmaa & Saar, 2017).

Although some do take a more balanced approach by considering both positive and negative aspects as well as what support can be offered to students (Saddler & Sundin, 2020; Savelsberg et al., 2017).

The Consequences of Aging

For the participants in this study the question of any impact of their age on their decisions and their study are not clear-cut. While they understand that their increasing age has physical consequences for them, how could they not, on the whole they believe that the benefits concomitant with that aging, such as life experience, confidence and wider general knowledge, are at least equal to the losses. Donna feels her age is a positive "It's an advantage because I know what I want and I can ask for what I want and I think I'm a good networker and I'm good with people." Jack identified that the physical difficulties are a problem but felt that "A thing that made it easier was having the base knowledge of life and all that sort of stuff, that really helped, and also knowing how the system basically worked it didn't so much scare me." Kate also acknowledged some physical issues "The only thing that's difficult is like a bit of arthritis in my fingers. When I was doing certain tasks, like I did a jewellery elective and it was quite whoa." Julie had an interesting view on the topic of mature aged students experience, she described the positive attitude of some tutors "a few of them have said look it's great having mature age because they have life experience and they can participate in discussions." Paul expressed the benefits of being older in this way "I just think life experience and a desire to learn and a commitment to learn. I'm not side-tracked by other ... by being young or needing to work."

While recognising the physical effects of aging had varying impacts on their ability to study, there was a strong sense that they believed their life experience and knowledge made their study easier. As Jerry so succinctly puts it, "I'm a much, much better student at 65 than I was at 21." This group seems to have a positive attitude to the issues of aging and, while not generally dismissive of the problems of aging, they have a largely upbeat assessment and I must acknowledge their stance. In line with their attitude, I have chosen not to delineate the problems inherent in studying as an older mature aged student, well described in the literature. Rather I am focussing on the described positive benefits provided by the life experiences of these thought-provoking individuals.

Concern in the aging population regarding significant cognitive loss caused by disease is relatively common (Kinzer & Suhr, 2016; Lee et al., 2020; Tang et al., 2017). Within the range defined by normal cognitive aging there are differences in cognitive decline in individuals, not simply from age, but from other known risk factors (Findsen & Formosa, 2016; Hardy, 2020; Romaioli & Contarello, 2021). There is also debate around the inevitability of this decline and how much is the result of environmental or lifestyle (Bherer, 2015; Horton et al., 2010; Kramer et al., 2004). Positively, there is evidence that brain health improves with physical exercise (Bherer, 2015; Islam et al., 2021; Sofi et al., 2011; Willey et al., 2013). Whatever the reality, it is apparent from the literature that many individuals believe that formal study has long-term protective benefits (Romaioli & Contarello, 2021; Swain & Hammond, 2011).

This emphasis on cognitive protection was not found in this research, for these participants it was clear that, at best, such protection was seen as a minor side benefit and for most, it formed no part of their decision process. This is not to suggest that this research is proposing the protective effects do not exist, it only shows that, for these individuals, it was not seen as important. When asked about the impact of this issue on her decision and study Sally made a very interesting comment:

> Look a little bit. The only thing I would say is culturally to what we’re told in the media, I’m yet actually to see any hard evidence that doing cognitive work helps or actually lowers any cognitive decline. I do believe that exercise

> may have a role, but I haven't seen ... but I actually haven't seen any hard evidence that challenging yourself intellectually will stave off dementia in any way, shape or form.

Her comment was perhaps of particular relevance as she is a qualified psychologist who practiced for many years in her field. She later commented, "I think the studying can actually help you be a bit more disciplined about remembering things." Jeff was another aware of the concept but for whom it was not part of his decision to study "No, no, no - it has come up, it has come up, but it wasn't part of the decision-making process."

Significantly, within the literature, issues around age related competence in decision-making has received some attention. Even assuming no disease pathology, it is common to experience some loss in fluid cognitive ability, also known as flexible decision-making, but generally, there was little loss in experienced based decision-making, or crystallised decision-making abilities (Bruine de Bruin et al., 2012; Fechner et al., 2019; Gloster et al., 2013). Despite this, the literature continues to report that, particularly for older mature aged students, there was a loss of confidence in their self-perceived decision-making competence and of decision-making generally (Arvai, 2010; Bruine de Bruin et al., 2012; Tversky & Kahneman, 1986). Additionally, some research suggests that some psychological and social capacities are undiminished by an individual's physical deterioration provided the existing self-concept is fundamentally unchanged (Bishop et al., 2006; Erikson & Erikson, 1998; von Humboldt, 2016). As von Humboldt expresses it, the psychosocial resources "may even gain influence when meaningful and congruent perceptions of oneself and one's life are preserved in old age" (von Humboldt, 2016, p. 90)

Possible Discrimination

The subject of older students experiencing specific forms of age-based and gender-based discrimination is discussed within the literature and research has found that it exists

(Heagney & Benson, 2017; Mallman & Lee, 2016; Stone & O'Shea, 2013). To discover if this was an issue, I asked participants explicitly about whether their experiences had revealed any examples of either age based or gender-based discrimination. When directly questioned about this, none of them reported any examples of systemic age or gender-based discrimination within the university directed at them or anyone else to their knowledge. Though later Donna did describe that she sometimes felt that "My age can be a disadvantage because there may be a bias or prejudice against oh, she's just a housewife or she's an old woman you know." She continued, "Sometimes I feel a bit like that. Not all the time, just sometimes." One participant, Kate, did describe some issues with her husband who is unsupportive of her study and expected her to do "all their stuff to do at home." She characterised this as "just the gender role situation, that's how it is ... so I just have to put up with that ...so on a personal level that's what I'm finding a little bit tough, but I just have to let it go." Most of the participants said they had not experienced any particular instances of age-based discrimination, although a number did mention some of the younger students seemed to be a bit unfriendly. One participant, Jim, did describe some examples of what he felt was age discrimination, in that he feel he is treated differently because of his age. Norma surprised me when asked about age-based discrimination said "I find that all the time. I find I'm invisible." When I clarified if that statement was about her university, University of South Australia, she replied "I don't think so. That's what I find amazing about [it]."

Theme 4 - Relationships

The importance of relationships to successful study is well developed in the literature, this is both support from family and friends and, to a lesser extent, from the university. Most students describe family support as vital and for many mature aged students it seems present (Heagney & Benson, 2017; Osborne et al., 2004; Stone, 2008; Valencia, 2015). More negatively, in some studies, older mature aged students routinely report that they are questioned, by friends and sometimes family, about why they are studying and what the value is, given their age (Ayres & Guilfoyle, 2008; Hardy, 2020; Mallman & Lee, 2016; Stone, 2008).

Personal Relationships External to the University

Consistent across most of the participants were their descriptions of the level of support from their families and their clear appreciation of that support. In opposition to this mostly positive situation, Kate described her husband as totally unsupportive and seeming to resent her study, which she found negative and difficult sometimes, as she describes it “it can be disappointing when I’m really excited about something I’ve done … [I asked] if he wanted to read something I’d done, and he said no.” Kate said that it was difficult “because he’s an educated man as well, so it’s really that, on a personal level that’s what I’m finding a little bit tough, but I just have to let it go.” More encouragingly for Kate, she gets a huge amount of positive support from her father and other family members. Another participant, Jim, described his wife as previously supportive but beginning to want him to stop “because I’m coming to the end of this degree and my wife doesn’t want me to study anymore.”

Other participants reported varying levels of support from their children ranging from very supportive, to not understanding why they are studying. Norma’s description sums up this ambivalence nicely “I think one of my kids doesn’t quite get it. The other one seems to be okay.” The description of the support of friends was more varied and conditional, some friends could understand what was involved but many could not. As Julie describes it “So they’ve admired what I’ve done, but they are in that stage of, Oh I really couldn’t be bothered you know.” A more negative response from friends was described by Eliza:

> I think particularly one of them, the HR one, the lawyer HR one, she was quite ... put downish about doing fine arts, she saw it as a bit of a twit’s thing

to do, I think. I just thought it was just ignorance from her point of view because she's totally non-artistic.

Another relationship topic a number of participants identified was that of the potential cost to some of their personal relationships. As Jim so clearly describes it "your life keeps going on out there, I don't see my cousins, I don't see their children, I don't see my nieces and my nephews, and that stuff sort of sails on in the sunset." Sally when talking about the good support from her husband, acknowledged the price for studying "you know it's had a negative effect on his life in that we can only travel for instance outside of term times. Often I'd be working weekends where he'd prefer we'd be doing something together." Kate's description of her modified relationship with friends is representative of a number of responses, "I say to them no, I'm not seeing you until mid-June ... sorry, but I'm going you know incognito 'til then ... and so ... friends have understood that now." For some of the participants there was sense of negotiating and balancing their relationship with studying and with their other relationships and responsibilities.

Caring responsibilities was another significant relationship issue within the literature, despite the stereotypical baby boomer characteristic of being only concerned with themselves. There is strong evidence that many older individuals, and couples, are providing significant amounts of support as secondary or even primary caregivers of grandchildren or elderly parents or, sometimes, both (Boyczuk & Fletcher, 2016; Christensen & Craft, 2021; Osborne et al., 2004; Stone & O'Shea, 2013). The participants had varied levels of caring responsibilities from almost none to still having dependant student children or some responsibility for elderly parents. Donna's partner, for example, has been ill for eight years and recently went into a full-time nursing home but still needs quite a lot of time, she also visits her mother who has dementia. Julie had similar challenges "with the remaining parent with a degenerative disease ... caring for him, his needs are becoming greater. He's very encouraging about my study and he always wants to know how is it going?"

Relationships Internal to the University

Older mature aged students bring to their study a wide range of knowledge and experiences from their life. Despite this, they may feel out of their depth or even incompetent as students, particularly when first enrolled. Yet, if they receive the right attention and their maturity is respected, then "their motivation goes up and are more likely achieve a successful result" (Ceylan, 2018, p. 49). Almost all participants reported predominantly positive relationship within the universities and their particular faculties. These relationships included those with their fellow students, the lecturers and tutors as well as the administrative staff. I will consider these three groups individually, while recognising that there will always be a substantial intersection of the participants' relationships between the groups. Their relationships with their fellow students are variable and perhaps can be seen as a continuum from very good, through to, pleasant enough, to, not any real problems, to, no communication and ending with difficult. Most of the participants described their interactions with other students as varying between the very good to pleasant enough. As Kate described it "I get on really well with kids because I've got adult children, young adult children." Others described most of their interactions as not having any real problems. In opposition to this generally positive consensus, Jim was highly critical of the other students as being non-communicative and difficult. As Jim describes it as "the vast majority were eighteen, nineteen, twenty year olds, and I felt totally alienated, and I feel totally alienated in the classrooms now in general." One remarkable interaction was described by Paul "One of the members of my Honour's class the other day, a young lady, waiting for the tutor to come in, said [to Paul] I think your thesis is stupid." Less unfavourable but still worrying was the experience outlined by Julie while doing a group project “I was with a group of young people that were very disengaged. So I would come to class and they’d not done the reading.”

As a distance student, Norma characterised her relationship with other students as essentially non-existent. She expressed her clear disappointment at this “I don’t know whether I had some idea that it might provide me with some sort of interaction, but it hasn’t, and that’s something that I don’t enjoy at all.” Conversely, Norma was very happy with the relationship with her lecturers and tutors. As she put it, “I thank them because I need that support, particularly when you’re on your own like this”. At her second interview, Norma said she was looking at a possible transfer to on campus study, perhaps at Swinburne University to improve her interaction with other students.

Distance Education, also known as Open or Distance Learning, first appeared in the 1850s (Bird & Morgan, 2003; Kahu et al., 2015; Reyes-Fournier, 2017). The University of London was the first university to offer distance-learning degrees in 1858 (University of London, 2020). Once thought as unusual, with technological advances, distance education has become a conventional form of education in the 21st century (Saykili, 2018). Under COVID-19 it became effectively the only form of education.

A distance learner is generally considered as one who has all of their interactions online (O’Shea et al., 2015; Reyes-Fournier, 2017). Distance education may remove some of the common barriers to education by reducing costs, travel and timing requirements and absence from the home (O’Shea et al., 2015; Reyes-Fournier, 2017). It does however frequently increase difficulties with student engagement (Bird & Morgan, 2003; O’Shea et al., 2015; Reyes-Fournier, 2017). Indeed one recognised characteristic of distance education is that to be successful a learner needs a higher level of autonomy and self-direction than on campus students (Blaschke, 2012; Reyes-Fournier, 2017). Engagement can be improved by catering for individual learner needs and providing the required social support (Bird &

Morgan, 2003; Saykili, 2018). Also important is the quality of student to teacher and student to student interactions to assist students to feel part of a learning community and so they can create a sense of belonging, which contribute to learner engagement (Bird & Morgan, 2003; O'Shea et al., 2015; Saykili, 2018).

