POLICY PAPER

Mature Students

March 2015

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ABOUT OUSA

OUSA represents the interests of over 140,000 professional and undergraduate, full-time and part-time university students at seven student associations across Ontario. Our vision is for an accessible, affordable, accountable, and high quality post-secondary education in Ontario. To achieve this vision we've come together to develop solutions to challenges facing higher education, build broad consensus for our policy options, and lobby government to implement them.

EXECUTIVE SUMMARY

Background

As a minority group on university campuses, the unique needs of mature students can be easily overlooked. It is important that the term "mature students" does not disguise the heterogeneity of this group: "...it is erroneous to speak of '*the* adult learner' as if there is a generic adult that can represent all adults."[1] However, amongst this varied group of students, there are common concerns that they share. This policy sets out students' priorities in increasing the visibility of mature students on campus as well as optimizing their educational experience.

Mature students need more recognition of the different hurdles they face in achieving success. These can include situational barriers like a lack of time, lack of money, health issues, or dependant care,[2] as well as attitudinal or dispositional barriers, including the fear of failure or alienation. Lastly, they also face systemic barriers such as restrictive course offerings and availability of instructors or support services outside of regular business hours.[3]

The Problem

From the beginning of their undergraduate experience, mature students are set apart from their peers, however this is not always done in an equitable manner. Institutions use different admissions criteria creating great degrees of inconsistency between eligibility, and admissions requirements and assessments across the province. Restrictive admissions requirements (at certain institutions) necessitate that mature students initially enrol as part-time students. This then limits their eligibility for provincial financial assistance. Part-time students are only eligible for assistance through the federal Canada Student Loan Program, however the outstanding loan is capped at $10,000 and students must pay interest on the loans while in school.[4] As a result, very few part-time students use this program.[5] On top of this, the "time-from-high school" eligibility requirements of the Ontario Tuition Grant exclude many mature students.

Inconsistent admissions requirements also impact mature students' ability to receive Prior Learning Assessment and Recognition (PLAR). "Universities are failing to offer robust and affordable PLAR opportunities for students who have gained knowledge and skills from the labour market."[6] While colleges are mandated to offer PLAR assessment, Ontario universities are not. Adult learners are therefore wasting time and money in courses whose material they have already learned.

Once in-study, financial assistance continues to concern mature students in long term relationships—spousal contributions make it difficult for those students who are eligible for provincial-federal integrated loans to demonstrate their need. The contribution of 70 percent of a spouse's net income during the school year (and 80 percent of the combined family income in the pre-study period) is usually in excess of students' eligible costs,[7] making it difficult for mature students to demonstrate their financial need.

Students with dependent children face particularly acute barriers on Ontario university campuses. Dedicated childcare space on campus tends to be expensive and limited—for example, the average cost of care is $262.42 per week for toddler aged children and some institutions acknowledge wait-times can be as long as two

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[1] Heuy B. Long, "Understanding Adult Learners," in *Adult Learning: A Guide for Effective Instruction, Third Edition,* ed. Michael W. Galbraith (Malabar, FL: Krieger Publishing Company, 2004), 23.

[2] Rebecca Klein-Collins, "Alfi, What's It All About? Strategies For Colleges And Universities To Become Adult Learning Focused Institution," *National Council for Continuing Education & Training* (2011): 30.

[3] Ibid.

[4] "Part-Time Canada Student Loan: Just the Facts," *Ministry of Training, Colleges and Universities*, accessed February 19, 2015, https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/PRDR007095.html

[5] *Canada Student Loans Program Annual Report 2007-2008,* (Ottawa: Human Resources and Social Development Canada, 2009).

[6] Richard Camman, Stephane Hamade, and Amy Zhao, "Student Mobility and Credit Transfer Pathways" (paper presented, and adopted, at the Fall General Meeting of the Ontario Undergraduate Student Alliance, Waterloo, Ontario, November 8-10, 2014).

[7] *OSAP 2014-2015 Eligibility, Assessment and Review Manual*, (Toronto: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, 2014).

years for this age group (some applicants never get offered a space while their child is eligible).[8] To make matters worse, sole support parents receive a maximum of $83 each per week for childcare costs, while married students receive half of that through the Ontario Student Assistance Program (OSAP).

Authors have asserted that universities are not using teaching strategies designed for mature students as opportunities to strengthen education for all students. A primary reliance on only one form of instruction is concerning for institutions designed to equip students with the skills necessary to succeed in the world beyond the campus.

