



KEYNOTE PRESENTATION: MATURE STUDENT FINANCE

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Access and Equity in Higher Education Research Symposium

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Overview

- Who are mature students in Ontario
- Current trends & takeaways
- Areas for future inquiry and recommendations



Moraine Valley
COMMUNITY COLLEGE



Who are mature students?

Relevant research and definitions

Relevant Research

- Transitions into HE vary (Anderson et al., 2011; Potter, 2016; van Rhijn et al., 2016)
 - Unexpected job loss or requirement changes
 - Prior learning assessment and recognition
 - Cost time and money
 - New opportunities
- Situational barriers
 - Juggling multiple roles and responsibilities (e.g., parent, spouse, etc.)
- Academic and attitudinal barriers

Financial Barriers

Financial assistance

(Hyland-Russell & Groen, 2011; Jamalof et al., 2022; Potter, 2016; van Rhijn, et al., 2015, 2016)

- Ontario Student Aid Program (OSAP)
 - Significant administrative burden in accessing and applying
 - Issues related to formula – (e.g., independent status)

osap 2023-24 Aid estimator

Current situation

This page determines if someone in your family must provide information. For example, if you're considered to be a dependent student, we'll need information from your parent(s).

Current status

What is your status?

- ☐ Married
- ☐ In a common-law relationship
[What is a common-law relationship?](#)
- ☐ Sole-support parent with dependent children
[Who is a sole-support parent?](#)
- ☒ Single

[Clear status](#)

Have you been out of high school for at least 6 years as of the start of your 2023-24 study period?

- ☐ Yes
- ☒ No

Have you been out of high school for at least 4 years as of the start of your 2023-24 study period?

- ☒ Yes
- ☐ No

By the time you start your 2023-24 study period, do you expect to have worked full-time for at least 24 months in a row?

Do not include months of full-time study in high school, college or university.

What is considered to be full-time work and full-time study?

- ☒ Yes
- ☐ No

You're considered to be an independent student. You don't have to provide information about your family.

Additional status information

Do you have a permanent disability?

[Understanding disability statuses](#)

- ☐ Yes
- ☐ No

[Clear section](#)

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By the time you start your 2023-24 study period, do you expect to have worked full-time for at least 24 months in a row? Do not include months of full-time study in high school, college or university.

What is considered to be full-time work and full-time study?

- ☐ Yes
- ☒ No

Are you separated, divorced or widowed and have no dependent children living with you?

[Who are dependent children?](#)

- ☐ Yes
- ☒ No

Were you ever in the permanent care of a Children's Aid Society or Child and Family Services Agency?

[What is a Children's Aid Society or Child and Family Services Agency?](#)

- ☐ Yes
- ☒ No

Are both of your parents deceased?

[Who are considered to be parents?](#)

- ☐ Yes
- ☒ No

As none of the above statements apply to you, you are considered to be a dependent student.

☐ I do **NOT** want to provide parental information on my 2023-24 OSAP application. By not providing parental information, I understand that I will not be considered for the Ontario portion of the Canada-Ontario Integrated Student Loan or Ontario grant funding.

Financial Barriers

- Financial assistance (Hyland-Russell & Groen, 2011; Jamalof et al., 2022; Potter, 2016; van Rhijn, et al., 2015, 2016)
 - Ontario Student Aid Program (OSAP)
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 - Issues related to formula – (e.g., independent status; Jamalof et al., 2022)

Takeaway #1 Inconsistent OSAP definitions affect financial aid options for mature students

Financial Barriers

- **Financial assistance** (Hyland-Russell & Groen, 2011; Jamalof et al., 2022; Potter, 2016; van Rhijn, et al., 2015, 2016)
 - **Ontario Student Aid Program (OSAP)**
 - Significant administrative burden in accessing and applying
 - Issues related to formula – (e.g., independent status)
- **Institutional variation in defining mature students**

Typical definitions from research

- Students enrolled in formal education and training
- 25 years or older
- And may have completed initial schooling and returned to school after extended absence (≥ 2 years)

University definitions vary considerably in practice (Jamalof et al., 2022)

- Do not meet “standard” admissions criteria
- Citizenship or permanent resident requirement
- Variations
 - Laurentian: ≥ 19 years or older (most use ≥ 21 years or older)
 - Brock: Only considered for 3 year BA, grade requirement, and ONLY part-time study initially
 - UofT: standard admissions, but TYP access program
 - Waterloo: Mature student requirements vary by faculty

Financial Barriers

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 - Significant administrative burden in accessing and applying
 - Issues related to formula (e.g., dependency status; Jamalof et al., 2022)

Takeaway #2 Inconsistent institutional definitions also affect admissions and subsequent aid opportunities for students

Financial Barriers

- **Financial assistance** (Hyland-Russell & Groen, 2011; Jamalof et al., 2022; Potter, 2016; van Rhijn, et al., 2015, 2016)
 - **Ontario Student Aid Program (OSAP)**
 - Significant administrative burden in accessing and applying
 - Issues related to formula – (e.g., independent status)
- Institutional variation in defining mature students
- Student services personnel should be aware of financing options
- Private lines of equity – not the same protections under OSAP

Financial Barriers

- Financial assistance (Hyland-Russell & Groen, 2011; Jamalof et al., 2022; Potter, 2016; van Rhijn, et al., 2015, 2016)
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Takeaway #3 Institutional personnel may fall short in providing students with up-to-date information, leading to unfavorable options