Recognition of the stereotype of the 'mature aged student who dominates the tutorial' was cited by a number of participants as an important issue for them, and most of those said they tried very hard not to be that mature aged student, although this was at times difficult. As Kate so well described it her daughter had told her "when you get to uni, do not be one of those annoying mature age students that answers all the questions." Jerry had a similar take on this issue "You know I'm very conscious and I don't want to seem like the old smartass in the class that's always coming up with the clever answer and things like that, my behaviour adjusted according to that." Jerry went to elaborate on the need to be sensitive to the particular opportunities he has had and the possible impact that might have in discussions:

> You have to be careful not to seem like a know-all, like you can't sort of say well talking about a piece of art, well I actually saw that in New York last week, you know you sound like a complete tosser.

Ruth described a more positive, and common, reaction to this issue. As she put it, "I discussed this with a few lecturers and said look, I'll be quiet and they said; look if you don't start the discussion it doesn't start." Ruth later described an unusual experience with another mature student. Early in a semester, this female told Ruth that she believed university education is for the young and mature students should not speak up, only observe! Ruth's described response was "I just turned to her and said get lost." Interestingly, Ruth slightly later said of the incident, "I also suspect there was a male/female agenda there too."

The relationship with lecturers and tutors was also variable and changed for different courses, different tutors or lecturers and different students. As Jerry describes it "Some are very much mentors, some walk in and give a lecture and walk out and are much less involved." One participant who had an interesting take on this was Paul, he described some tutors as "The ones who I think find themselves challenged by a mature age student's curiosity." His experience of this was positive as a tutor suggested that, "you need to go and meet [another lecturer] and go to his seminars" which Paul did and found it a valuable experience. Jim considered the lecturers and tutors as "my peers and not as somebody who's sitting on a high seat who I kowtow to." He later went on to say that "My relationship with the lecturers was much better because they treated you as ... if not an equal ... their role was more as a mentor rather than a teacher. So they helped rather than instructed." Kate declared she respected the knowledge of the lecturers and tutors but also said, "I'm not best friends or buddies with them, I'm quite respectful and I probably behave in class just like one of the kids [laugh] but a good kid [laugh]." One of the few to comment on professional staff was Ruth:

> Look one of the biggest things that helped me Robert was I went to the library, and I have to say the staff in the library, every single one I've come across, have been sensational. None of them have judged me as, oh my God here comes that little old lady again, kind of attitude.

One comment was on the physical layout of Monash Clayton, when at the end of the interview, asked if he wanted to add anything, Jack replied:

> The answer is yes, it's very friendly, it's all very worked out nicely for that, and I'm reduced mobility, which I don't really have, it's just that I'm just a bit slow going up the stairs.

The relationship with administrative side of the universities generally received very little meaningful comment from the participants. Although Ruth did comment that, "I found the system was totally ignorant of advanced mature age students [needs]."

Theme 5 – Their Self Concept

During the analysis of the material from the first interviews some thought-provoking data on the importance of the participant's self-concept emerged. For a number of participants it became clear that there was a link between their individual self-concepts, and both their decision to study and their commitment and ongoing success.

As discussed in Chapter Three, there are significant issues discussed in the area of self-concept, including, that self-concept has many definitions in different research spheres also many similar concepts such as, self-efficacy, self-esteem and self-belief are used, both differentially and interchangeably. As a result, I created a definition that I restate here, to contextualise this discussion, self-concept is the individual's internally constructed psychological structure that involves both their self-perceptions of competence and the related self-evaluations and that these are located in a specific sphere or domain (Marsh et al., 1988; Mercer, 2011).

As discussed in Chapter Three, having considered common existing models, I finally decided to develop and adopt a conceptual model, not a process or hierarchal model, and so I created the model at Figure 7.1 below, first used in Chapter Three. I have used this pragmatic and uncomplicated conceptual model which is based on the concept that the individual's current self-concept is variously influenced by a combination of their past perceived self, their current perceived self and their potential or future self. I believe it also helps describe the potential changeability of self-concept as the influence of future self on self-concept affects the current self. I have used this straightforward model as I am primarily seeking to comprehend the participants' perception of their self-concepts not necessarily the process that occurred or to generate a theoretical interpretation. Essentially, I am trying to understand their lifeworlds.

Figure 7.1

The Forms of Self that Influenced the Participants' Self-Concepts

Figure Conceived and Designed by Author

While there is an obvious relationship between academic self-concept and academic success, the emerging data suggested that there were other facets of this topic at play. It is also clear from the literature that an individual's self-concept is changeable (Arens et al., 2021; Carter & Bruene 2019; Gore & Tichenor, 2018; Marsh & Martin, 2011; Möller et al., 2020). I will further discuss this issue below. The chance to conduct second interviews provided an opportunity to investigate this further with eight participants.

Academic self-concept refers to an individual's beliefs, developed specifically about their performance in the academic domain, rather than the non-academic, general, social, emotional, and physical domains (Arens et al., 2021; Möller et al., 2020). Academic self-concept refers to an individual's knowledge and perceptions about themselves situated in academic achievement (Bong & Skaalvik, 2003; Möller et al., 2020). Academic self-efficacy links to the person's view of their competence, based in the individual's conviction that they can successfully perform any given academic task at the required level (Arens et al., 2021; Gore & Cross, 2014; Möller et al., 2020).

Self-concept is internally constructed and it is clear that it is the individual's self-beliefs and self-perceptions or "the picture of oneself" (Hamlyn, 1983, p. 241). It is not constructed by the "facts about oneself but rather what one believes to be true about oneself" (Mercer, 2011, p. 14). In a general or everyday sense, self-concept expresses the concept of 'who we are' (Lone & Lone, 2016).

Studying and Self-Concept

Logically an individual's self-concept generally, and particularly their academic self-concept, will have a major influence on their decision to both undertake study, their probable commitment to that study and their likely success (Arens et al., 2021; Gore & Cross, 2014; Marsh & Scalas, 2010; Möller et al., 2020). Individuals with a low sense of self-efficacy for completing a task may well avoid it conversely, those who consider they are capable will generally undertake the task. As he had recently finished his degree, I asked Jerry about further study, his response was positive about it, as he had enjoyed the structured learning so much. The relevance here being, that if a person perceives that they are good at studying they will be disposed to consider it, equally if they think they are not good at study they are unlikely to seek further study.

This relationship can be demonstrated in the positive for this group but mainly only supposed in negative in statements from the participants, as the positive statements report their own situation but the negatives report those of their friends. As the participants all appeared to be confident in their agency and decision, any negative responses from friends seemed to have little impact. The positive statements focussed somewhat on the challenge but showed the clear self-belief many had. Ruth for example "The depth, yes and it has been a challenge but I haven't found it that difficult to be honest." Eliza was equally confident "No, I always knew I was up for it." One of the Survey participants put it similarly clearly "I have had a strong academic record and I like achievement and performing in everything I do at a high level" (SP10). Another Survey Participant was more equivocal and had completed a Mature Age Program offered by Monash but went on to study, "After many years out of school it removed the 'fear of the unknown' … After completing this course, (and passing it well) it encouraged me to continue and try for a degree" (SP7). The negative is more problematic as, with one exception, I can only surmise from the descriptions participants give of some of their friends' reactions to the idea of studying. The exception was Julie, when considering what to study she described her thoughts as "Well I was hopeless at language at school, so I thought no, not language but something."

Sally suggested her friends were "generally extremely positive but [with] a lot saying you know why on earth would you do it, because I couldn't think of anything worse?" Jack had a similar experience, some friends had been supportive "but most of the other people you know wouldn't go near it. You know when I speak to people now, my friends and my peers, they find it absolutely nuts to go and study." Kate described as "the general response is oh my God, I couldn't think of anything worse, like I can't wait for retirement, why would you want to punish yourself like that?" These responses from friends, although infrequent, highlight the non-normative status older students occupy. This contributes to the considerably lower sense of belonging mature students experience compared to younger students in the literature (Erb & Drysdale, 2017; Laming et al., 2019).

These negative reactions from friends or family were relatively uncommon responses and were not influential enough for these participants to change their minds. It may have made them more determined, but that is mainly conjectural. Julie, after a friend suggested that her lecturer had given her a High Distinction because they felt sorry for her, decided that she would "just stay away from him", the friend. Certainly, Kate when commenting on her husband's disinterest said, "I almost thank him for being resistant because it's making me more determined"

The impact of academic and general self-concept on an individual's perceptions of their self-efficacy, confidence, and success at study is a two-way interaction. Success at academic study engenders a higher self-efficacy, which frequently leads to raised academic self-concept (Arens et al., 2021; Bong & Skaalvik, 2003; Gore & Cross, 2014; Marsh & Scalas, 2010; Möller et al., 2020). High self-efficacy indicates the individual's confidence in their ability to successfully control their motivation, behaviour and, possibly, social environment (Bandura, 1997).This effect has been described as the reciprocal effects model as success in one area will have a reciprocal positive effect in others (Marsh & Craven, 2005).

The impact of their study on the participants' self-concept was variable, some reported significant changes and others very little or none. A noticeable difference was seen between some of the participants undertaking study in Fine Arts at MADA and those doing humanities in the MADA Caulfield campus or the Arts Faculty at Clayton. For this analysis I have divided the participant's responses into two broad categories, those undertaking artistic studies such as Fine Arts at MADA and those undertaking the traditional humanities studies.

The group from MADA Fine Arts, Kate, Donna and Eliza, all expressed in different ways the idea that they had begun to see themselves as artists or makers. Donna expressed this very clearly:

> Well, before I probably dabbled in fine art and now I can say I'm a maker, I'm an artist and I'm proud of that and really proud of what I've achieved and what I continue to achieve.

She also expressed her sense of her future self "I'm going forward as an artist and maker and my work is of a standard that can be shown in galleries and appreciated." Similarly, Kate compared her past self with her current and:

> I don't feel like I've been a really enriched person just with my career and staying in the same industry for so long, whereas the learning that I've done in the last two years has really broadened my thinking.

She suggests that her study has changed the ways she sees the world:

> Because with fine art you have to look at things and consider you know the aesthetics or the meaning of content behind an object or a piece of art or film or a video. So it's increased my appreciation of observation.

Eliza described a similar change in her way of viewing the world:

> It's given me an incredible new framework of looking at the world ... not that the other frameworks that I had were invalid, they're valid too, but to have this in addition adds to my education, if you like, of life.

She also articulated her view of her likely future when discussing when she might feel she was really an artist. I commented that I thought perhaps this came when we think we have earned it. Her response was "well that's interesting ... when we've earned it. Yes, because I used to say that I need to do at least three exhibitions and I can use that word."

Julie, Humanities Clayton, also felt that her study had had impact on her sense of herself "It has, it has enhanced that sense that I'm not a fool. It's also challenged me that I can go further with my IQ and my academia or whatever, I can still learn." This is significant for Julie as, early in her school days, had been disinterested in school and she said that she was told, "Julie is dumb and you know and that printed on me – I'm dumb, I'm stupid." She went on to say that even though she knew it was not true she still felt the pain of that moment, as she said, it printed on her. She also had a sense of the future Julie and study "if you can hone it Julie you can keep improving, you've reached this level, it's just fine tuning some of these skills." Norma also believes that her study has had some impact on her self-concept:

> Yes, I do believe it has. I'm much more confident about that. Yeah and I feel quite proud when I say I'm going to uni and doing my degree and I think it's also [the] shock value.

Conversely, Jerry, while also at MADA, was studying for BA in Art History, his view was that:

> I know a lot more about art history and understand art history a thousand-fold better than before I started the course. So I guess in answer to your question has it changed perception of self – no it's sort of reinforced everything really.

The Effect of the Research

The second interview round provided an opportunity to ask the eight about whether they felt there had been any impact on them as a result of being involved with the research. The literature identifies a number of potential issues with this line of questions. First is the issue of positive response bias in participants where the interviewee will seek to respond as they think the interviewer wants (Johnson & Whiting, 2013; Schneider, 2017). The second is the sometimes-called Hawthorne Effect that suggests that being involved in research will have the effect of changing participants in some way (Brannigan & Zwerman, 2001; McCambridge et al., 2019). Finally there the issue of the use of volunteers as participants previously discussed, (Lönnqvist et al., 2007; Merriam, 2009) seven of eight interviewees had volunteered 3 times; Survey, and two interviews and one twice, two interviews. From the responses of the participants, it appeared that while involvement in the research had caused some to think about their study any effect was minor and when change in self-concept had occurred, it was primarily because of their study. Julie's responses to this question can probably stand for most of the positive responses "I thought oh that's really good, I'd like to share my experience because I haven't really been able to share it with anyone other than my peers." Julie went on to say that:

> But I thought, the fact that you know someone was researching it and I thought well it's obviously an area and there is a spot for me, someone is interested in me and my experience and they do want to know about it you know.