Student Experience

In order for Ontario to achieve its goal of increasing post-secondary attainment rates to 70 percent of the population, mature students will need to encompass a larger fraction of university student bodies. Not only because the 18-21 year old population in Ontario will decrease over the next decade, but also because it is becoming increasingly necessary for adults to pursue the development of new skills and enhance existing ones.[9] Universities should recognize that the inclusion of mature students ensures post-secondary education in Ontario remains relevant, effective, and progressive. To this end, it is important that mature students are treated consistently and equitably in admissions processes at all post-secondary institutions in Ontario. Consideration should be given to ensuring that all students with dependent children have access to affordable supports on and off campus. In order to optimize the undergraduate, *mature student experience*, students recommend that:

- Universities continually assess mature student retention and persistence to examine how they could strengthen the quality of the educational experience they provide;
- Universities offer flexible service hours to ensure effective access for mature students;
- Universities should ensure that there are orientation programs and year-round support programs that differ from traditional student-run orientation activities (when students identify that a deficit exists);
- Universities, students, and the provincial government develop a common set of baseline criteria for which students will be considered "mature students" upon applying to university in Ontario;
- The provincial government provide funding to support additional childcare space and infrastructure on or near post-secondary campuses specifically dedicated to post-secondary students; and
- On-campus childcare centres strive to offer flexible drop-in hours during the evenings to accommodate for mature students' schedules.

Financial Assistance

Students offer the following recommendations to ensure that all underrepresented student groups have access to *financial assistance* solutions that meet their unique needs:

- The provincial government should expand OSAP eligibility to part-time students;
- The provincial government should change the spousal contribution requirements to ensure that married and common-law students can access adequate assistance through OSAP;
- The provincial government should extend eligibility for the Ontario Tuition Grant to all students regardless of when the student graduated high school to ensure that all qualified students can access this program; and
- The provincial government should restructure the OSAP need assessment and Ontario Childcare Bursary to more accurately reflect the real costs for students with dependents.

Teaching & Learning

It is important to recognize that, "Adult learners are not 'blank slates.'"[10] Mature students bring with them a wealth of knowledge, attained through a variety of ways. Universities must embrace this understanding and place greater value on learning that occurs outside of traditional post-secondary environments. Further,

[8] University of Guelph, "Child Care & Learning Centre's Frequently Asked Questions," accessed February 17, 2015, https://www.uoguelph.ca/studentaffairs/childcare/faq-questions-top#n24.
[9] Kerr, *Adult Learners in Ontario*, 31.
[10] Chen, "Teaching non-traditional adult learners," 407.

recognition of the principles as to why adults learn, combined with methods of how adults learn, will ensure the effective synchronization of theories of pedagogy and andragogy in course delivery. Universities' efforts to improve mature students' *teaching and learning* experience should involve:

- Broadening methods of instruction and assessment by strengthening forms of active, collaborative, cooperative, and problem-based learning across all disciplines to ensure that all students reap the benefits of various educational strategies;
- Adopting the concept of "andragogy," "the art and science of helping adults learn," in conjunction with pedagogy, to ensure that adults are being taught in a way that is useful and meaningful to them; and
- Enhancing the delivery of blended learning, while researching other forms of instruction that capitalize on technological advancements, in order to facilitate mature students' access to post-secondary education.

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ACRONYMS

CCLC – Child Care & Learning Centre (at the University of Guelph)

CSG-PT – Canada Student Grant for Part-Time Studies

CSLP – Canada Student Loan Program

GED – General Education Development

HEQCO – Higher Education Quality Council of Ontario

OAC – Ontario Academic Credit

OSAP – Ontario Student Assistance Program

OTG – Ontario Tuition Grant

OUAC – Ontario Universities' Application Centre

PLAR – Prior Learning Assessment and Recognition

PSE – Post-secondary Education

GLOSSARY

Active Learning refers to a variety of teaching methods that encourage learners to take responsibility for their learning by using their prior experiences to inform their processes of knowledge generation; active learning strategies provide opportunities for students to meaningfully talk and listen, write, read, and reflect on the content, ideas, issues, and concerns of an academic subject.[11]

Andragogy, as used in this paper, refers to "the art and science of helping adults learn," whereby learning is self-directed, draws on learners' experience, is motivated by learners' readiness and need to learn, and is typically problem-centred, task-oriented, and life-focused;[12] andragogy is often defined and discussed in contrast to pedagogy, however, this does not mean these two theories of education are mutually exclusive in their applications.

Blended Learning refers to teaching strategies that use some combination of in-person and online instruction.

Collaborative Learning refers to an active learning strategy that encourages students to work together in small groups to reach a common goal.[13]

Cooperative Learning can be differentiated from collaborative learning by the fact that, under this active learning strategy, students are typically assessed individually.[14]

Mature Student refers to any undergraduate student admitted to university under their institution's mature student criteria, or who may self-identify as a mature student and adult learner.

Pedagogy, commonly refers to the art, science, or profession of teaching; considerable importance is typically placed on the teacher who, "decides what students should learn, how students are taught, and when the teaching and learning process will begin;"[15] this paper may refer to pedagogy in contrast to andragogy, however, this does not mean these two theories of education are mutually exclusive in their applications. Note: the word pedagogy has its roots in the Greek word for pedagogue (consisting of the word for boy and guide), which referred to an individual who escorted children to school.