Financial Barriers

- Financial assistance (Hyland-Russell & Groen, 2011; Jamalof et al., 2022; Potter, 2016; van Rhijn, et al., 2015, 2016)

- Ontario Student Aid Program (OSAP)

- Significant administrative burden in accessing and applying
- Issues related to formula – (e.g., independent status)

- Institutional variation in defining mature students

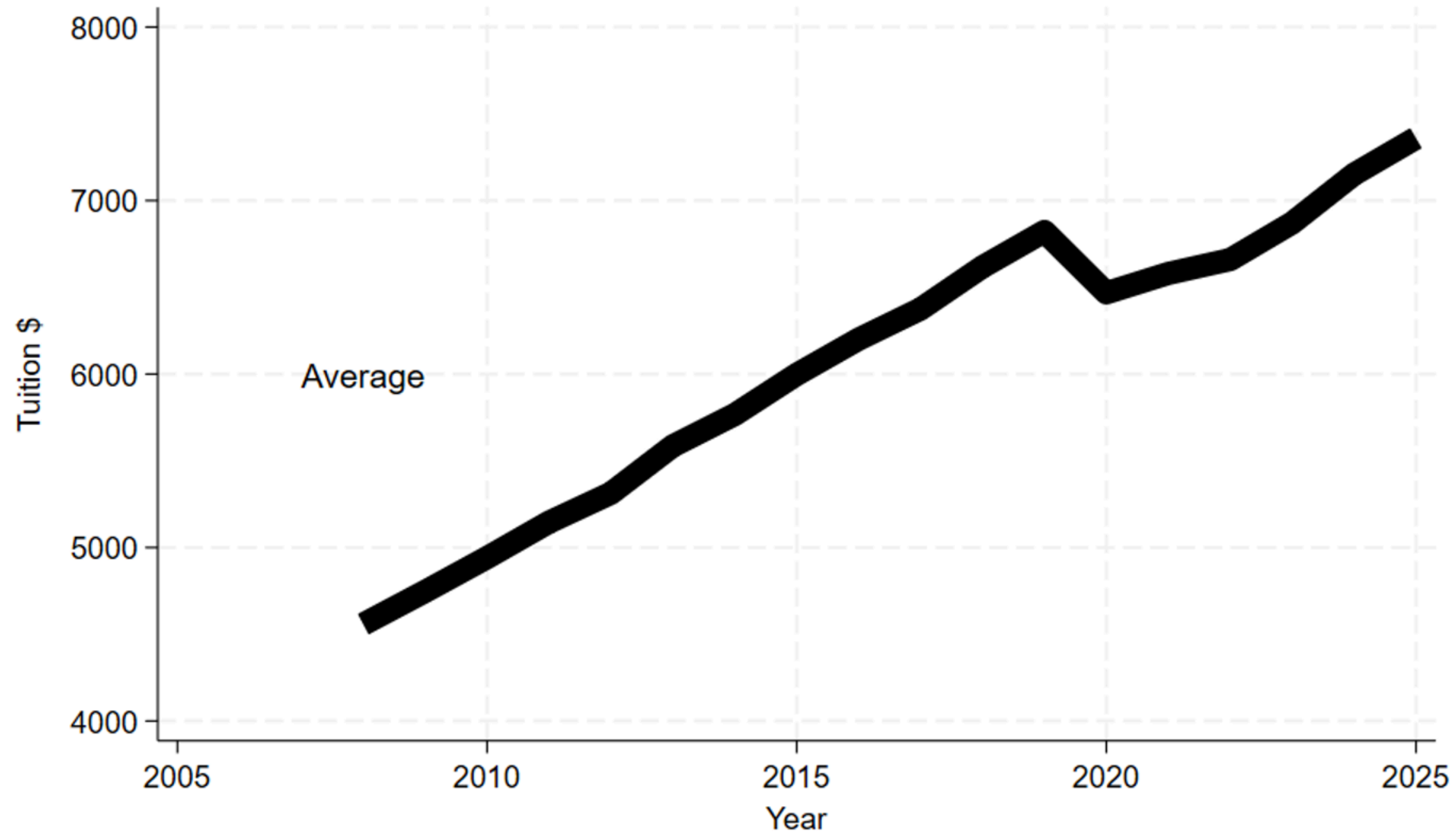
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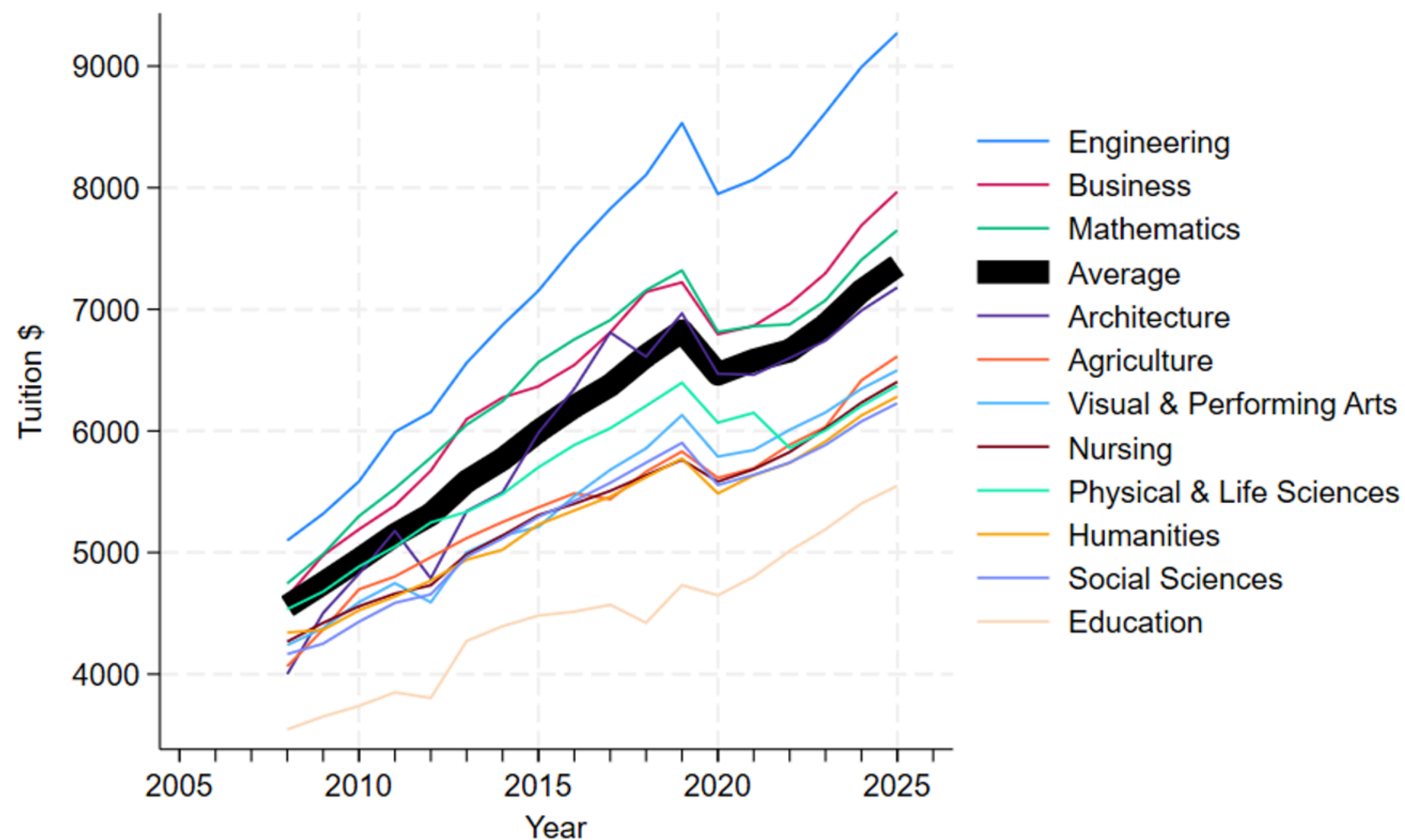
How do mature student finance higher education and how does that vary social background?