Julie finished by saying that her involvement had "validated what I'm doing to some degree, the fact there was an interest in research even being done into the mature age experience."

The Weight of Expectations

This issue of older mature aged students' expectations of study is significant and appears to be comparatively under-researched. Within the literature, the theme of expectations shows an expected clear demarcation between undergraduate and postgraduate students. Commonly, numerous undergraduate students arrive at university or college with unreal or naïve expectations, conversely most postgraduate students' expectations are usually more realistic and are generally met (Coelli et al., 2012; Jancey & Burns, 2014). This is probably due to their previous tertiary experience. The literature relevant to undergraduate older mature aged students found that individuals who were first in family often had little or no university educational experience, not having studied at a tertiary level (Coelli et al., 2012; Jancey & Burns, 2014; Laming et al., 2019). They also frequently had little or no access to prior family knowledge (Coelli et al., 2012; Jancey & Burns, 2014; O'Shea et al., 2017).

This was not the general case for these participants as ten had prior tertiary level educational experience, even if not at university, and five had undertaken postgraduate level study, all of which probably mediated their expectations. Most of the participants have had successful professional careers, and those that are not former senior managers or such, appear to be happy with their life choices. This has impact on their expectations of university level study so that the weight of false expectations appears not to result in failure. When asked about their expectations there was a range of responses received. Jerry suggested that he had little in the way of expectations but had not really considered that as a 63-year-old he would the oldest in most classes, including tutors. Kate had been surprised that her expectations had been exceeded "It's better because I didn't think I'd be so engaged. I think I was so worried that I wouldn't understand or I wouldn't be able to perform, that now that I'm in the routine there's just so much." Ruth, who had postgraduate level qualifications in nursing, but had not attended university had a very interesting response to this question:

> I didn't have any expectations ... because I had no idea what it entailed. I didn't go into a lot of research, I knew that's what I wanted to do and I have a very open mind, well I've worked on that, and I thought I'll just go with the flow.

Asked if lacking expectations she had been surprised by her study and the course, her response was again thought-provoking "Oh on many, many levels. Look it's been ... overall it's been a joy, but there were a lot of challenges that I had to overcome." She continued "one of the most interesting ones was my own defence mechanism as an older student, which after about a year I realised was self-inflicted ... no-one else cared." Sally also suggested she had not given much thought to what she expected and had some surprises "I was very pleasantly surprised as to how accessible all of the references were, I hadn't experienced that before." Comparing this to her earlier university experience, she said:

> It was just kind of sit there in wonder at my dining table as I am right now and downloading references, whereas in my previous study you'd go into the library and there'd be fifteen copies for three hundred students. It was just, to be quite honest, that's been a joy and I hadn't anticipated that that would be so good.

Paul overall found the university had met or exceeded his expectations "By and large yes ... as I said, the quality of the Faculty that have taught [me] I think's been wonderful, Monash is a great university." He had one concern that, "there are some people who are very distinguished researchers that can't communicate a thing." Norma, the only participant with no tertiary level experience, describes her experience of her expectations as "More so. Way beyond it. Suddenly I feel that I've got some conversation, I mean I've learnt things that I had no comprehension of, and that's just going to go on." She expressed her surprise at this as "It didn't even occur to me that that would happen."

Summary of Themes Three, Four and Five

Issues of age and aging are fundamental to questions about older mature aged students returning to study. There is much in the literature about limitations and age as a barrier to study, in particular the specific issue of cognitive decline and any positive impact from extended study underlies much research. This research agrees with some of the current understandings about age and study, that individuals may have some physical limitations and some have found that studying can occasionally stretch their cognitive capabilities. It also questions some widely held views. For example, the idea that cognitive protection is a major motivator of this age cohort was not present in this group.

The importance of relationships and the support they provide both in the initial decision and, probably more importantly, the ongoing support over the course of the study is clear in both the literature and this research. To summarise the level of interpersonal relationships for these individuals, the support from partners was mostly there, support from children was more variable ranging from very supportive to disinterested and support from friends was less present but equally variable. Whatever the level of positive support it was clearly of significant value and importance to the participants. None of this was surprising and is consistent with data in the literature. Relationships within the university setting were somewhat more inconsistent. There were big variations between individual participants describing their relations other students, lecturers, tutors and other university staff. These relationships varied from friendly and supportive through to disinterested, while one individual felt very negative about his relationship with younger students. In part, these inter-university relationships seemed based more in utility than social interaction.

For this group of students it is evident that the presence of a positive self-concept and in particular a positive academic self-concept is important. These factors reinforce and are in turn reinforced by personal elements such as self-efficacy and self-belief. These individuals appear to possess these characteristics and have achieved substantial success in their studies. Their studies have had significant effects on the self-concepts of some of them, for others the effect had been minor and, for a few, appear to have little effect. For some, involvement in this research has influences how they view both their study and their studying. One participant, Julie, described it as having 'validated' in her decision to study. Ruth's response was "it's been fascinating and given me a vehicle to really put my thoughts together about it [her study] too." Kate answer was that being involved in the research was useful, as "I know I've chosen the right course. It's definitely exactly what I want to learn and do."

It would appear that, as expected, those with previous university level experience had more accurate expectations than many mature aged students, who lacked such experience. The participants with no experience suggested that they had given the matter little thought and so had no real expectations. For this group the issue of expectations was not a major concern, their generally positive outlook and high self-efficacy coupled with, for most, realistic expectations ensured a largely encouraging experience.

Conclusion

Within these two Chapters, I explored each theme separately to explore in more detail the described lived experiences relative to that theme. As discussed, this does not suggest these Themes are unrelated to each other. In this research, I have used Thematic Analysis but this is not the end of the analysis process. To understand what I found it was critical to achieve an overall and cohesive view of both the data and its significance. In the next Chapter I will discuss how I brought the content of the separate Themes together to integrate them into a unified whole.

Chapter Eight – Discussion

This Chapter is a synthesis of the thematic data, the literature, and the conceptual framework underpinning the research. Applying a thematic analysis process using the five principle Themes, The Decision to Study, Commitment to Their Study, The Influence of Age, Relationships, and Self-Concept, I explored the data to appreciate the lived experiences of the participants. To understand what I found I needed take the next step and generate an inclusive and cohesive interpretation of the data to integrate them into a unified view. From the thematic analysis, it was evident that each Theme had commonalities and relationships with the others. I sought to integrate the commonalities and connections by applying to the data a hermeneutic process of considering all parts against the whole. This revealed the importance of various aspects of motivation, aging, decision-making, and self-concept that underpin the lived experiences of the participants. To explore this, I used four specific foci, motivation as it applied to this research, age-related impacts, decision-making and the significance of the participants' self-concept. This allowed me to reach a deeper understanding of these data and to represent the lived experiences of the participants. Once this had been achieved, I considered the integrated data against two final criteria, what the research found and how did the findings link to the relevant literature.

Before addressing these foci, I restate my definition of lifelong learning as an ongoing and frequently self-motivated and positive process that continues at different times throughout an individual's life to meet existing or emerging individual needs. Individuals who display a positive approach towards lifelong learning with its elements of continued motivation, self-initiation and recognition of individual learning needs, are usually more successful (Weisskirch, 2018). Most of the participants expressed support for the concept of lifelong learning *per se* in various ways. In this research, I wanted to understand the value of lifelong learning to the participants. My principle focus was on a personal sense of their learning and any influence it had on them on them. I was mainly interested in their experiences in their undergraduate education, not the actual education. Essentially, I sought to understand the learners, not their instruction. I was also explicitly interested in the influence, if any, of notions of lifelong learning on these older students.

The persistent social view is that education should be for younger people to secure good employment (Findsen & Formosa, 2016). That the participants did not conform to this categorisation is a clear example of their non-normative behaviour with the resulting risk of being othered. Under the currently dominant neoliberal economic paradigm individuals are responsible for their learning or education, as well as maintaining their work skills (MacLean, 2017). The participants had done this, what they apparently failed to do was buy in to the subsequent concept that the worthy citizen has a moral imperative to participate in learning to raise the Gross Domestic Product and to reduce any system of broad social welfare (Walker, 2009). From my participants' perspectives the economic drivers were scarcely relevant they sought personal growth and, for many, to satisfy their long-held desires to revisit earlier forgone opportunities which is often "more than the desire to increase skills or learning but may be the realisation of a long-term ambition or goal" (Stone & O'Shea, 2019, p. 64).

Motivation as it Applies to the Research

The motivation of mature aged students derives from diverse individualities including, personal history and values, life experiences, and stage of life, often making them different from younger students (Swain & Hammond, 2011; Waters & Lemon, 2019). Mature aged students have a wide range of motivations, career, validation of current skills and experience with recognised qualifications, personal interest, self-transformation or changing the life course, and meeting unfulfilled potential (Askham, 2008; Reay et al., 2002; Willans & Seary, 2011). While these motivations can be portrayed as either extrinsic or intrinsic, in reality they are often so interrelated as to be difficult to categorise (Waters & Lemon, 2019). In this research, I used this definition of motivation "the process that initiates, directs, and maintains a goal-directed behaviour" (Intrinsic and Extrinsic Motivation, 2016, p. 606). To understand the data, I applied three motivational theories, Intrinsic and Extrinsic Motivation Theory, Self-Determination Theory, and Self-Efficacy Theory. These three related motivational theories allowed me to approach different aspects of my data in different ways. Data were multi-layered and, at times, quite complex and it was obvious that a multi-dimensional approach was required. Each of the three theories in combination with the adoption of the four foci allowed me to unpack and understand the data. Using different lenses made it possible to consider any data in a number of ways and was consistent with a hermeneutic approach.

Motivation as Described by the Participants

The motivations of the participants were complex and operating at multiple levels. Using the three motivational theories ensured that I could understand different aspects of the data and suited the multiplicity of motivations that affected decision-making. The notion of a continuum of intrinsic and extrinsic motivations best supported the reality of the complex character of the data (Waters & Lemon, 2019; Wigfield & Koenka, 2020). Labelling any motivation as either intrinsic or extrinsic was problematic. While the participants' motivations to commence study are predominantly intrinsic, other extrinsic motivations were present, for example, Norma's career-based decision to undertake study.

Self-Determination Theory (SDT) captures social contexts that can discriminate between autonomous or controlled motivation (Deci & Ryan, 2012; Rothes et al., 2017). The focus of SDT is the social and cultural influences on individual choices and efforts as well as the impact on performance and wellbeing (Deci & Ryan, 2012; Ryan et al., 1997; Sullivan, 2019). Applying SDT helped to clarify the lived experiences of the participants, portraying their individualism and strong commitment to their studies (Rothes et al., 2017; Sullivan, 2019). While all participants described the importance of intrinsic motivations such as, wanting to learn, interest in the subjects and enjoying the challenges, almost all mentioned the need to see their work and determination recognised in some external way, such as good results. In turn, this reinforced their academic self-concept (Arens et al., 2021; Bong & Skaalvik, 2003; Hau & Marsh, 2015; Marsh & Martin, 2011). Many felt these results validated their efforts as well as their decision to study.

The levels of motivation described by the participants were collectively very high and similarly, their expressed self-efficacy was high, with the noted exception of some evidence of imposter phenomenon. To review, I defined self-efficacy as the individual's belief that, by their behaviour, they can affect the events that influence their lives (Bandura, 2010; Erb & Drysdale, 2017; Greene, 2018). In their descriptions, the participants all revealed levels of positive self-efficacy. The effect of which links intimately to self-concept, as both are principally internalised psychological aspects of personality and belief; the effect of self-efficacy on an individual's self-concept is inescapable (Bandura, 1990; Erb & Drysdale, 2017; Wong; 2018). High self-efficacy is an important characteristic of individuals who are likely to be successful (Bong & Skaalvik, 2003; Erb & Drysdale, 2017; Wong; 2018). To varying levels, all the participants expressed a strong belief in their likely successful study. At the same time, some, Kate, Julie, and Norma, expressed concerns about their capabilities, which after discussion appeared to be a manifestation of imposter phenomenon, discussed in more detail below under Self-Concept.

The Impact of their Age on Studying

Fundamental to this research is the concept of aging, defined earlier as the accumulation of changes, over time, which affects the individual, and includes physical, cognitive, behavioural and social changes. In this research, I am most interested in the participants' described experiences of the impact of aging on them, general and specific, real or presumed. Applying Cohen's four-phase model of aging to this research revealed that the participants both accord with and challenge categorisation. For example, Eliza and Julie described their sense of freedom and innovation, speaking of their need to do something different and to make their retirement worthwhile (Phase II Liberation: Late 50s into their 70s). Three older participants, Ruth, Jerry and Sally, while chronologically approaching Phase IV (Encore: Late 70s until their end of life) are still in Phase III (Summing Up: Late 60s through to their 80s). For them their studies are helping, or have helped, them to find new meanings in their lives.