Persistence refers to students' ability to complete their post-secondary credentials.

Problem-based Learning refers to a strategy for active learning that encourages students to develop their own problem-solving procedures through project based course work.[16]

Traditional Student refers to any student who enrolled in university directly from high school or does not feel alienated from their peers based on their age.

Retention refers to institutions' ability to keep their students enrolled.

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[11] Z. Zayapragassarazan and Santosh Kumar, "Active Learning Methods," *NTTC Bulletin,* 19 (2012): 3.
[12] Sang Chan, "Applications of Andragogy in Multi-Disciplined Teaching and Learning," *Journal of Adult Education,* 39 (2010): 27-28.
[13] Michael Prince, "Does Active Learning Work? A Review of the Research," *Journal of Engineering Education,* 93 (2004): 223-231.
[14] Ibid.
[15] Chan, "Applications of Andragogy," 26.
[16] Zayapragassarazan and Kumar, "Active Learning Methods," 4.

INTRODUCTION

Who are Mature Students?

For this paper, a mature student is a student who has been admitted to a post-secondary institution under each institution's respective mature student criteria. Most commonly, these criteria refer to individuals who are over 21 years of age, have been away from formal schooling for a minimum of two years, and although they may not meet regular academic admission requirements, show academic potential. Traditional academic admission requirements require students to have graduated from secondary school with at least six OAC, or a combination of six 12U and 12M courses, or equivalent.[17] A majority of Ontario universities including Wilfrid Laurier, Western, McMaster, and Queen's require that a mature student who does not meet the traditional academic entrance requirements for Ontario universities enter into post-secondary studies on a part-time basis as an undeclared major for at least their first year of study, in order to demonstrate they are capable of meeting the demands of their academic workload.[18] Usually after admission into part-time studies, a mature student must demonstrate their academic potential by having at least a 60 percent average or higher in their registered courses in order to continue their studies, or meet the regular grade requirements of a program if they wish to declare a major. If a mature student wishes to enter into full-time studies after this probationary period, they are usually required to have at least a 70 percent average in their previous courses.[19]

The following is a list of scenarios that mature students may experience upon admission that traditionally don't apply to students who enter directly from secondary school into university:

- They have delayed post-secondary enrolment for an extended period of time (i.e. the student does not enter post-secondary studies in the same calendar year that he or she completed their high school studies);
- They may have no high school diploma (the student completed high school with a GED or other high school completion certificate or did not finish high school), but demonstrate academic potential through applicable work and/or life experience;
- They may have to accommodate for additional time, financial, and family commitments that traditional post-secondary students may not have;
- Are required to enter University on a part-time basis at least initially to demonstrate their academic potential or may even stay in part-time studies in order to accommodate for their time, work and family commitments;
- They have secondary school credentials that do not meet the current requirements of the Ontario Universities' Application Centre for applying to a post-secondary institution in Ontario;
- They are working full-time employment (35 hours or more per week) while enrolled in post-secondary school; and
- They may have dependants—usually children but this could include other family members.

> **Principle One: All willing and qualified students in Ontario should be able to access and excel within Ontario's post-secondary education system.**

All willing and qualified individuals should be able to participate in post-secondary education (PSE), regardless of their age. People at many different life stages can benefit from higher education. This includes "traditional" students, who enter college or university through an unbroken, linear path directly after secondary school, as well as those who delay entry to post-secondary studies in favour of entering the workforce, starting a family, or engaging in other pursuits. Bob Rae's 2005 review of higher education in Ontario stated that, "adult learning should be promoted actively," as a, "significant public policy objective for Ontario".[20] Since the release of this review, an important goal of the provincial government has been ensuring that the current and future workforce in Ontario has the knowledge and skillset to meet the future economic needs of the Province. To this

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[17] "Current Ontario High School Students (101)," Ontario Universities' Application Centre website, accessed January 16, 2015, http://www.ouac.on.ca/ouac-101/
[18] "Mature Students and Other Applicants", Ontario Universities' Application Centre website, accessed January 16, 2015, http://www.ouac.on.ca/ouac-105/105-mature/
[19] Ibid.
[20] Bob Rae, *Ontario: A Leader in Learning*, (Toronto: Government of Ontario, 2005).

end, the provincial government has made raising post-secondary attainment in Ontario to 70 percent by 2020 a key goal for ensuring long-term economic prosperity. However, after nearly a decade of steady growth in the number of high school students applying to universities in Ontario, university applications from high school students declined not only in Ontario, but in every other province as well.[21] Statistics Canada has also emphasized that these trends are expected to continue over the next ten years, as Ontario's population of 18 year olds is expected to decrease nearly nine percent.[22]

Given that individuals under 25 already have relatively high post-secondary attainment rates, part of fulfilling the Province's goal of raising attainment rates to 70 percent for all Ontarians by 2020 must come through the creation of a PSE system that is accessible to a broader demographic of learners, including mature students. As Table 1 illustrates, adult engagement in job-related education and training is slightly higher in Ontario than it is across Canada, suggesting that there is already an appetite for continuing education and higher learning amongst adults in this province.