Trends

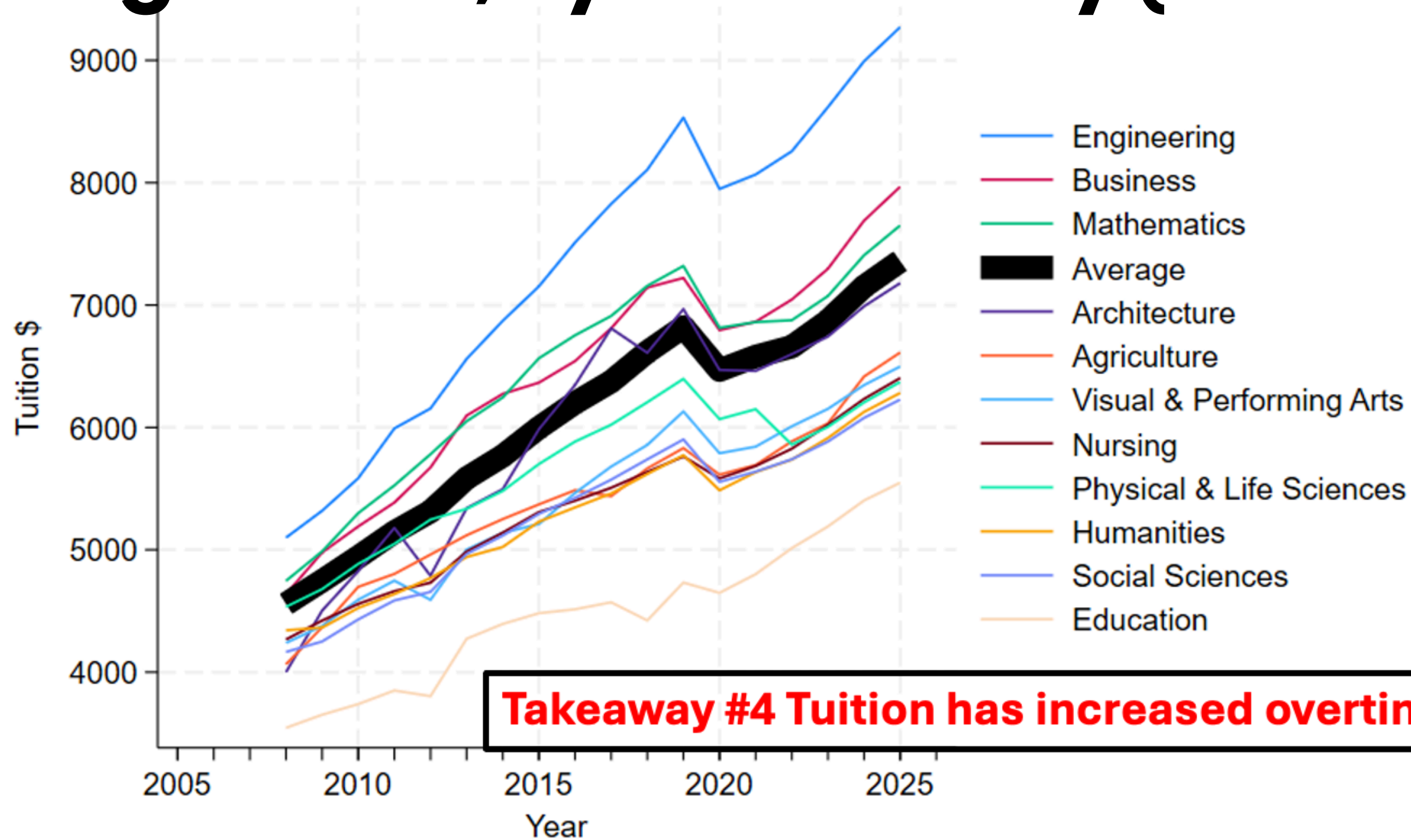
Average Tuition (domestic)