Creativity in Older Persons and the Relationship to Self-Concept

Cohen (1999) debunked the stereotype of inevitable cognitive decline with aging, quoting numerous examples of older individuals who either sustained their creativity or possibly explored it for the first time in their later years. The subject of creativity in older people has particular resonance for the participants in my study. Some, Eliza, Kate and Donna, have studied in what could be considered as artistic fields such as painting, sculpture and printmaking, having had long held desires to undertake such study. All three expressed themselves as pleased to be able to 'unleash' (their word), their creative spirit and talents, as well as learn from and experience that pleasure. Some were surprised at how creative they had become. Those participants studying the more conventional humanities-based studies, Ruth, Paul, Norma and Jack, expressed the pleasure received from successfully meeting the requirements of their various subjects, the learning, the sense of personal growth and their burgeoning creative abilities. They described the growth of their creativity as they learned how to meet the needs of their studies. When discussing creativity it is important not to stereotype only some studies as creative. It was especially crucial in this research, based as it is in participants' perceived and described experiences. Some agreed that their experiences had changed their self-concept to some extent, others felt that it had little impact. The subject of the influence of the participants' study on their individual self-concepts is discussed in more depth below.

Changes Associated with Ageing

For this research, the crux of the matter is the influence of the changes associated with aging. While there are a number of physical manifestations generally agreed as being age related, the reality is that many of these are a result of environmental or lifestyle factors. The participants acknowledged the physical impacts of aging and recognised that they displayed some examples of them. Their general reaction was that while they expected these issues their response was to adapt to the changes. Those who had needed to take time away from study to deal with serious illness, but had returned as soon as possible, such as Jim and Donna, demonstrated this pragmatic approach.

The stereotype of significant cognitive decline with age, while generally recognised, seems to have little reality for cognitively healthy older people. There are losses in some facets of intelligence, fluid or flexible cognitive function, but there are improvements in others, crystallised or long-term cognitive function (Bherer, 2015; Oschwald, 2020). Despite a loss of confidence in self-perceived decision-making competence, there is actually little loss in decision-making abilities (Fechner et al., 2019; Gloster et al., 2013). The participants recognised the customary labelling of older people and the implied cognitive decline, but they rejected it. They acknowledged that they had noticed some reductions of cognitive functions, but they believed their extensive life experience outweighed any declines. None listed cognitive protection as a motivation for study.

Individuals' self-perception of aging is decisive, and physical ill health and loneliness are major drivers for feeling old. For older individuals undertaking education could be a very effective way to reduce self-stereotyping of aging but universities are highly youth orientated and notably biased to the needs of younger students (Mallman & Lee, 2016). The impact on some older students is to engender a sense of otherness (Sutton, 2019). Most participants recognised the youth orientation of higher education and did mention some sense of otherness, even those who had formed simple social connections with other students, such as Kate, Donna, Jack and Eliza, believed this reduced their distinctiveness somewhat. Others, such as Jim and Jerry, who felt no need to socialise, suggested that any sense of not belonging did not bother them.

The subject of aging is a conceptually complex subject, and when we add the physical and cognitive effects of aging on to an individual or group it becomes even more complex. The latter part of people's lives can be a time of significant challenge, both positive and negative, and of potential reward. This stage of life, if expressed in Jungian terms, is often one where the individual is devoting themselves to realising their particular self, however they may conceive of that self.

Decision-Making

Decision-making is another massive topic existing in many research domains. As discussed the particular decision-making process model selected was Kahneman's (2011) behavioural System 1 and System 2. Using a behavioural model of decision-making was consistent with the participant's descriptions of their behaviour and decision-making processes. While most of us like to believe our decision-making is rational and therefore based on rational factors in reality much of the decision is automatic (Kahneman, 2011; Landsbergen & Raadschelders, 2018). Rational decision-making is considered the normative or natural way to make decisions (Del Missier et al., 2020; Felin et al., 2017) although much the decision is automatic (Kahneman, 2011; Landsbergen & Raadschelders, 2018).

In the educational domain, most research focuses on younger students' decisions, but some attention is given to mature students' decisions to study including some older mature students (Gegenfurtner & Vauras, 2012; Laming et al., 2019; Nováková & Lorenzová, 2020). From a life-course perspective, early educational decisions, such as schooling, are non-decisions as autonomy is limited; younger adults, normally highly influenced by others, display increasing autonomy (Adshead & Jamieson, 2008). Mature students may seem highly autonomous, but their decisions are bounded by factors such as work and family responsibilities or financial issues, and are often gendered (Parks et al., 2013; Stone & O'Shea, 2013; van Rhijn et al., 2016). The motivations of mature students to return to study are heterogeneous (Adshead & Jamieson, 2008).

Much decision-making is not a simple choice between two options but between several options resonates with this research (Prezenski et al., 2017). The impact of aging on decision-making emphasises the relationships between cognitive capabilities and decision-making (Del Missier et al., 2015; Liebherr et al., 2017). As a process, decision-making, will remain less rational than we hoped, or believed, and the likely effects of age and life experiences will be significant.

The participants' apparent reliance on 'it just seemed the time', as the basis for the 'when' decision, appears to be an example of System 1 intuitive or emotional decision-making not a System 2 reasoned or rational decision-making. Most participants had given the decision to study considerable thought but not the when. For example, Kate had rationally, decided to enrol when she turned 60, about five years away, but after the death of her brother, she decided to enrol as soon as possible, at her brother's urging. In this example, a System 2 rational decision was overtaken by a System 1 emotional decision.

Heuristics provide an everyday decision-making method that, while perhaps not providing an optimal solution, it is usually adequate for reaching an immediate or short-term goal. As mental shortcuts, they reduce cognitive load assisting quick discovery of a satisfactory solution (Landsbergen & Raadschelders, 2018). Within all decision-making, there is the issue of the impact of bias and it is likely to be more pronounced on System 1 decisions, which do not employ significant cognitive effort (Kahneman, 2011; Kahneman & Fredrick 2002; Landsbergen & Raadschelders, 2018). Heuristics are likely to increase the risk of bias, but in some circumstances bias that may be useful (Wheeler, 2020). For experienced decision makers, a biased decision, based on experience, may be superior (Gigerenzer & Brighton, 2009). My difficulty with this idea is how particular biases are determined and how well suited they are to the task. Ascertaining the nature of the various biases that may have been present in any relevant decisions made by the participants is not possible. Having discussed the issue of researcher bias previously, I will leave this subject here.

Age Related Impacts on Decision-making and

The combination of decision-making and possible age-related impacts is both theoretically and practically significant. Older individuals are frequently considered to perform less effectively than younger adults at complex decision-making tasks (Fechner et al., 2019; Oschwald, 2020). In some cases, the older individuals, while sometimes slower to make a decision, surpass younger individuals in the quality of complex decision-making due to their greater experience and knowledge (Besdine, 2019; Oschwald, 2020). This contradicts the view that older people are slower because of some cognitive decline or age-based deficit. If this stereotyping view continues to dominate, older people will be seen as having reduced decision-making capability and the effect of this on individuals can be severe. Alternatively, if there is some doubt about the level of cognitive decline, the effect will be more positive (Oschwald, 2020; Salthouse, 2009). From the data, it appears that, the participants had in part accepted this stereotype of declining decision-making abilities. Nevertheless, most thought they could and still did make 'good decisions' even if it took longer. Whilst not generalisable, this data supports the literature.

The Significance of Self-Concept

Self-concept is an important part of all facets of the motivational setting when considering a return to study as an older student and of the decision process (Möller et al., 2020; Saddler & Sundin, 2020; Wong et al., 2017). Previously, I defined self-concept as the individual's internally constructed psychological structure that involves both their self-perceptions of competence and the related self-evaluations and these are generally situated in specific spheres or domains. In the educational sphere, this definition aligns with the relevant literature, the individual data gathered and the participants' own descriptions. Earlier I also created a conceptual model of the way in which different versions of the participant's themselves had influenced their self-concept. This model helped me understand the lived experience of the participants. I posit that earlier selves and future, potential, or desired, selves, influence the existing self and that all of these influence self-concept.

An individual's perception of their earlier and future selves relates directly to their perception of their existing or current self. An individual's self-concept is alterable and all experience has the potential to change one's worldview and of oneself, yet frequently that potential for change has little or no impact (Carter & Bruene, 2019; Gore & Cross, 2014). Within the research group, there were large variations in the described earlier selves, but most had a number of commonalties. These included, the desire to return to study in a particular subject or area, usually something different to past occupations, a need to challenge themselves, having lived a relativity normalised life previously and an apparently high level of self-efficacy, notwithstanding some anxiety about their possible capabilities. As many had successful previous higher educational experience, some at postgraduate level this confidence is understandable. Those whose earlier selves had slightly different life experiences generally still had similar self-confidence and resolution. This is perhaps not surprising as to return to study, and succeed, as an older mature aged student requires confidence, courage and resilience (Laming et al., 2019; Romaioli & Contarello, 2021). The diversity of life experiences described suggests that perhaps it is not the life experience but how that experience has been faced is a significant factor (Delahunty & O'Shea, 2021).

The current self is manifestly a changing concept in that all experiences are likely to have some degree of impact. The well-established reinforcement effects of success, or failure, on self-efficacy and related internalised thinking are good examples of such impacts (Bandura, 1990; Hsu et al., 2021). Since I interviewed eight of the participants twice, it was likely that for those participants there would be a transition between their previous understanding of their earlier and current selves and their more recent understandings. This occurred in a number of participants, Norma, Donna, Julie and Kate. The sense of self is fluid and experience engenders cumulative change. Some participants, Norma, Julie and Kate, asked if being part of this research had modified how they considered their studies, suggested that they now contemplated them in a more self-evaluative manner.

Most of the participants appeared to have some sense of their potential future self. Those willing to share this had predictably positive assessments. Participants who described their future selves as something significantly different to their earlier selves were very interesting. Donna and Eliza described themselves as on journey from their earlier selves to a new self as an artist and a maker respectively. For some, gaining a clear idea of their sense of the future self was harder to elicit. This may have been because, either they had no clear picture of their future self or they were, perhaps reasonably, reluctant to share it. To picture a future self requires at least some attempt to be both self-evaluative and able to project into possible futures, although "Current selves wield all the power in intertemporal trade-offs" (Maglio & Hershfield, 2021, p. e46). The described future selves remain potentialities, although circumstances and experiences will inevitably influence any envisaged future self (Tomlin, 2021). Individuals tend to have positive expectations for their future selves, while conversely possessing a more self-critical view of their past selves (Tomlin, 2021; Wilson et al., 2012).

Academic Self-Concept

In this research, I defined academic self-concept as a "mental representation of one's own academic abilities in general and in different academic domains" (Arens et al., 2021, p. 35). This concept has been an important construct in educational research for some time (Arens et al., 2021; Hau & Marsh, 2015). There is a well-recognised link between academic self-concept and likely academic success (Arens et al., 2021; Hau & Marsh, 2015). Unsurprisingly research suggests that self-concept is shaped by evaluative information provided by others and the situation, an example of extrinsic factors influencing an internal frame of mind. It is highly influenced by teachers and classmates or other objective measures, especially relative to other students (Arens et al., 2021; Marsh & Martin, 2011). This evident perception of the importance of objective evaluation for participants appeared in participants' descriptions. It is an indication that while their major motivations were intrinsic there was a clear sense that they looked for and enjoyed achieving good marks for their work and that when they did, it reinforced their self-efficacy.

Imposter Phenomenon

Operating in apparent conflict to high self-efficacy are two concepts or behaviours that suggest that internal doubts can challenge academic self-efficacy, these are impostor phenomenon and self-labelling. The occurrence of impostor phenomenon or imposter syndrome, the feeling of being a fraud, not deserving of their place and a lack of confidence in their ability, frequently occurs despite objective evidence of success. First identified by Clance and Imes (1978), Impostor Phenomenon originally seen as affecting high achieving women, later research demonstrated that it was not gendered (Bravata et al., 2020; Langford & Clance 1998). Academic authors prefer the term impostor phenomenon to imposter syndrome (Bravata et al., 2020). It is responsible for much anxiety and stress among students at all levels (Chapman 2017; Gadsby, 2021; Lee et al., 2021). In a slightly counter narrative Gadsby (2021) considers there may be a motivational benefit in the phenomenon. I have been unable to find any research that suggests that the anxiety that manifests as imposter phenomenon has prevented any potential students from applying, although logically it is likely.