Table 1: Engagement in job-related education and training by age group.

Age Group	Canada		Ontario	
	Engaged	Disengaged	**Engaged**	Disengaged
24 to 34	**67.9%**	32.1%	**70.7%**	29.3%
35 to 44	**64.9%**	35.1%	**65.6%**	34.4%
45 to 54	**57.4%**	42.6%	**58.8%**	41.2%
55 to 64	**47.1%**	52.9%	**51.4%**	48.6%
Total	**60.8%**	39.2%	**62.9%**	37.1%

(Retrieved from: Higher Education Quality Council of Ontario, *Employed Adult Learners in Ontario and Canada* 2014)[23]

There is a case to be made for Ontario's universities. In order to make the most of this interest in continuing education, universities must create educational environments that are accessible and hospitable to adult learners. Since the 2008 recession, colleges have seen impressive increases in enrolment amongst adults aged 25 and older while universities have seen only slight increases amongst individuals aged 25 to 30 years and 31 to 34 years, and decreases amongst individuals aged 35 and older. As Ontario shifts away from a manufacturing-based economy, the demand for employment has grown in some fields, and diminished in others, as has the demand for different post-secondary pathways. An effective post-secondary system will enable the workforce to change and adapt in response to labour market demands by ensuring access to relevant training upgrades as well as individuals' pathways of choice.

Approximately 39 percent of the Ontario population aged 25 to 64 has a secondary school diploma as their highest level of educational attainment.[24] These individuals find it increasingly difficult to keep up with the increasing technological and skills demands of many professions. One of the greatest benefits mature students experience in the labour market is higher earnings and shorter periods of unemployment after completing a post-secondary credential.[25] In addition, mature students experience more abstract employment gains, including increases in their human capital value achieved through increased knowledge and productive skills, increased identity capital achieved by gaining a PSE credential, and increased social capital achieved by developing employment networks and relationships with other individuals with similar interests.[26] Ensuring people of all ages can access college and university training is critical in developing a workforce that is flexible and responsive to changing labour market dynamics. Accordingly, OUSA strongly believes that qualified individuals of all ages should have the opportunity to participate in post-secondary studies.

[21] Josh Deehas, "Demographics blamed for drop in Ontario university applications: Number of 18-year-olds declining in every province", *Maclean's Magazine,* January 20, 2014, accessed January 5, 2015, http://www.macleans.ca/education/uniandcollege/demographics-blamed-for-drop-in-ontario-university-applications/.
[22] Ibid.
[23] Tomasz Gluszynski, Guga Werkneh, and Huizi Zhao, *Adult Learners in Ontario and Canada: Engaged and Disengaged* (Toronto: Higher Education Quality Council of Ontario).
[24] Angelika Kerr, *Adult Learners in Ontario Postsecondary Institutions* (Toronto: Higher Education Quality Council of Ontario, 2011).
[25] Ibid.
[26] Anne Jamison, Ricardo Sabates, Alan Woodley & Leon Feinstein & Woodley, "The benefits of higher education study for part-time students", *Studies in Higher Education* 34(2009): 247-248.

STUDENT EXPERIENCE

PRINCIPLES

> **Principle Two: Mature students play an integral role in ensuring that post-secondary education in Ontario is effective, progressive, and meaningful.**

Ontario has recently set an ambitious goal of raising the post-secondary attainment rate to 70 percent. Mature students will need to encompass a large fraction of this, not only because the 18-21 year old population in Ontario will decrease over the next decade, but because it is becoming increasingly necessary for adults to pursue the development of new skills and enhance existing ones.[27] As our society has become increasingly globalized and the demands for an educated workforce has intensified, access to post-secondary education for all citizens, no matter their age, interest, or stage of life, is paramount. Peter Jarvis has outlined how 'the nature of the knowledge used is changing at a tremendously rapid rate…every marginal addition to the body of scientific knowledge is potentially valuable in the knowledge economy."[28] As articulated by the Higher Education Quality Council of Ontario (HEQCO), we must recognize that "education and training contribute to the human capital of individuals and make them more productive workers and better informed citizens."[29] The "attainment of further education not only provides for individual returns such as higher earnings and lower levels of employment, improved health and longevity, and greater satisfaction with life, but it is also strongly linked to social returns such as safer communities, healthy citizens…and improved equity and social justice."[30]

While students aged 18-21 will continue to comprise the majority of university attendees, increased involvement by mature students will ensure that post-secondary education in Ontario is effective, progressive, and meaningful. Mature students add to the variety and richness of any student body by enhancing the interaction students have with peers from diverse backgrounds, while increasing the opportunity for students to learn through a variety of outlets.[31] Not only do mature students differ in age from the traditional university population, many will have a few years, or more, of experience in a variety of fields that can enlighten classroom discussion. The recognition that learning takes place throughout the lifetime of an individual will strengthen our post-secondary education system and lay the foundation for a flourishing society.