Average Tuition, by Field of Study (domestic)



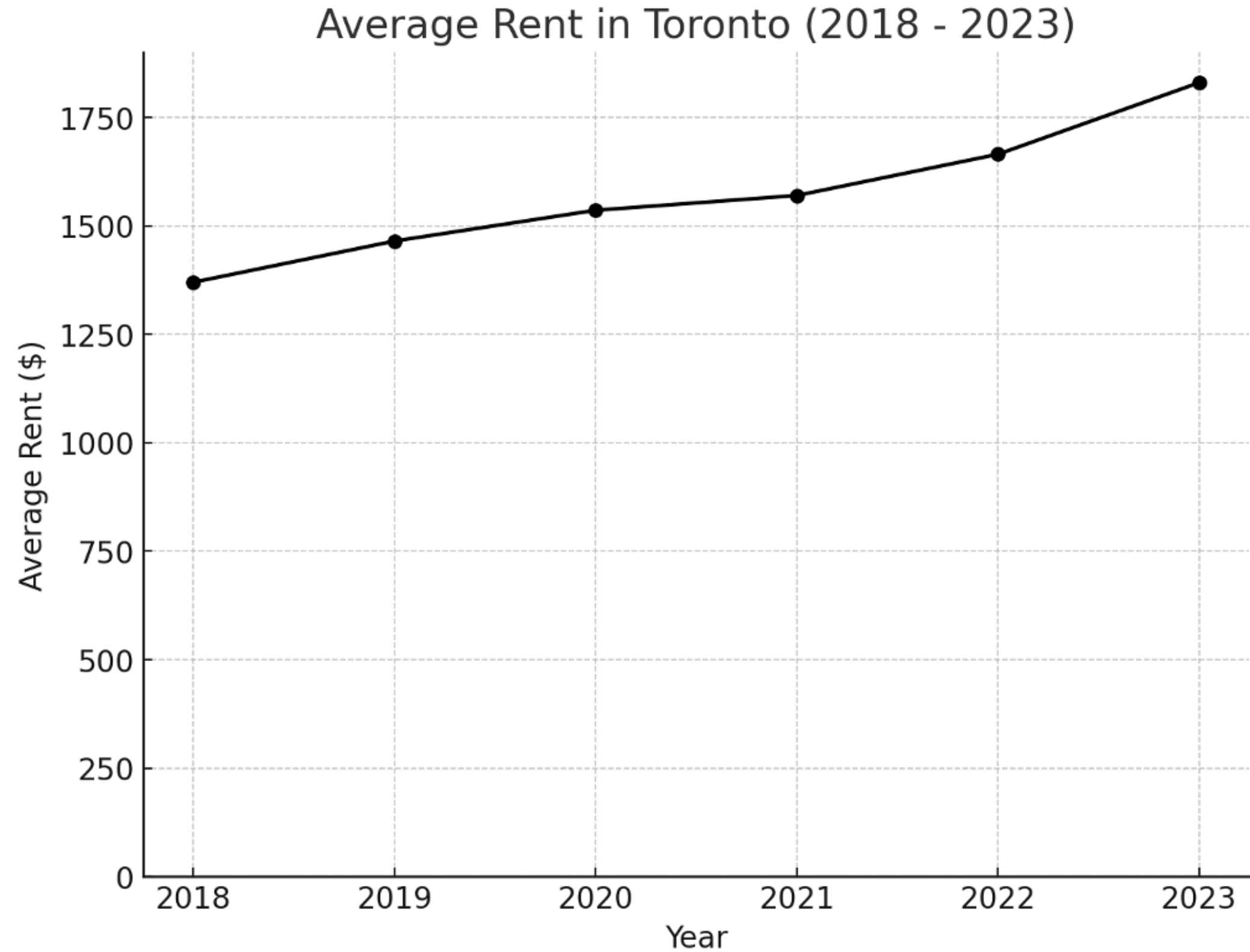
Average Tuition, by Field of Study (domestic)