Related to, but slightly distinct from, the concept of imposter phenomenon, there is one area in which many mature aged students exhibit a curious dichotomy; that of their self-confidence. The juxtaposition of their anxiety about their capabilities to meet the requirements of their study and their confidence to speak up in tutorials is puzzling (Pearce, 2017). Some of the participants did discuss their anxiety about their capabilities and while it did not have a major negative effect on their study, it did increase their stress. I discussed the concept of imposter phenomenon. with a number of them and they immediately recognised it as describing their anxieties. Returning to education can be further complicated by fragile learner identities, perhaps resulting from previous negative educational experiences. This was not apparent in most of the participants who described successful and enjoyable previous educational experiences, the few that had had previous negative encounters suggested that their life experience gave them the confidence to return to study.

Self-Labelling

Like all undergraduate students, mature aged undergraduates are making significant transitions from their previous lives. A major difference is that as non-normative students they are making off-time transitions, those that normally occur at other life stages (Hutchison, 2019; Jamieson, 2011). Kate's loss of her brother is an example of off-time event that influenced a decision, in her case to start studying earlier than she had planned. As older students, they are making transitions at an age radically different from the majority of others in their classes (Parks et al., 2013). This difference tends to reinforce their sense of otherness and "older learners may remain keenly aware of the differences between themselves and the traditional students" (Parks et al., 2013, p. 69). Problems can occur because the existing social norms or rituals that would normally guide the normative individual do not exist for the mature aged undergraduate (Hutchison, 2019; Jamieson, 2011).

This feeling of otherness may lead to individuals self-labelling, were individuals will apply a descriptor to themselves based on how they are described, predominantly when that description emphasises otherness (Norris, 2011). In the case of older mature aged students, there are three forms of interface that can generate self-labelling, contextual dissonance, reminder cues, and third-party statements (Norris, 2011). The impact of self-labelling is usually seen in the negative (Kasworm, 2010) but can also be positive. Mature aged students may feel negatively categorised in higher education, conceivably comparing themselves with the normative experience of graduation by about age 25 (Mallman & Lee, 2016; Parks et al., 2013). The obvious younger orientation, small numbers of older students and lack of a relevant social grouping can all combine to increase a sense of otherness on campuses (Mallman & Lee, 2016; Norris, 2011). Sutton notes, the "search for someone 'like them' is a feature of all the mature students" (2019, p. 110). Perhaps as an element of their wider life experience, the participants generally did not seem to self-label negatively and seemed comfortable in their academic situations. Some did describe looking for other older students.

Positioning the Research in the Literature

The deep fine-grained data obtained provided both similar and different information on mature students in comparison with the relevant literature. These similarities included some comparable motivations, parallel experiences of studying, some anxiety about performance and the implications of self-concept, particularly academic self-concept. There were some differences compared with younger mature aged students, based in the specific circumstances of the older cohort.

Commonalities with the Literature

Consideration of the limited literature on 55 and older undergraduates revealed commonalties including less career-based motivations, more adaptability to deal with age-based issues and recognition of the value of achieving long held aspirations. This accord with other research provides triangulation and suggests that the data were accurate. Comparing these general similarities against the specific data gathered revealed four main areas of consistency, motivations, the significance of self-concept, study experiences, and support from family and friends.

Motivation

Mature aged students are frequently enthusiastic and highly committed to their study, almost stereotypically so (Fleming, 2019; Laming et al., 2019; Mallman & Lee, 2016; Stone, 2017). For mature aged students, motivation to study may be based in either personal growth or career enhancement, and frequently the same individual will mention both (Waller, 2006; Waters & Lemon, 2019). Common personal growth motivations described include a love of learning, an ongoing desire to study at university or college, often frustrated in earlier times, and a need to learn properly. Older mature students usually describe further motivations, the desire to do something distinctive, wanting to keep active and connected and protection from possible cognitive decline in ageing (Baer, 2004; Waters & Lemon, 2019). The participants all described variations of these first two motivations but not the third.

Career-based motivations enhance a current career or assisting a change of career (Brownie, 2014; Laming, 2019; Valencia, 2015). For older mature students, career-based motivations reduce, but still occur (Parks et al., 2013; Schaefer, 2010). Career-based motivations may include a desire. As individuals age there seems to be a move away from primarily career-based motivations to motivations based more on personal growth or long held desire (Parks et al., 2013). The literature also describes many older mature students who wanted to improve current careers or to assist a proposed career change (Valencia, 2015; Waters & Lemon, 2019). This was seen in the participants. Only Norma, described her motivation to improve her current career as a major reason to return to study, but others, such as Donna, Eliza and Paul, clearly articulated the desire to embrace new careers. The participants all described high levels of motivation and their expressed self-efficacy was similarly high. Most of the participants acknowledged that particular motivations had both instigated their return to study and sustained their perseverance in that study. For example, their long-held desire to study certain topics, which started their study, also supplied the motivation to continue.

The Importance of Self-Concept

The impact of the individual's self-concept or self-identity on their study and likely success is well evidenced (Hau & Marsh, 2015; Karwowski, 2015; Onorato & Turner, 2004). That study will influence and change an individual's self-concept or self-identity is common within the literature (Avolio, 2020; Karwowski, 2015; McCall et al., 2020). If we accept the notion that self-concept is "the cognitive container in which we each hold our identities – images of who we believe we are and what we describe [of ourselves] to others" (Avolio, 2020, p. 21) then it is logical that any change in internal belief is likely to change an individual's external descriptions. It is also clear that within this container there will be many coexisting different versions of the individual, above all for adult learners (Avolio, 2020; Johnston & Merrill, 2009). For the participants, these may include earlier student, parent, carer, previous employment descriptions and of course mature student. Having understood the implication of self-concept to study decisions and perseverance, I wanted to discover if there had in fact been changes in the participant's self-concept as result of studying. A number of participants described clear shifts in their self-concepts, Donna now saw herself as an artist and maker, albeit as a relative novice, Eliza described herself as an artist, and Paul considered he was becoming a writer of history. Interestingly, Donna demonstrated the idea of multiple self-concepts well, as she identified as maker but still recognised her earlier times, and selves, as an executive and therapist, occasionally still operating as such. She explained that on a recent overseas trip she had, for the first time, described her profession as artist on a customs form, which she felt was a pivotal moment. Those participants who were embarking on a new career appeared to be resolute, committed and dedicated, with no implication of the amateur or dabbler. Norma initially clearly stated that her major motivation for study was current career-based but later suggested she had revaluated herself and changed her self-concept. She found she mostly enjoyed her study and was proud when describing herself as a student and she also enjoyed the shock value of being a student. Kate compared her past, current and future selves and stated that her study had changed the way she views the world and related to it. Conversely, Jerry's view was that although he now knows and understands art history much better, his self-concept had not significantly changed. He described his study as having reinforced his existing self-concept.

Study Experiences

Within the literature, the difficulties experienced by mature aged students as they transition to study are well documented (Dawborn-Gundlach & Merryn, 2018; O'Shea, 2017; Saddler & Sundin, 2020). Some difficulties appear common across the different ages of students while others seem more specific to different age cohorts or life stages. For mature aged students who have children, the lack of access to childcare can be a substantial barrier (Chen, 2017; Davies et al., 2002; Fleming, 2019). Examples of initial difficulties include financing their courses, dependants and fitting studying into busy lives, time, location, other costs and childcare are the most commonly cited barriers to studying (McGivney, 2006; Osborne et al., 2004). For some of the participants there was sense of negotiating and balancing their studying with their other relationships and responsibilities, a sentiment strongly supported within the literature (Christensen & Craft, 2021; Osborne et al., 2004; Saddler & Sundin, 2020; Stone & O'Shea. 2013).

As with motivation, transition difficulties can be both with the return to study and the challenges of continuing (Busher & James, 2019; Sadler & Sundin, 2020). While the transition to returning to study will be a major change, as that study progresses other, perhaps smaller but still significant, transitions will still occur (McGivney, 2006; Sadler & Sundin, 2020). The research participants described their experiences as sometimes struggling with the transitions but that they generally viewed them as challenges they had overcome. That there might be transitional problems was a little surprising to some, as most had previous university experience. Those with more recent university familiarity had less difficulty, while participants with less recent involvement described university study as a significantly different experience.

Participants also had to navigate the well-documented issue of feelings of otherness in mature students (Servant-Miklos et al., 2021; Sutton, 2019). The participants described dealing with this successfully. Social connections are important across all ages of students, including mature aged students, for successful study and assisting with the formation of a viable learner identity (Dawborn-Gundlach & Merryn, 2018; Gore & Cross, 2014; Laming et al., 2019; Mallman & Lee, 2016; Wong et al., 2017). Conversely some mature aged students prefer to not connect socially with the other students or lecturers, generally from a combination of other, higher, priorities, such an unavoidable responsibility in employment or caring, or sometimes social anxiety (Doman & Roux, 2010; Sutton, 2019; Reay, 2010). For whatever reason, while comparatively rare, even intentional social exclusion can be detrimental to the successful development of learner identities and so affect self-concept (Doman & Roux 2010; Sutton 2019).

This was one area where there were significant differences within the group; some described having good social interactions with other student while others had found it somewhat more difficult. Relationships with their lecturers and tutors were described as generally good, although some had struggled to connect with some of the younger teaching staff. A couple of participants had felt that some of the younger teaching staff did not like having older mature aged students in their classes. Conversely, other participants described being very welcomed by other younger teaching staff and feeling valued for their life experience.

Support from Family and Friends

The importance of support from family and friends is common across all ages (Gill et al., 2015; Stone, 2008; Stone & O'Shea, 2013). All participants mentioned the value of support from family and friends as important in both the decision to study and their perseverance. Within the literature, there is some discussion about a general lack of support from family and friends for non-traditional students (Ronnie, 2016; Stone, 2008). Non-traditional students are less likely to have a family background that is well informed or experienced about university, making the transition difficult or even threatening to the student, their family and friends (Baxter & Britton, 2001; Stone & O'Shea, 2013). Non-traditional students are considered as those from low socioeconomic circumstances, from regional and remote areas, with a disability, Indigenous students, mature aged students or those who are the first in their families to enter university (Wong, 2018).

Two major groupings identified in the literature on mature aged and non-traditional students are women commencing or returning to study and those from a low socioeconomic background; of course, these groups may well overlap (Stone & O'Shea, 2013). Family support for mature aged women is a gendered issue, as women returning to study appear more likely to lack family support than males (Laming et al., 2019; Stone & O'Shea, 2013). A major issue appears to be that women are sometimes expected to continue their pre-existing responsibilities in addition to their new role as a student and that these pre-existing responsibilities must take precedence (Gill et al., 2015; Laming, 2019; Stone & O'Shea, 2013).

Only one participant, Kate, described significant issues with her husband, who is unsupportive of her study and made no concessions for it. Kate also described having made a gendered study decision in 1979 when she selected nursing, at the time portrayed to her as suitable career choice for a woman, rather than fine arts. Interestingly, Jerry described having made a similar decision to study engineering, again deemed a suitable career for a man, rather than take up a his place on a fine arts course. Both had returned to undertake these previously deferred choices, Kate doing a Bachelor in Fine Arts and Jerry a Bachelor in Art History and Curation. Overall, the participants did not express strong feelings about any impact of gender roles on their study. This is probably another reflection of their generally comfortable circumstances and significant discretional time, meaning that their study had minimal negative impact on their time, resources and relationships. Most described their partners as supportive and interested in their study. Two, Norma and Jim, described their partners as supportive but not terribly interested. It did seem that gender had influenced decisions about what to study when younger, but both Kate and Jerry said that they had not regretted their choices at the time but now welcomed the chance to take up the deferred option.

Several of the participants expressed some guilt that they were taking time away from their family responsibilities, mainly older parents, although their families supported their study. The participants' level of support varied between and within families. Jim described his brothers as being supportive but uninterested and that his wife had told him that his current study had better be his last, he had done enough. The support of children is not a specific issue that receives much attention within the literature, it is generally subsumed by family support, although there is some research, for example, O’Shea et al. (2015) included some family members, such as siblings, children, partners and parents, of mature students in their survey.

Support for mature students from lower socioeconomic backgrounds is well researched although fewer address older mature students (Laming et al., 2019; O’Shea & Stone, 2011). This was not an issue connected to this research, as participants now seemed to be in reasonably comfortable socioeconomic situations. Some, such as Jim and Donna, had described earlier lives of precarious circumstances. Another issue often explored in the literature is that of non-traditional students being ‘first-in-family’ that is being the first in their immediate family to attend university (Delahunty & O’Shea, 2021; Heagney & Benson, 2017; Laming et al., 2019; Stone et al., 2016). This issue, while often significant, had little application to this research, as none of the participants was a first in family student. Even Jim who, was and in sense still is, first in his immediate family could not strictly be described as first in family as he has had years of higher educational experience, including at postgraduate level. Ruth and Norma who have some post-secondary study but no personal university experience described themselves as being surrounded by family and friends with higher educational experience. Ruth suggested that rather than first in family she was very much last in family. Donna had been first in family in the mid-seventies but discontinued her fine arts degree, as she felt it lacked rigour and she encountered gender bias so she lost interest. Kate was also first in family when she did nursing in the mid-seventies, but her partner and children have higher educational experience.