> **Principle Three: Mature students are a minority group on university campuses, whose professional and personal needs must be met in order for them to feel empowered to access and succeed within post-secondary education.**

As for any marginalized group on campus, universities must foster an academic and extracurricular environment that strives to cater to their unique situation. Mature students should be given every opportunity to thrive, without added institutional stress. HEQCO's 2014 report exploring engagement levels of adults within the workforce indicated that employees who are younger are more likely to engage in job-related education and training.[32] Recognizing that "the development of human capital denotes education," it is necessary for adult learners to be given the tools necessary to not only engage, but also thrive, in a post-secondary setting.[33] This includes, but is not limited to, the elimination of academic, social, and financial barriers. Mature students should not be deterred from accessing post-secondary education for fear that their responsibilities, as students, cannot always be modified to suit their needs.

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[27] Kerr, *Adult Learners in Ontario*, 31.
[28] Peter Jarvis, "Lifelong Learning: Universities and Adult Education," *Asia Pacific Education Review* 2 (2001): 29.
[29] Kerr, *Adult Learners in Ontario*, 2.
[30] Ibid.
[31] Jennifer Massey, Meghan Brooks, and Cheryl Sutherland, "Mature Women Students and the Pursuit of Higher Education: An Examination of the Role of the Ban Righ Centre at Queen's University" (paper presented to the Queen's Office of Student Affairs, Kingston, Ontario, 2009).
[32] Gluszynski, Werkneh, and Zhao, *Adult Learners in Ontario and Canada,* 16.
[33] Chan, "Applications of Andragogy," 26.

Principle Four: Like any minority group, the term "mature students" must not discount the heterogeneity of adult learners.

The heterogeneity of mature students is so complex that even the term "mature student" and whether that accurately reflects this group of students is scrutinized across university campuses. The age at which you are considered "mature" continues to be debated, while participants in a study at Dublin City University, in the United Kingdom, took issue self-identifying as even a "student," a term they feel is reserved for young people.[34] Nonetheless, although it is clear that non-traditional students are a minority group on Ontario campuses, it is important that we do not discount their diversity of prior education, extent of professional experience, reasons for pursuing post-secondary education, home life dynamics, learning preferences, and the support needed for success.

As Heuy B. Long articulates, "...it is erroneous to speak of '*the* adult learner' as if there is a generic adult that can represent all adults."[35] Mature students face different hurdles to achieving success and to overcoming situational barriers, including, but not limited to, lack of time, lack of money, health issues, and dependant care.[36] Attitudinal or dispositional barriers, including the fear of failure, and structural/institutional barriers such as course offerings and the availability of instructors outside of regular hours compound the barriers that exist for mature students.[37] With a growing diversity of student bodies in Ontario, including greater proportions of international students, Aboriginal students, and students with disabilities, to name a few, universities have made various commitments to support all students throughout their educational career, even if their needs diverge from "the norm." This same commitment must be applied to mature students to ensure that they can succeed.

Principle Five: Mature students must be treated equitably in admissions criteria at all post-secondary institutions in Ontario.

At every Ontario University there should be clear, objective, and accurate information about the admission standards and criteria available to students. For students applying directly from secondary school, the process is relatively straightforward: applications are assessed based on secondary school grades, and any additional program-specific requirements, such as essays or portfolios. Mature students, however, have often gained additional life experience since secondary school, which may include other academic qualifications or training. It is only fair that mature students know at the point of application the definition an institution uses for the term "mature student," whether or not they will be considered for admission as a mature student, and the criteria according to which mature student applications are assessed. It is important that universities clearly communicate to prospective mature students how prior life, work, and training experiences will be assessed when they apply for admission, particularly if their secondary school grades no longer seem relevant.

Principle Six: All students with dependants in Ontario should be able to access affordable dependant supports on and off campus during the course of their studies.

OUSA believes that all individuals should be able to participate in post-secondary education—this includes students with dependants. A student with a dependant is an individual who acts as primary caregiver to individuals unable to meet their own needs. While this relationship is usually interpreted as a parent caring for a child, dependency can also include elderly parents and relatives, or individuals managing chronic illnesses, disabilities, or other conditions requiring substantial assistance from a second party. Since the term dependant often refers to children when talking about access to post-secondary education, the following concerns and recommendations aim to address the challenges associated with caring for dependent children while pursuing a post-secondary education.

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[34] Neil O'Boyle, "Front Row Friendships: Relational Dialectics and Identity Negotiations," *Community Education* 63 (2014): 173.

[35] Heuy B. Long, "Understanding Adult Learners," in *Adult Learning: A Guide for Effective Instruction, Third Edition,* ed. Michael W. Galbraith (Malabar, FL: Krieger Publishing Company, 2004), 23.