Takeaway #4 Tuition has increased overtime

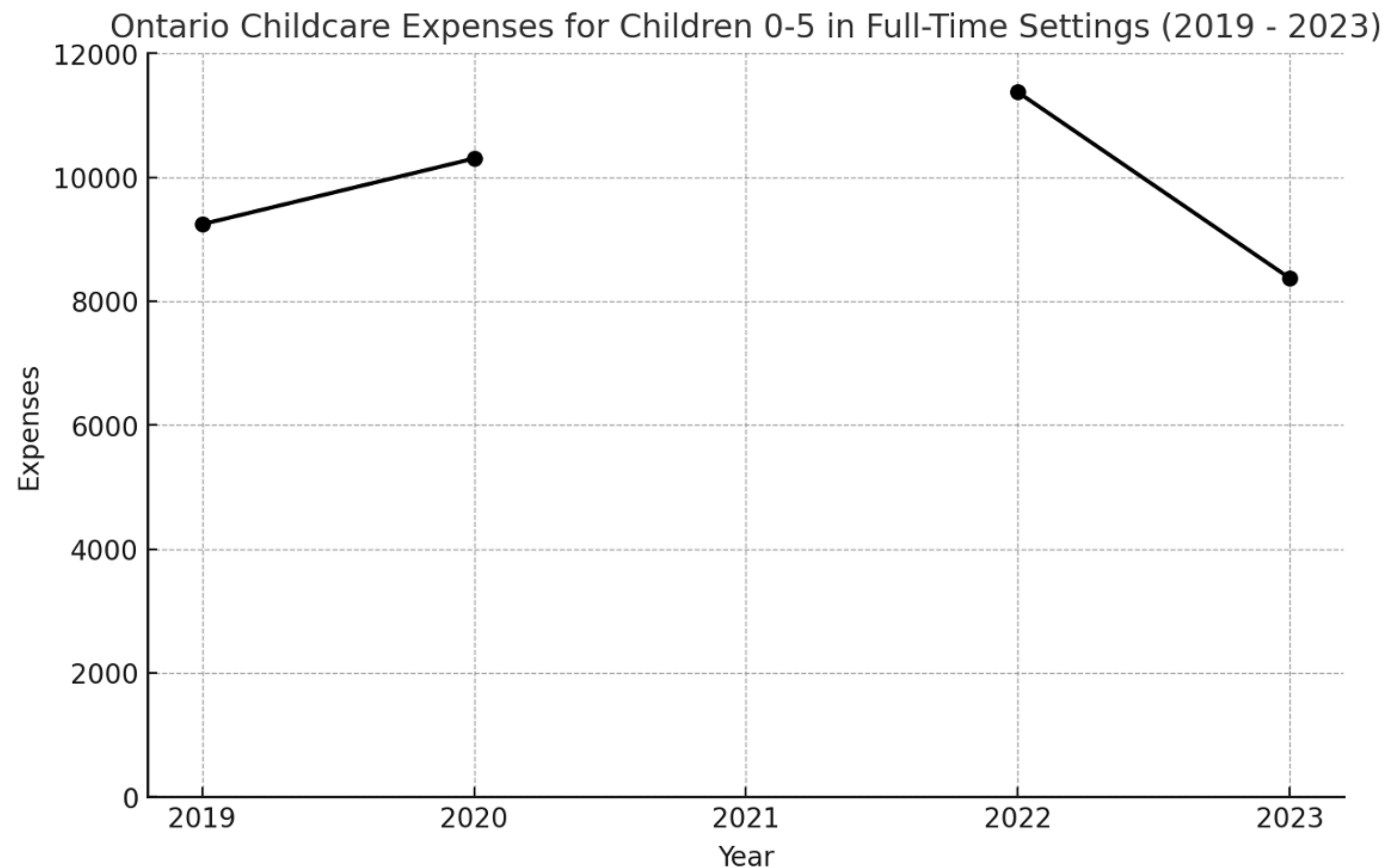
Cost of Living

Takeaway #5A
Housing costs continue
to be prohibitive