Having children who are currently at a university or had recent university experience was common within the group. Some, Donna, Kate and Ruth, suggested that their children’s study had had positive effects on their own study and thought that they had some reciprocal positive effects on their children, which accords with Stone (2008). Many of the participants also mentioned the enjoyment and knowledge that others in their family have gained from exposure to new information from the participant's study.

Support from friends is a more diverse subject, the literature suggests it is an important factor but not necessarily a deciding factor for individuals whether to commence or not commence study (Hardiman, 2014; Heagney & Benson, 2017; Schaefer, 2010). Positive support from friends seems to have more significant impact on perseverance in continuing study, while a lack of support did not seem to impact negatively (Delahunty & O'Shea, 2021; Heagney & Benson, 2017). Both men and women reported that support from friends made during study was important (Laming et al., 2016; Sadler & Sundin, 2021; Stone, 2008). As a counter narrative, some mature aged students felt no need to put in the effort to make new friends at university; already having family and friends outside (Fleming, 2019; Laming et al., 2019; Romaioli & Contarello, 2021). Two participants, Jim and Jerry, described similar reasoning. Mature aged students may grow apart from some friends and family (Baxter & Britton, 2001; Gill et al., 2015; O'Boyle, 2015). Jim described missing many wider family experiences with his brothers, nieces and nephews, such as major birthdays, which had put distance between him and his wider family.

Issues of administrative or systemic difficulties for returning mature aged students are well recognised (Dawborn-Gundlach & Merryn, 2018; Hassabis, 2014). Some participants mentioned minor issues with the University administration, others had not. Most described the administration as largely supportive but with while occasionally lacking understanding of particular circumstances of older mature students. When this was case, it was generally seen in some of the younger administrative staff. Only one, Jim, described having had significant difficulties with the administration.

Differences with the Literature

Within the literature, there is a persistent refrain of loss and decline with aging and only the occasional counter narrative (Besdine, 2019; Blanco et al., 2016; Deary et al., 2009; Oschwald, 2020). Age is often deemed a major and ongoing barrier for older students (Deary et al., 2009; Oschwald, 2020; Savelsberg et al., 2017). The participants repeatedly stated that they did not view their age as barrier. Because of the life experience and knowledge that they brought to their study they saw it is an advantage. They seemed to feel that their age was simply a representation or measure of their life experience rather than a descriptor of who they were. A surprising difference for this group was that any possible or expected cognitive protection from study was not a major motivation, some of them were aware of this idea but it did not form a major part of their decision process.

Economic or cost issues are identified as major problems or concerns in the literature; particularly amongst students without substantial economic resources or with significant additional responsibilities such as children or elderly parents (Baglow & Gair, 2019; Breier, 2010; Chesters et al., 2020; Markle, 2015; Stone & O'Shea, 2013). As an example, Stone and O'Shea observed that financial stress was revealed as, "a significant issue by almost all those interviewed" (2013, p. 102). In this area, intrinsic and extrinsic motivations may be in significant opposition. More externalised needs and responsibilities can overwhelm any intrinsic desire to study. The high attrition rate of mature aged students, and specifically part-time students, is some evidence of the impact of this struggle (Baglow & Gair, 2019; Breier, 2010; Markle, 2015). Bennett et al. (2012) suggest that even if students do not complete their study, they could still benefit from "a significant shift in aspiration, opportunities and education" (p. 144). This was seen in some of the participants, in that a number had previous incomplete study.

Financial anxieties did not seem to be a major issue for most participants. I did not specifically ask about individual financial status. This was a deliberate decision, as I believed such a question was likely to disrupt the rapport of the interview and so affect the communication. Despite this decision, a number of the participants, indirectly and anecdotally, described their circumstances. Most, having had successful careers could be described financially ‘comfortable’. The evidence for this was, amongst other things, the amount of overseas travel undertaken. This domination of the apparently more affluent and better educated older mature aged students in the relevant population has been recognised in the literature (Findsen & Formosa, 2016). Those that were not perhaps as advantaged suggested that while the costs of studying were sometimes challenging the rewards outweighed the costs. It is also possible that as an older cohort participants had acquired higher levels of economic resources at a time when their family costs were reducing. Most participants described only relatively small demands on their economic resources outside their own requirements.

A major financial factor for most participants was the ability to defer significant cost via the Higher Education Contribution Scheme and the Higher Education Loan Program (HECS/HELP), and I will discuss the impact of this below. Identified in the literature as separate to course fees, there are the additional costs of higher education study (Hardy et al., 2017). Again, the relatively comfortable circumstances of most participants meant that this appeared not an overriding decision factor.

Apparently not in the Literature

Since this small participant group were, with one exception, from Monash University I was interested in exploring what had caused them to pick Monash, or in the case of Norma, the University of South Australia. While it would be unreasonable to expect to find research literature on why individuals chose specific institutions, the general question about choosing a certain university appears to be under-researched in the academic literature. Within the participants' responses were the expected reasons, institutional and staff reputation, sought after subject(s) or course offerings and prior positive experiences at Monash. Less expected responses included convenience of physical access to Monash Campuses at Clayton or Caulfield, and prior family and personal connection to Monash. The importance of convenient physical access to Monash was surprisingly significant in many participants' decision-making process. There is some literature regarding the issue of physical ease of accessing the campus, although usually discussed in the negative, in that the lack of easy access is a barrier to study. For example, long travelling time and transport problems discouraged participation (Boulton-Lewis et al., 2016).

As I expected, access to HECS/HELP study assistance packages was significant for many participants. As Hardy (2017), who has done a lot of research with this age group, puts it this group "frequently express the view that the benefits they gain by later life university study is greater than the cost paid by the individual or incurred by government" (p. 731). What was unexpected was the remarkable consistency of the participants' view that they were unlikely to pay back their HECS/HELP debts and their generally relaxed attitude regarding this. This seemed to stem from the current arrangements, which were that repayment only commences when the debtor's taxable income reaches $46,620, in the 2020-21 income year, and the debt ends upon the death of the debtor (Australian Government Study Assist, 2021). In particular, Jim felt his significant debt, which he estimated it at well over $100,000, was a win over the government. Curious to know if this was a peculiarly Australian situation, I considered similar systems in Canada, the United Kingdom and the United States. While each jurisdiction was different, there were some common features, the main one being the multiplicity of possible loan options and repayment possibilities (Government of Canada, 2020; Gov.UK, 2021; Tretina, 2021). All had some pathway to loan forgiveness, which varied from length of time or the age of debtor to hardship provisions. Distinct from the Australian system, the likelihood of a student loan being forgiven was perceived as comparatively low. In addition, compared to Australia, repayments start at relatively low levels of income or irrespective of income (Government of Canada, 2020; Gov.UK, 2021; Tretina, 2021). Australia appears to be the only jurisdiction with automatic forgiveness of the debt on the death of the debtor. This comes with a proviso, that the trustee of the estate files a final tax return for the deceased and, if the income exceeds the then current repayment threshold, some of the HECS/HELP debt is recovered, only then is any remaining debt is forgiven (Australian Government Study Assist, 2021). I have been unable to locate any research literature that discusses the subject of older mature students and their attitude to forgiveness of student debt.

Curious about the average level of indebtedness for this age cohort, I obtained the most recent Australian Tax Office (2021) data. I displayed this data in Table 8.1, showing the most recent figures for average HELP debt for older Australians. This is not specifically older students as it includes debts accrued across individuals' total university experience.

Table 8.1

Higher Education Loan Program Statistics 2019-20, Average Debts Owed by Age Range and Gender

Age range	Gender	Average Individual Debt by Gender	Average Individual Debt
50-59	Female	$14,890	$15,349
50-59	Male	$15,807	
60-69	Female	$14,006	$14,364
60-69	Male	$14,723	
70+	Female	$11,046	$11,945
70+	Male	$12,844	

Source: Australian Taxation Office. (2021). *Higher Education Loan Program Statistics 2019-20*

Without generalising from this group, it is likely that much of the debt in the 60 to 69 and over 70 age groups will be never be recovered by the Commonwealth, this view is supported by Hardy (2020).

There is of course the possibility of future changes to the current HECS/HELP regime, which may influence mature aged students. Recent changes in the course fee structure could affect subject choices by mature aged students with a chilling effect on future mature aged enrollments (Daly & Lewis, 2020; Robinson & McKinnon, 2019). A number of participants certainly suggested that any significant negative changes to HECS/HELP would have likely resulted in them either stopping or at least reconsidering study.

Leading on from this discussion on student assistance is a question sometimes asked about older mature students. What benefit do they return to society for the cost to society of their study? This question appears to come from the currently dominant economic paradigm of education. The argument is that the purpose of education is producing work ready, flexible employees. Therefore, to subsidise older students who are at the end of their working life makes little sense. The argument is flawed in two ways, the first is that an over focus on the employment outcome ignores any other benefit. The second is that the contention supporting student course fees, predicated on the benefit to the individual, dismisses any societal benefit from the study. When I started to consider this issue, I found there was, once more, a lack of research on how older mature aged students had used their degrees after graduation. Some research concerns primarily the employment outcomes of younger mature aged students (Panitsides, 2013; Perales & Chesters, 2017; Swain & Hammond, 2011). There is much anecdotal information about how older students are doing interesting and valuable things with their knowledge. As result of the research, I could now point to two career artists and one historical writer, but I cannot generalise from them.

Research on older students is mainly from a health perspective looking at health or health related benefits such as psychological wellbeing, improved health, confidence and happiness as physical and cognitive benefits of education and healthy aging (Boulton-Lewis & Buys, 2015; Hardy, 2020; Mehrotra, 2003). While principally related to individual economic benefit, some research on younger mature students does explore wider outcomes such as social cohesion and citizen engagement (Kim & Baker, 2015; Milligan et al., 2004; Swain & Hammond, 2011; Woodley & Wilson, 2002). What I have been unable to locate is evidence based quantitative cost benefit analysis of the calculation of potential savings to societal health costs from improved or successful aging for older mature aged students.

I have found that much of the writing on mature individuals while describing the known, and acknowledged physical and physiological health benefits makes assumptions about the societal benefits that accrue (Field, 2012; Hardy, 2017; Kim & Baker, 2015; Merriam & Kee, 2014; Milligan et al., 2004; Swain & Hammond, 2011). As an example, research clearly identifies health improvements in adult learners, which may be due to increased levels of health literacy, and better self-care (Hardy 2017; Mestheneos & Withnall, 2016; Zimmerman et al., 2016). This is presumed to lead to lower health costs, probably accurately, but any such savings are not documented or evidenced. It is similar presumptions that underpin much of the other assumed cost-benefits claimed.

Mature aged students frequently display significant levels of enthusiasm and commitment above that of younger students (Laming et al., 2019; Osborne et al., 2004; Stone, 2017; Waters & Lemon, 2019). Mallman and Lee suggest that for mature aged students their “feelings of social marginalisation within university culture are often reinforced by stigmatisation from younger students who disparage outward displays of eagerness to learn, which in turn causes them to ‘tone down’ their displays of enthusiasm” (2016, p. 2). Unsurprisingly, all of the participants identified the clichéd mature aged student persona who dominates tutorials or discussions. What was surprising was that all but one of the participants stated that they consciously tried not to be that mature aged student. As an example of the pervasiveness of the stereotype, two participants, Donna and Julie even explained that two of their respective children, both studying, had firmly advised them not to be that mature student. The outlier, Jim, stated that he had no difficulty with the stereotype, as he believed he had more to offer. There are frequent anecdotal references to this stereotype in discussions, online fora and similar settings but there appears to be no mention in the academic literature.

Analysis of the Demographic Data

As part of this research, I obtained 10 years (2009 to 2018) of Monash University undergraduate enrollment data. Originally intended to provide context to the research and in particular the demographic and academic characteristics of the participants, it became a useful data set in its own right. While some of these results were as expected (gender balances, age profile and preferred faculties), other data were surprising, especially the high levels of prior academic achievement of the older mature aged student cohort. I am not aware of any similar published analysis of such a comparably long period. I recognise that with a group as small as the participants any form of statistical analysis is problematic.

Chapter Nine - Conclusion

The origins of this research were my own motivations and experiences as an older mature aged postgraduate student and my curiosity about how common these were. I was surprised that, at the time 2015, this was such an under researched area with very little literature about older mature students. By 2017, a minor research project on older postgraduate students to some extent had answered my initial questions. I then began to consider the motivations and experiences of older undergraduate students, generating this research project.

All research should attempt to contribute to the knowledge of its domain, in this case research on the motivations and experiences of older mature aged students. The question of what motivates students to undertake study has been the subject of significant research for decades. There is still a relatively small amount about mature aged students as a group and even less about older, aged 55 and older, mature aged students. With this research, I sought to partly address this lack and explore both the motivation and the lived experience of the participants.