[36] Rebecca Klein-Collins, "Alfi, What's It All About? Strategies For Colleges And Universities To Become Adult Learning Focused Institution," *National Council for Continuing Education & Training* (2011): 30.

[37] Ibid.

CONCERNS

Concern One: Mature students often experience stigma on university campuses, especially where age gaps are apparent, which can negatively impact their university experience.

Feelings of alienation are a common and serious problem as some mature students may experience stigma related to ageism on their university campuses. Carole Morrison, Director of the Ban Righ Centre at Queen's University, provides some context in saying that mature female students talk of feeling like "imposters" at university, sometimes feeling that they aren't as skilled or capable as other students, or that by virtue of age they just don't belong.[38] The sense of alienation can be enough to prevent some students from participating in class.[39] Even students who are confident in their place on campus may be more reserved earlier in the semester as one student explains, "*I'm more than willing to speak up and say things and I'm not afraid to speak to others. I tend to be a little more quiet at school where I wait a couple of weeks in to make a few comments and people realize that you're just the same as they are.*"[40]

Ageist stigma is reflected in the exclusion that develops as traditional students band together in peer groups.[41] The exclusion is not a deliberate slight, but many students fail to consider or fail to assist mature students who may not be comfortable in the environment.[42] The interplay between some mature students' feelings of alienation and some traditional students' unintentional exclusion can create additional barriers. Some mature students may lack the academic support they need to excel; a different mature student shared in an interview that they were unable to get involved with peer study groups, the tool best suited to their learning style.[43] Not interacting with their peers may inhibit mature students' ability to navigate university systems.[44] Students who feel comfortable asking a peer for help may have an easier time finding out about requirements, procedures, and services; on top of this, traditionally aged students may share information with each other more readily.[45]

Concern Two: Universities are not placing enough emphasis on support services and programs designed for mature students, a growing, yet minority group on campus.

It is important to recognize that the number of mature students on university campuses has been growing steadily for approximately two decades. Assuming this number will become even greater, it is imperative that universities put heightened emphasis on support services and programs designed for mature students. Joseph C. Chen highlights how from 2000 to 2009 the percentage of enrolled students under the age of 25 increased by 27 percent while the percentage of enrolled students aged 25 and over increased by 43 percent during the same time period.[46] He goes on to say that, "the [National Centre for Education Statistics] projects that for 2010 to 2019, there will be a 9 percent rise for students under the age of 25 compared to a 23 percent rise for students aged 25 and over."[47]

In order for universities to effectively accommodate an increase in mature students, which undoubtedly deepens the overall learning environment, they must place increased emphasis on support services and programs designed for mature students. Universities must take the issues that they perceive to affect all students, such as financial assistance, counselling support, and academic guidance, and view the myriad of solutions with the distinct needs of mature students in mind. Angelika Kerr writes that, "…some institutions offer academic and social services specifically directed at mature learners."[48] It is problematic that not all institutions are making this a priority.

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[38] Carole Morrison (Director, Ban Righ Centre), interview by Zachary Rose, Philip Lloyd, and Jen Carter, October 2, 2014.
[39] Ibid.
[40] OUSA conducted interviews with mature students in February 2015.
[41] Carole Morrison, 2014.
[42] Ibid.
[43] OUSA conducted interviews with mature students in February 2015.
[44] Carole Morrison, 2014.
[45] Ibid.
[46] Joseph C. Chen, "Teaching non-traditional adult learners: adult learning theories in practice," *Teaching in Higher Education* 19 (2014), 406.
[47] Ibid.
[48] Kerr, *Adult Learners in Ontario*, 26.

There still continues to be a lack of support for mature students. The cost of living for mature students can be almost three times that of a younger counterpart, while the waiting lists for many campus childcare facilities are inconceivably long.[49] Mature students also experience frustratingly limited access to many on-campus services. In conversations with mature students, one student put it plainly:

> *"The problem I have with a lot of the services that are available, they're not available when I am available. That would be my biggest issue with this, because like, I can't just leave work and say, "Oh, I've got to go talk to somebody at the writing club. I need some help with an essay." I've got to work...Everything is on the university's schedule."*[50]

In a survey at Western University, many students expressed a desire to see more classes in the evening since many daytime and afternoon classes were not compatible with their work schedules.[51] The inflexibility of university services is a common concern amongst mature students that extends beyond support systems to include class schedules and recognition of prior learning. Some students have experienced delayed completion of the university credentials as a result of a lack of flexibility in academic programming and scheduling.[52]

However, one area that doesn't receive nearly enough attention is the degree of social anxiety faced by mature students, and the need for increased support in ensuring a smooth transition to, and throughout, university life. Mature students commonly enter university with more anxiety and apprehension than their younger peers and there are not adequate services to address this issue.[53] While mature students might be participating in university life, they are not fully integrated into it; particularly in terms of extracurricular involvement.[54] In a study conducted by Queen's University in 2008-2009, several mature women students reported experiencing acts of discrimination on the basis of age.[55] Like any form of discrimination that might persist across campuses, these experiences significantly hamper a students' ability to thrive both inside and outside of the classroom. Mature students are experiencing a lack of relevant extracurricular support and opportunities to interact with their peers.