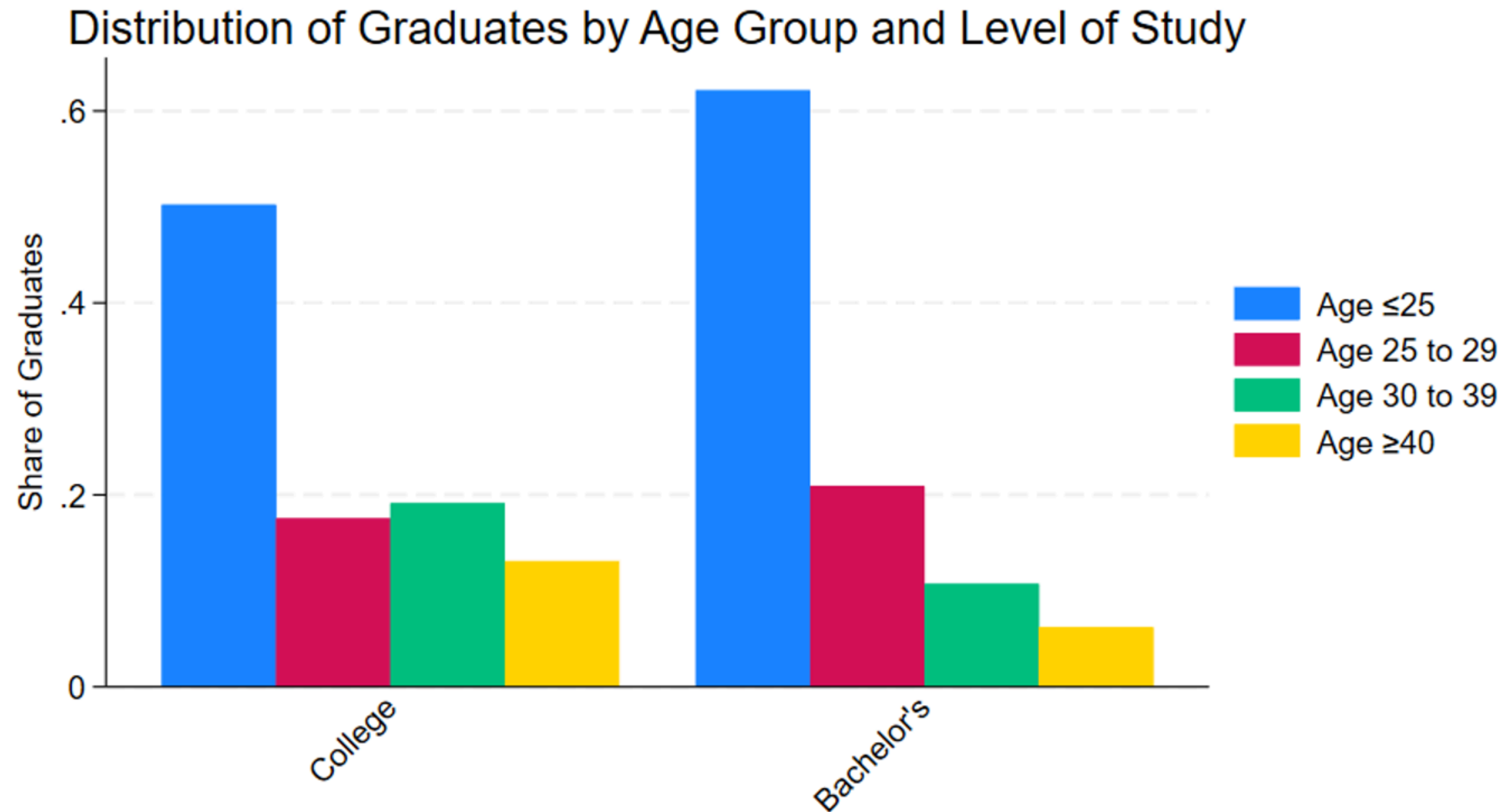


Childcare costs

Takeaway #5B
Childcare costs
decreasing, but remain
high

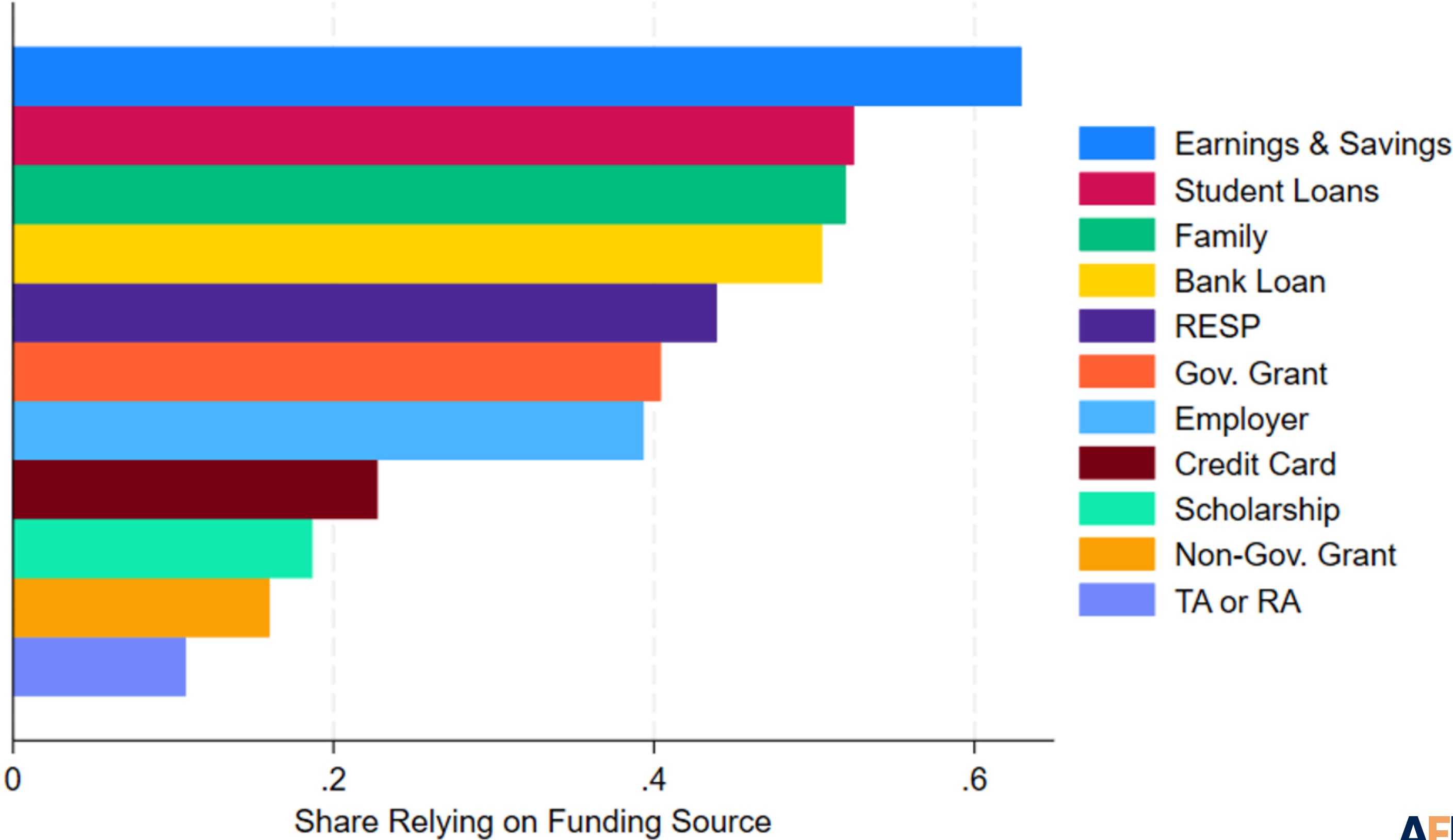