Project Summary

This project was to investigate and analyse what motivated older mature aged students, 55 years old or over, to study at undergraduate university level and what have been their experiences of that study. The chosen research methodology was a qualitative study using a case study methodology underpinned by a phenomenological approach. A case study methodology was selected as an appropriate way to collect data on the participants' motivations and experiences, thus providing a deeper understanding of their lived experience (Baron & McNeil, 2019; Creswell, 2014; Smith, 2019). The analysis process used thematic analysis. I considered this approach as suitable to understand the lived experiences of the participants by providing the deep and rich data necessary.

Research Questions

To direct this research, I had created two research questions:

1. Why do individuals, aged 55 and older, decide to undertake undergraduate study?
2. What have been their overall experiences of their current study at university?

I obtained Data in four ways, a download of longitudinal enrolment data from Monash University, an initial anonymous online Survey, and two sets of semi-structured interviews. The quantitative data from Monash University primarily supplied contextual information, although these data did provide some interesting additional information, as has been discussed.

As expected, the participants' descriptive and narrative accounts presented deep fine-grained data that were both broadly similar to and, at times, different to the existing literature. The agreement with the work of other researchers was logical and this commonality provides some confirmation of the data's validity. Whereas, a major disagreement between the data gathered in the research and the literature could have been be problematic. The noted similarities are a useful addition to the relevant knowledge as, due to the comparatively small literature on older mature aged students, any supported empirical data are valuable. Differences identified in this research are also valuable in that they provide new information and a broader depiction of this currently under-researched cohort.

As a researcher, I needed to be careful when considering this participant group, as it is quite remarkable. They have mostly had successful or satisfying careers and are now attaining clearly articulated, long-term desires to study their particular subjects/disciplines. Many were close to finishing their study or had just completed study and some were considering further study. It is also necessary to recognise this participant group while seemingly the ‘stereotypical baby boomers’ are not typical boomers at all, most of whom are not financially secure and for most of this generation retirement is insecure and slightly worrying (Hamilton & Hamilton, 2006; Hardy et al., 2017; Quine & Carter, 2006).

Accord with Existing Research

Much of the data was broadly consistent with the existing information on older mature students. These older students had much in common with other older mature students and slightly less with younger mature students. Motivations to return to study frequently identified in the literature were also present in the participants. Reasons such as; career improvement or change, desire to study a subject or field of interest properly, the love of learning and to attain a previously missed opportunity, were all seen in some form or another. Generally identified factors that might make study difficult, such as cost or work, and family responsibilities seemed less significant for these participants.

These factors, while not identified by the participants as major barriers, had been a part of their decision process. The significance placed upon each of these different factors was different in each case, as each individual tended to balance the factors applicable to their own circumstances. They described having reduced demands on their time and resources, generally a result of their age and circumstances. A few had certain family responsibilities, primarily for older parents, and one was still working, albeit only part time when she wanted. The important common factor was their having considerable discretionary time.

I explored issues around their experiences of either age-based or gender-based discrimination by asking participants about their experiences. Initial answers suggested that there had been no problems. Nevertheless, later answers indicated that they had had at times felt that some of the younger students were a bit unfriendly. Only one participant said that felt he was treated differently because of his age. Another did say she occasionally felt that there was a slight bias or prejudice towards her age and gender.

The related issue of gender role issues while studying has received attention in the literature (Laming et al., 2019; Stone & O'Shea, 2013). In this research, most did not express strong feelings about any influence of gender roles on their study. Most participants described their partners as being supportive and generally interested in their study. Due to their life stages, they had only minor child caring responsibilities, although some were providing care for older parents. The time commitment required to study did reduce their available discretional time somewhat. However, due to their generally comfortable circumstances and relatively minor caring responsibilities, their decision to study had only a marginal impact on their resources and gender relationships.

Only one participant described substantial issues due to her expected gender role. Her husband was unsupportive of her study and had made no concessions for it. This was partly balanced by the high levels of support she receives from others in her family. Two participants described making gender-based decisions, which neither regretted, in respect of their original study choices in the 1970s.

Within the literature, discussion about adapting to the new university culture and customs as individuals transition to becoming students is common (Busher & James, 2019; Sadler & Sundin, 2020). These issues had provided certain problems for some of the participants but all described it as achievable. They described dealing successfully with the feeling of otherness and not fully belonging common to mature students (Servant-Miklos et al., 2021; Sutton, 2019). Some issues around aging, primarily physical with some cognitive consideration, were also common. The motivations that support the continuation of study also had broad similarities, also recognised was that some motivations that guided their decision to study also assisted the continuation of study.

Challenging Existing Research

Much of the variation from much of the existing literature stemmed from a fundamental difference, these individuals refused to accept or live to the stereotype of inevitable, and significant age-based decline. They recognised that aging had some unavoidable effects but rather than see their age as a barrier or problem they consistently described their life experience as an advantage not a deficit. This was evidenced in a number of ways. One was the significant motivational difference involved the concept of studying as a protection against cognitive decline. This appears frequently in the literature (Findsen & Formosa, 2016; Hardy et al., 2018; Schoultz et al., 2020). Nevertheless, none of the participants named it as a motivation. Some were aware of the concept but described it as not being part of their decision process. Another major difference was that mature students frequently report comparatively high levels of anxiety, particularly when commencing study (Arens et al., 2021; Busher & James, 2019: O'Shea & Stone, 2011). The participants, while describing some periods of anxiety, felt they were comparatively relaxed about their study. It is likely that this was a combination of factors. With most having prior university experience, being in the later years of their study and, perhaps as importantly, being economically and socially comfortable. Their family or work responsibilities were not onerous and they had significant discretionary time available. This is not the situation of many younger mature aged students, markedly those with significant childcare responsibilities (Osborne et al., 2004; O'Shea et al., 2017; Stone & O'Shea, 2013).

Responses from the participants about why they chose Monash, or in one case the University of South Australia, in particular encompassed the expected responses, the reputation of the university or staff, the subject choices available and prior connection. Unanticipated was the importance they gave to proximity and physical ease of access to the campuses. Difficulties of access are well recognised as a barrier to study (Boulton-Lewis et al., 2016; Tam et al., 2017), but the weight these individuals gave to convenient access was unexpected. Some participants even advised that they chose Monash largely because of proximity and convenience. In one sense, this is a good example of the same circumstance being both a situational and dispositional factor (Tam et al., 2017).

Longitudinal Enrollment Demographic Data

Providing a different viewpoint to the analysis of the descriptive qualitative research data was the quantitative analysis of 10 years of Monash University enrollment records that became a useful dataset. It provided more than context for the research, as a new longitudinal picture of the demographic and academic characteristics of older mature students at Monash University over the 10 years emerged. It contained *inter alia* data on, age, gender, prior academic achievement and course of study for the cohort. While some of these data on older mature students was as expected, such as, gender balances, age profile and preferred faculties, other data were surprising, particularly the high levels of prior academic achievement.

Implications for the Field

This research explored, described and contextualised the situation of part of an under researched cohort, undergraduate students aged 55 and over. Since I commenced the research there has been some additional published research on this cohort but it is still comparatively sparse. I have used the participants' self-described motivations and experiences to explore and reveal their motivations, sense of themselves and their experiences. This will provide new and useful data about their situation and their motivations for undertaking formal study.

The policy implications for this research include the need for better recognition of the diversity of mature aged students and older mature aged students, and the suitability of current institutional responses to their needs. Categorising any student not immediately post-secondary as a mature aged student homogenises, and devalues, the whole group. Yet it is clear from the literature that their single most common characteristic is their diversity. While labelling in this all-encompassing way may be convenient for institutions or policy-makers, it will not lead to good policy in attracting and retaining such valuable students (Waller, 2006).

This research, along with previous research on postgraduate students within this age group, revealed a number of shortfalls at Monash University. These included occasionally inflexible processes that could not accommodate the particular needs of older students, a sense that a small number of teaching staff seemed uncomfortable with older mature aged students and a tangible perception of not being welcome from some younger students, leading to a sense of otherness.

Immediate implications for practice from this study may be limited; it is after all a small-scale study, primarily at one university. Nevertheless, by adding to the available data on this under-researched cohort the data gathered, both similar and different to the literature, the research provides additional evidence. From these new and existing data, it is clear that there needs to be more recognition that older mature students do have different approaches and needs to younger students and universities need to accommodate this. This is particularly relevant at a time when Australian universities, because of the constraints of the global pandemic, are looking to recruit increased numbers of domestic students.

Limitations of the Research

By their nature, most research projects have to impose some limits on the scope of the research and the available methodologies (Baron & McNeil, 2019; Creswell, 2014). As a small-scale phenomenological study, this research could be seen to have a major limitation, a lack of generalisability to the cohort of older mature aged undergraduate students. Generalisability was never my purpose, this is an initial examination of an under-researched group of students, designed to understand their situations, contexts, motivations and experiences.

For this research, the nature of the Research Questions imposed specific constraints, restricting the participant cohort by age and study requirement. These requirements meant that I did not seek out individuals undertaking non-university study such as U3A, Open University, or Vocational Education. Similarly, the restrictions entailed by the PhD project requirements meant limits on time and resources. Unintentionally, my participants were additionally restricted. None of the participants were currently first in family, although some had been in their earlier studies in the 1970s and 1980s. Even those who had no prior university experience came from families with extensive university involvement.

Another limitation of the research was the limited sample drawn from only two Faculties at Monash and one from the University of South Australia. The use of only two Faculties was a forced choice as they were the two Faculties willing to distribute the invitation to be involved in the research to relevant students in the Faculty. Privacy requirements meant I could not have details of potential participants to enable me to contact them directly.

Future Research

The focus of this study was to explore the motivations and experiences of older mature-age students as they pursue university undergraduate courses. It approached the topic from a hermeneutic phenomenological perspective and used case study technique and thematic data analysis. Inevitably, various constraints meant that I was unable to follow potentially interesting areas of research.

During this research, I found there was an underlying situation, the lack of research on older mature age students on a wide range of topics. Initially I had found this lack in the topic of motivation to return to study and study experience. Deeper examination found the same deficiency of research about older mature students on the topics such as, what use had they made of their degrees or new knowledge, what had been their non-health outcomes and had their study been worthwhile longer term. Even research on the topic of how mature students transition to study and integrate with the younger students was for, older students, comparatively unusual. In contrast, there was significant research on all of these subjects for younger mature aged students, largely about those under 40 years old. It does appear this cohort of older mature aged students is truly under-researched.

As a result, two additional opportunities related to this under-research are immediately apparent. The foremost is the issue of how older mature aged students relate to and integrate with younger students which was touched upon in this research but more needs to be done. If, as appears to be the case, older mature aged students are being discriminated against or othered, what the universities can do about this needs specific research. This has particular implications for the use of evaluations that employ group work as the method of assessment. Secondly, as discussed earlier, whether it is reasonable for a society to subsidise study by older mature students when the economic return is uncertain is a fair question. This is an important issue and further research on how older students may have used the knowledge acquired through their studies, in their post-graduation lives, and the wider benefits obtained would be valuable.

Other beneficial research opportunities would include research to locate and talk to individuals who considered university level study but decided against such study. This would provide useful data on how decisions to study, or not, are made. Finally, the data obtained from the Monash University enrollment records suggest obtaining similar data from other universities and comparing across different universities could be a productive avenue of research.

This research project has provided additional data on this under researched cohort. Some of these data are consistent with earlier data and some are different. For me it was both interesting and personally informative. It has allowed me to spend time with an interesting and informative group of non-normative, generally confident individuals, who all possessed a strong sense of their own agency and voice. Their refusal to accept or engage with the stereotype of age as a period of inevitable decline or loss is both positive and inspiring. It would be easy to categorise this group as somehow just lucky or special and they are, in many ways, privileged. Nevertheless there is no sense of the dilettante about them, they were fully committed to their studies, strove to be successful and fully recognised the valuable opportunity they have been afforded.

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Appendices

MONASH University

Monash University Human Research Ethics Committee

Approval Certificate

This is to certify that the project below was considered by the Monash University Human Research Ethics Committee. The Committee was satisfied that the proposal meets the requirements of the *National Statement on Ethical Conduct in Human Research* and has granted approval.