At a time when "the driving force of the global competitive market is knowledge," when universities are being forced to compete with private enterprises, and when the value of a sole university degree is being called into question, its concerning that universities are not giving more attention to addressing the needs of an ever-growing and ever-significant mature student population.

Concern Three: Institutions use different admissions criteria, creating a great degree of inconsistency across the province.

Mature students seeking to compare the admissions criteria of post-secondary institutions face inordinate barriers. Although Table 3 in Appendix A is not complete, it does illustrate the great degree of variability in how each university defines a mature student. These varying definitions greatly affect the process and criteria by which mature students are judged at the point of admission. At some institutions, the cut-off is determined simply by age, whereas others take into consideration time elapsed since secondary school. A few universities define mature student status primarily with relation to previous academic performance.

First, this implies that prospective mature students are treated differently across the province, and it would follow that each school builds a slightly different understanding of what must be done to accommodate them. Inconsistent definitions also create confusion for students as to whether or not they will be categorized as a mature student, and how a mature student application will be evaluated by each institution. Prospective students may simply assume their application will be treated uniformly when they apply to multiple institutions through the Ontario University Application Centre (OUAC) when in reality, they will be treated entirely differently, judged according to different criteria. Although the mature students that make it into the PSE system seem to exhibit high degrees of patience and determination in overcoming systemic barrier, this inconsistency may also be

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49 Massey, Brooks, and Sutherland, "Mature Women Students and the Pursuit of Higher Education."
50 OUSA conducted interviews with mature students in February 2015.
51 "Survey of Mature Student Needs: summary from the campus labs survey done in Dec. 2014," *The Student Success Centre, Western University*, January 2015.
52 OUSA conducted interviews with mature students in February 2015.
53 O'Boyle, "Front Row Friendships," 175.
54 Ibid, 177-178.
55 Massey, Brooks, and Sutherland, "Mature Women Students and the Pursuit of Higher Education."

deterring prospective students from entering the system entirely. In order to facilitate success for prospective students, this system must provide more consistency for mature student applicants.

Concern Four: Student dedicated childcare on campus tends to be expensive and limited, with excessive wait-times.

A large barrier for students with dependent children who wish to attain a post-secondary education is finding sufficient and affordable childcare. As mature students may not receive the same extent of financial assistance in comparison to traditional students, having access to affordable childcare is critical to ensuring that mature students can manage both the upfront costs of pursuing a post-secondary education and their financial commitments to both their children and family life. The average cost of childcare on Ontario campuses is prohibitively expensive averaging $325.73 per week for infant care, $262.42 per week for toddler care, and $213.76 per week for preschool care.[56] While OSAP recognizes childcare costs in its need assessment for students with children, the assessment vastly underestimates the true costs. Sole support parents receive a maximum of $83 each per week for childcare costs, while married students receive half of that. As the study period is 34 weeks, the maximum child-care allowance under OSAP would be $2,822 for the year.[57] Moreover, the Ontario Childcare Bursary only provides additional assistance for individuals, studying full-time with more than three children under the age of 12.

Table 2: Comparison of OSAP 2014/15 childcare allowance and actual childcare fees. [58,59]

	Maximum assistance for Married Students (only if spouse is employed/a full-time student)	Maximum assistance for Sole-support Parents	Average Fees for Preschool Aged Children on Ontario Campuses*
1-2 Children	$40-80 per week	$83-166 per week	$214-428 per week
3+ Children	$80 per week + Child Care Bursary	$166 per week + Child Care Bursary	≥ $641 per week

* Rounded to the nearest dollar

Adequate childcare is not available at Ontario's university campuses for student-parents. Currently, 15 of 20 Ontario universities offer childcare services on campus and just about half of these offer infant care. Wait times for childcare spaces on campus can be in excess of a year, and the availability of space is often unpredictable and difficult to assess. For example, at the University of Guelph, the university has a Child Care & Learning Centre, which offers childcare to Guelph students, faculty, administration, and the Guelph Community. While the prices of daily childcare are competitive to the average costs of licensed child-care in the community, the waiting times can be excessive. On the university's website they explain that, "some families may receive an offer within a few weeks if they meet all of the criteria for the empty space. However, the majority of families are on the waiting list for at least 1-2 years. Unfortunately, the wait for the toddler age children it can be years and in fact, some families are never offered a space while their child is eligible for these programs."[60] This may force students to decline offers of admission or reduce their academic load due to the scarcity of childcare spaces.

Concern Five: The current system of subsidized municipal childcare in Ontario does not meet the needs of students with dependants.