What share of recent PSE grads are mature students?



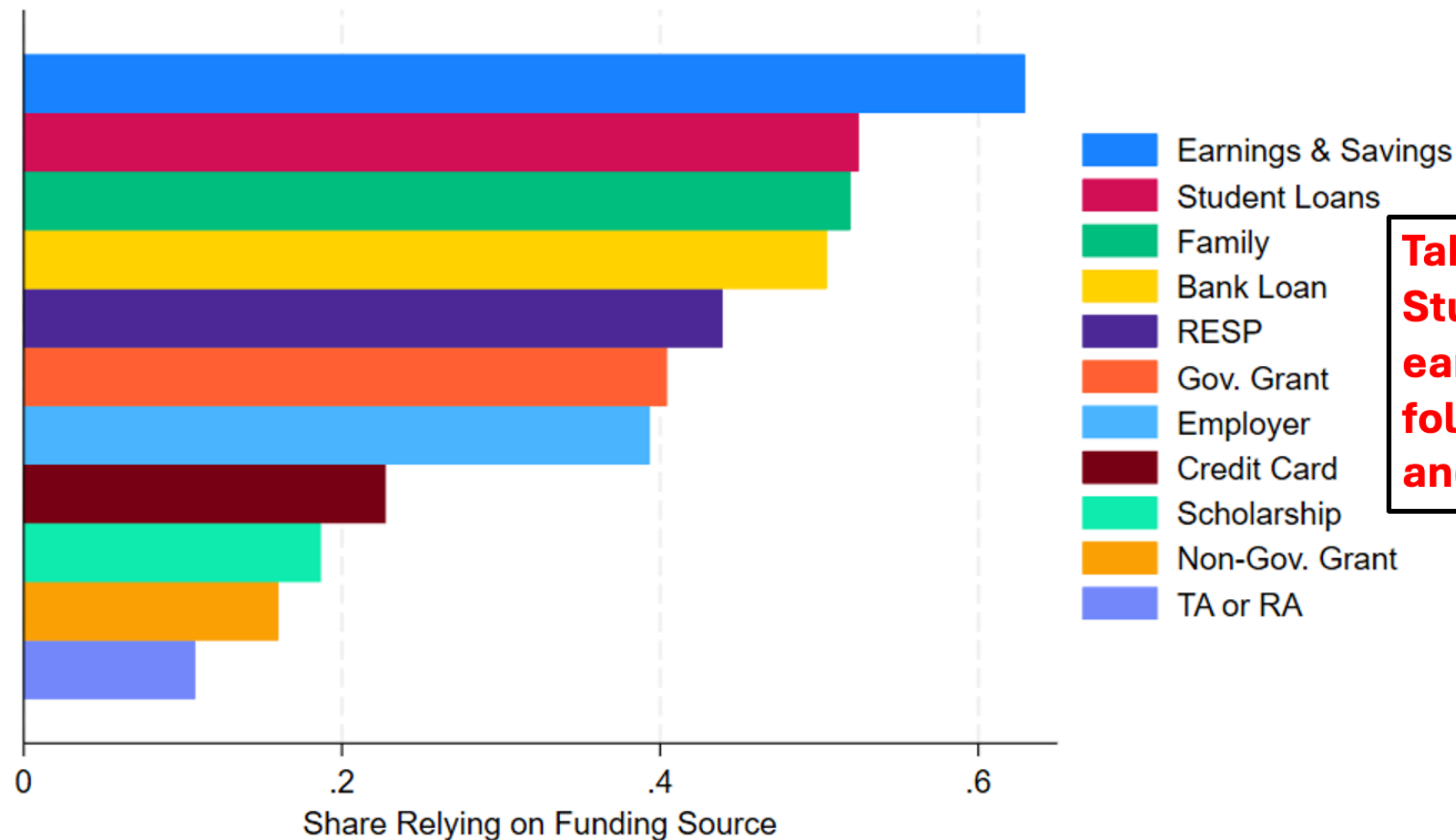
National Graduates Survey, 2020

What are Mature Students' Main Funding Sources?