Project Number: 11449
Project Title: Why do older mature-aged students chose to return to study at university?
Chief Investigator: Assoc Professor Jane Southcott
Expiry Date: 20/11/2022

Terms of approval - failure to comply with the terms below is in breach of your approval and the *Australian Code for the Responsible Conduct of Research.*

1. The Chief Investigator is responsible for ensuring that permission letters are obtained, if relevant, before any data collection can occur at the specified organisation.
2. Approval is only valid whilst you hold a position at Monash University.
3. It is responsibility of the Chief Investigator to ensure that all investigators are aware of the terms of approval and to ensure the project is conducted as approved by MUHREC.
4. You should notify MUHREC immediately of any serious or unexpected adverse effects on participants or unforeseen events affecting the ethical acceptability of the project.
5. The Explanatory Statement must be on Monash letterhead and the Monash University complaints clause must include your project number.
6. Amendments to approved projects including changes to personnel must not commence without written approval from MHUREC.
7. Annual Report - continued approval of this project is dependent on the submission of an Annual Report.
8. Final Report - should be provided at the conclusion of the project. MUHREC should be notified if the project is discontinued before the expected completion date.
9. Monitoring - project may be subject to an audit or any other form of monitoring by MUHREC at any time.
10. Retention and storage of data - The Chief Investigator is responsible for the storage and retention of the original data pertaining to the project for a minimum period of five years.

Thank you for your assistance.

Professor Nip Thomson

Chair, MUHREC

CC: Mr Robert Bell

List of approved documents:

Document Type	File Name	Date	Version
Questionnaires / Surveys	RB PhD Survey	05/11/2017	1
Supporting Documentation	RB PHD Advertisement	05/11/2017	1
Consent Form	RB PhD Survey Consent form	05/11/2017	1
Consent Form	RB PhD Interview Consent form	05/11/2017	1
Explanatory Statement	RB PhD Explanatory Statement	05/11/2017	1
Explanatory Statement	RB PhD Explanatory Statement	20/11/2017	2

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Appendix B

EXPLANATORY STATEMENT

Project: Why do older mature-aged students chose to return to study at university.

Assoc. Prof Jane Southcott
Faculty of Education
Phone: 99052810
email: jane.southcott@monash.edu

Robert Bell
Phone : 0409088158
email: robert.bell@monash.edu

You are invited to take part in this study. Please read this Explanatory Statement in full before deciding whether or not to participate in this research. If you would like further information regarding any aspect of this project, you are encouraged to contact the researchers via the phone numbers or email addresses listed above.

What does the research involve?

This research will explore the experiences of a group of Monash University students undertaking undergraduate studies who are at least 55 years old. The research is designed to understand their motivations and experiences of postgraduate study.

The proposed research process will involve the following steps:

1. Sending out a short Survey to students interested in participating,
2. From the Survey data; selecting a small group of participants to be interviewed to expand on their motivations and experiences,
3. Attending an interview of about 45 minutes at Monash, Clayton,
4. Possibly attending a shorter follow-up interview, if required, and
5. Reading a transcript of the interview for comment and amendment, if necessary.

Why were you chosen for this research?

You have been chosen to be part of this research project as you are at least 55 years old and are undertaking undergraduate study in the Education Faculty of Monash University.

1. Consenting to participate in the project and withdrawing from the research

If you want to be part of this research, I will send you a short Survey that asks about your motivations to study at university level and your experiences of study. Part of the Survey will be a Consent Form; please make sure this form is completed and returned.

In the short Survey and in any later interview you do not have to answer any questions you do not want to. Please note you can withdraw from this research at any time until you have approved the transcript of any interview and there will be no implications from withdrawal. Further, being part of this study will have no impact on your undergraduate studies.

Possible benefits and risks to participants

Previous research has shown that older mature aged students undertaking undergraduate study is a student population that is under researched. I believe there are two main reasons that this research will be useful. Firstly undergraduate students of 55 years old and over appear to have not had the chance to have their voice heard. While the voices of younger mature aged undergraduate students have been heard, the needs and experiences of older undergraduate students will, in all probability, be different. Secondly as Australia's population ages, there will be increased demand for study from this group.

It is not envisaged that there are any risks to participants in competing the Survey and meeting with the researchers and talking about your experiences. All that is required is completing the Survey and possibly attendance at one or perhaps two interviews which will be at Monash, Clayton. Confidentiality will be maintained and participants will not be identified.

Confidentiality

All data gathered including; demographic, academic or personal information will be treated as confidential. All data will be made anonymous, unless you specifically authorise otherwise. The interview will be audio recorded and transcribed later. The transcriber will be a professional who is covered by a confidentiality agreement. To ensure this confidentiality any reporting or publishing of the data or research will use pseudonyms or codes.

The data gathered in this project will form an element of a research program which will be submitted as part of a Doctor of Philosophy thesis. It is expected it may also be published as an academic paper in the future.

2. Storage of data

All personal data, both hard copy and electronic, will be stored securely. Hard copy data will be stored in locked cabinets and all electronic data files will be password protected as well as in secure storage. Personal data will only be available to the researcher, Mr Robert Bell, and the project's supervisor, Associate Professor Jane Southcott. All personal data will be destroyed when it is no longer required or relevant.

3. Use of data for other purposes

It is not envisioned that this data will be used for any other purpose.

4. Results

Results will be described in a Doctor of Philosophy Thesis and may be published later as a journal article or conference paper.

Complaints

Should you have any concerns or complaints about the conduct of the project, you are welcome to contact the Executive Officer, Monash University Human Research Ethics (MUHREC):

Executive Officer
Monash University Human Research Ethics Committee (MUHREC)
Room 111, Chancellery Building E,
24 Sports Walk, Clayton Campus
Research Office
Monash University VIC 3800

Tel: +61 3 9905 2052 Email: muhrec@monash.edu Fax: +61 3 9905 3831

Thank you,

Assoc. Prof Jane Southcott

cc. Robert Bell

Appendix C

INTERVIEW CONSENT FORM

Project: Why do older mature-aged students chose to return to study at university.

Chief Investigator:

Assoc. Prof Jane Southcott
Faculty of Education
Phone: 99052810
email: jane.southcott@monash.edu

Researcher:

Robert Bell
Phone : 0409088158
email: robert.bell@monash.edu

I have been asked to take part in the Monash University research project specified above. I have read and understood the Explanatory Statement and I hereby consent to participate in this project.

I consent to the following:	Yes	No
Being interviewed by the researcher for about 45 minutes.	☐	☐
A possible follow-up interview, if required, to address additional issues raised in the research process.	☐	☐
The interview being audio recorded and scribed	☐	☐
I agree to read and approve a transcript of the interview to ensure accuracy of my answers	☐	☐
I agree that I can be named in the research	☐	☐
I understand I can change my mind on being named up until the time I approve the interview transcript	☐	☐

Name of Participant ____

Participant Signature ______________________________ Date ____________

Appendix D

Undergraduate Motivation and Study Experiences Survey

Q1.1 **Introduction**
The Project is designed to explore the motivations and experiences of Monash University undergraduate students who are at least 55 years old.

This Research Project has ethics approval from the MUHREC; Approval Number 11449.

This Research Survey complies with the Monash Survey Privacy Collection Statement. The Statement is available at:
https://www.monash.edu/__data/assets/pdf_file/0011/1358390/Survey-Privacy-Collection-Statement.pdf
The Survey is anonymous, all questions are **voluntary** and all responses will be kept confidential.
Please complete the Survey below which asks you to describe your reasons for studying and your experiences at Monash. Please note the first three Questions are simply demographic and will not be used to identify participants.

At the end of the Survey you will be asked if can attend a voluntary 45 minute interview usually at Monash University, and at a time convenient to you. If you able to attend a voluntary interview of about 45 minutes, usually conducted at Monash University, at a time convenient to you, please contact me using the following email address:
XXXXXXresearch@monash.edu and advise me of your contact details.

If you prefer you can telephone me, XXXXXXXXXX, on

Q2.1 **This Section asks for simple demographic data**

Q2.2 Please indicate your age range
55 to 59 60 to 64 65 to 69 70 to 74 75 or over

Q2.3 Please indicate your gender
Female Male Other Prefer not to say

Q2.4 What is your usual residential Postcode?

Q3.1 **This Section asks about your current study and what factors may have affected your decision to study at university level.**
Q3.2 Why did you decide that you wanted to study something?

Q3.3 What do you think made you decide to study at university level?

Q3.4 Why did you choose to study at Monash University?

Q3.5 What are you currently studying at Monash University?

Q3.6 Why did you choose to study in this subject area?

Q3.7 Did you consider other study options, not at a university, such as personal study, TAFE or University of the Third Age?
Yes No

Q3.8 If you did consider other study options, what were they?

Q3.9 If you did not consider other study options; why do you think that was?

Q3.10 Did you consider doing something rather than study; such as learn a musical instrument or some other creative hobby?
Yes No

Q3.11 If you did consider other options, what were they?

Q3.12 Do you think anyone else's university experience influenced you decision to study?
Yes No

Q3.13 If yes, please briefly describe their experiences and how you think it may have influenced you?

Q4.1 **This Section asks about your current study experiences**

Q4.2 Have your experiences studying at university been what you expected?
(Note there may be more than one response to this question)
Yes No Partly

Q4.3 Why do you think this has been?

Q4.4 Can you think of anything has made your study easier?

Q4.5 Can you think of anything has made your study more difficult?

Q4.6 Do you think your age has been an advantage or disadvantage to your study? (Note it may have been be both an advantage and disadvantage so please describe any effects it may have had)

Q4.7 Have you done any previous post-secondary study before your current study, this could include TAFE or university level study?

Yes No

Q4.8 If yes, could you please briefly describe it? Please include any include incomplete studies.

Q4.9 If you have any previous incomplete study or degrees, can you describe why you were unable to complete the study?

Q4.10 If you have any other relevant qualifications or experience that influenced your return to study could you please briefly describe them?

Q4.11 What has been the reaction of your family and friends to your decision to study?

Q4.12 Is there anything else you would like to add?

If you able to attend a voluntary interview of about 45 minutes, usually conducted at Monash University, at a time and place convenient to you, please contact me using the following email address:
XXXXXXresearch@monash.edu and advise me of your contact details.

If you prefer you can telephone me, XXXXXXXXXX, on

Thank you for completing the Survey. To Submit your response please click on the NEXT button.

Appendix E

<u>PhD Research First Interview Questions</u>

<u>Do you have a Consent Form Y / N</u>

Are they willing to consider later interview July August 2019?

Age: 55 to 59, 60 to 64, 65 to 69, 70 to 74, 75 or over

1. What are you currently studying at university? What year are you in?
2. Why did you choose to study in this subject area? Why now?
3. What made you decide to study at university level? Why Monash?

Cognitive protection?

4. Do you have any previous post-secondary education? If yes, could you please briefly describe it?
5. If you have any previous incomplete study or degrees, can you describe why you did not finish?
6. If you have any other relevant qualifications or experience that influenced your return to study could you please briefly describe them?
7. Did you consider other study options such as personal study, TAFE or University of the Third Age? If you did consider other study options, what were they? If you did not consider other study options; why do you think that was?
8. Did you consider doing something rather than study, such as learn a musical instrument or some other creative hobby? If you did consider other options, what were they?
9. Have you found that your experience studying has been what you expected?
10. How would you describe your relationship with the lecturers and tutors etc.? For example are they leaders or partners in learning?
11. Can you think of anything has made your study easier or more difficult?
12. Do you think your age has been an advantage or disadvantage to your study?
13. Do you think anyone else's university experience influenced your decision to study? *Please briefly describe their experiences and how you think it may have influenced you?*
14. What has been the reaction of your family and friends to your decision to study?
15. Is there anything else you would like to add?

Appendix F

PhD Research Second Interview Questions

Preamble; to be read to Participant

Thank you for being able to meet me again. From the data collected from the Surveys and the first Interviews my analysis has produced a number of themes. Some from the Survey but most are from the first Interviews. While some were consistent with the relevant literature, a number of additional themes emerged. From the Survey and the first Interviews the major themes that have emerged in the research so far are:

- Life Long Learning
- Long held desire being realised
- Career/Personal Need
- Individuals need to learn properly; from the basics
- Personal growth
- Participants' sense of 'Self'
- Sense of challenge

1. This Interview is to explore some of those themes and, as always, answering any question is entirely voluntary and all responses are treated confidentially.
2. Questions; note these are semi scripted but will need some adjustment to customise to each Participant
3. How have you been and how is your study going? I cannot believe it is a year since we last spoke together?
4. Since the first Interview was 12 months ago; have there been any changes in your study or life you are happy to talk about? (Possible follow up what about your study?)
5. What made you want to be involved in this research?
6. Do you think being involved has changed your perception of your study? If so how?
7. Most research Participants have identified personal desire as a main motivation for their study, do you think your study has had impacts on your life other than achieving your desire?
8. Leading on from the last Question; do you think your study has influenced or changed your sense of yourself?
9. One Question I asked in your first interview was about the amount you interacted with others in your classes, both students and lecturers/tutors; do you think that has changed?

10. In the last interview, we talked briefly about how other people had treated you around your age or gender, I was wondering if this had been any issue?
11. One thing that has come out of my reading in this field is the idea that some mature aged students is a sense of negotiating their way. This includes in their studies and sometimes in other parts of their day-to-day life. So the question is; have you found this at all?
12. Is there anything you wish to add?