Source: National Graduate Survey, 2020

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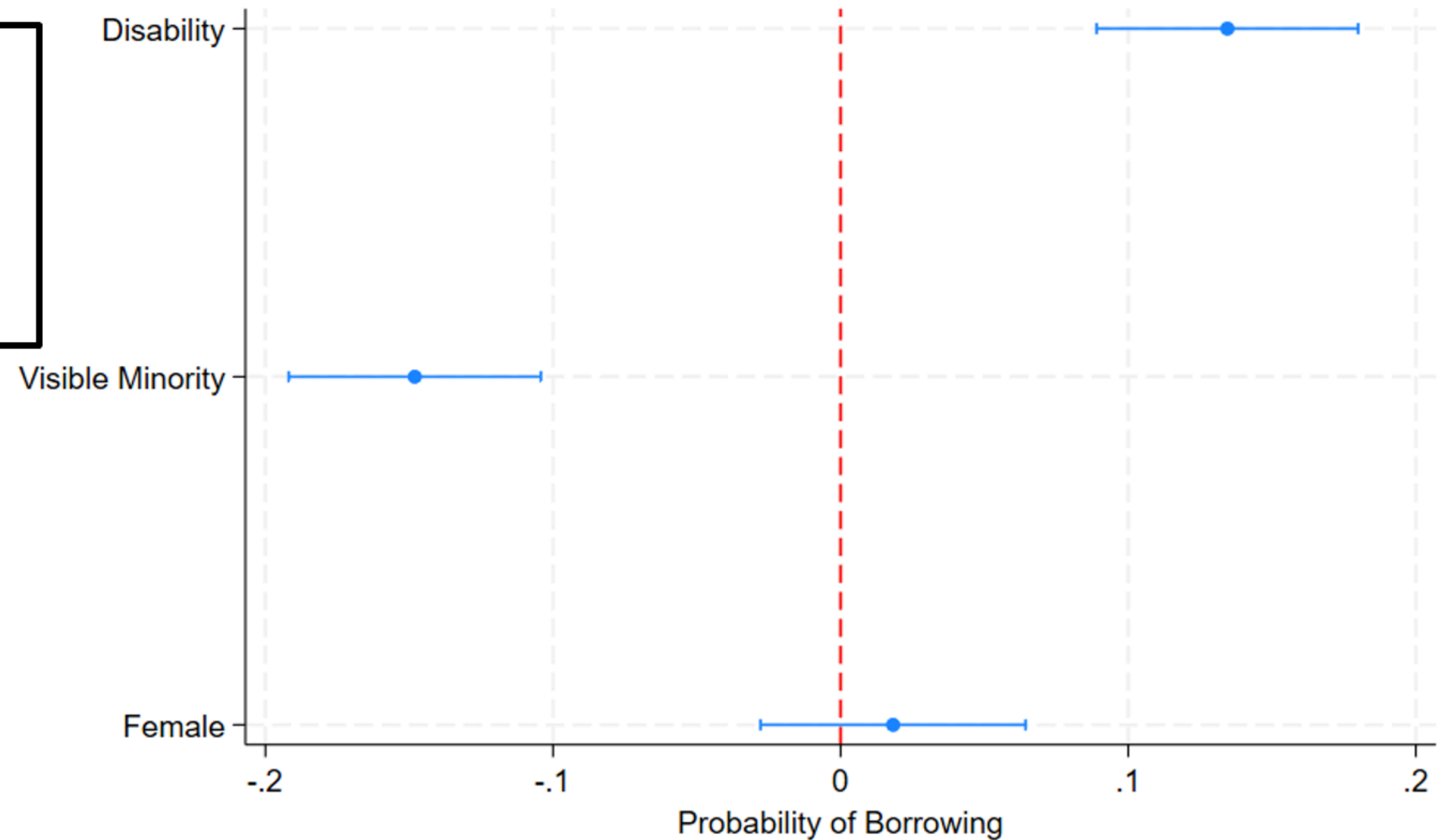


Takeaway #6
Students rely on earnings/savings, followed by loans and family support

Source: National Graduate Survey, 2020

Chances of Incurring Student Debt

Takeaway #7
Likelihood of
borrowing varies by
social background



Summary of takeaways

1. Inconsistent OSAP definitions affect financial aid options for mature students
2. Inconsistent institutional policy also affect admissions and subsequent aid opportunities for students
3. Institutional personnel may fall short in providing students with up-to-date information
4. Tuition has increased overtime
5. Housing Costs and Childcare Costs remain challenges
6. Earnings and savings, family support, and loans are the most popular options
7. Incurring debt varies by social background

Recommendations and Future Research

- Consistent definitions help inform both policy and research
- More research on mature adult students
 - Better data can help explore pathways to and through graduate school – last ASETS was in 2008; ELMLP is promising but underutilized
- Comparative analyses of funding across disciplines and degree programs
- Examine impact of funding on outcomes (e.g., time to degree, career trajectories, and mental health)

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