In Ontario, individuals can apply for various municipal childcare subsidies through mechanisms including the Ontario Child Care Subsidy Program which may provide families with a partial or full subsidy for childcare based on a province-wide income test. Some argue that students can access municipal subsidies for approved

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[56] Average childcare fee estimates based on 2014/15 fees listed on university childcare centre websites.
[57] *OSAP 2014-2015 Eligibility, Assessment and Review Manual*, (Toronto: Student Financial Assistance Branch, Ministry of Training, Colleges and Universities, 2014), 138.
[58] Ibid, 103.
[59] Average childcare fee estimates based on 2014/15 fees listed on university childcare centre websites.
[60] University of Guelph, "Child Care & Learning Centre's Frequently Asked Questions," accessed February 17, 2015, https://www.uoguelph.ca/studentaffairs/childcare/faq-questions-top#n24.

childcare spaces, and thus the amount of assistance provided through OSAP can adequately meet childcare costs. Unfortunately, municipal subsidies are not a viable alternative to on-campus childcare services and resources. Wait-lists for subsidies in most municipalities are often measured in years. For example, the City of Toronto currently has 24,932 childcare fee subsidies available—which supports just 28.5 percent of Toronto's low-income children age 0-12—with 16,802 children on waiting lists.[61] Wait-lists are similarly lengthy in other municipalities in the province, forcing student-parents to delay post-secondary studies while they wait for a subsidy. Furthermore, many subsidized daycares only operate around a typical 8 am-5 pm timeframe. As many mature students attend night classes in order to accommodate for their daily working schedule, these municipal daycares are not open when mature students need to attend their evening classes. As a result, municipal daycares do little to meet the needs of students with dependants who must attend evening classes.

RECOMMENDATIONS

> *Recommendation One: Universities should continually assess mature student retention and persistence to examine how they could strengthen the quality of the educational experience they provide.*

Universities should take proactive measures to address issues of mature student retention and persistence, which, while similar to issues of initial access, must be analyzed separately. Angelika Kerr articulates how, "the three most frequently cited factors that strongly influenced the early departure of adult students from their college program were personal/family issues, costs, and issues with time management."[62] She continues by saying that adult learners place greater significance on goal orientation, relevance of studies and course content to their specific life and work context, availability of targeted support systems which facilitate academic and social integration, and adequate student-faculty interaction.[63] It is critical that universities take greater steps to address these issues while a student is attending university, instead of waiting until the student has decided, or worse, been forced, to withdraw from their studies.

University registrars should evaluate appropriate feedback mechanisms to solicit areas of improvement for the mature student experience on campus, such as online questionnaires and focus groups. Universities should encourage professors to garner feedback from mature students in their classroom, both on classroom instruction and the overall learning environment. There should be a common outlet where academic advisors and social counsellors report, confidentially, any recurring issues affecting the mature students they meet. Rebecca Kleins-Collins, reporting for the National Council for Continuing Education & Training, says that mature students need to know how to access programs that seek to improve their university experience, and this requires specialized marketing materials and ad campaigns.[64] This in turn will allow issues facing mature students to be addressed as proactively as possible. Finally, it has been reported that the occupation categories in Ontario with the highest levels of adult engagement in education were the social sciences, education, government services, religion, art, culture, recreation, and sports.[65] Universities should proactively determine how other disciplines can engage adult learners, should barriers exist, to ensure that Ontario continues to maintain a top-performing workforce.

> *Recommendation Two: If feasible, universities should offer flexible service hours to ensure effective access for mature students.*

The usual operating hours for university services are restrictive for many mature students who are, on average, balancing more inflexible responsibilities than traditional students. Angelika Kerr wrote that, "for Ontario Access to Support in Education and Training Survey respondents aged 25 to 64, the most frequently cited barriers to participation in education and training were centered on scheduling time for education with family responsibilities and with work."[66] While working hours might be limited by employee contracts or union regulations, universities must ensure that all students can access the services they require to succeed. One mature

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[61] City of Toronto, "Early Learning and Care in Toronto Fact Sheet- January 2015," (Toronto: City of Toronto, 2015).
[62] Kerr, *Adult Learners in Ontario*, 27.
[63] Ibid.
[64] Klein-Collins, "Alfi, What's It All About?," 31.
[65] Gluszynski, Werkneh, and Zhao, *Adult Learners in Ontario and Canada*, 17.
[66] Kerr, *Adult Learners in Ontario*, 20.

student summarized this point saying, "*I think that if you're going to offer services to students, make them available to all students, not just students that can get there during your working hours.*"[67]

It is incredibly important that universities offer flexible service models, including, but not limited to, how students submit records, address inquiries, and ask for support if necessary. The use of technology is one area that can be enhanced to assist students who might not be able to spend as many hours a day on campus as traditional students. Other data from the Access to Support in Education and Training Survey showed that almost twice as many adult Canadians aged 25 to 64 used forms of distance education than did youth aged 18 to 24.[68] That said, technology is not the sole answer, both because it cannot often replace face-to-face interaction, in addition to the fact that some adult learners may not be as comfortable with technology, or may not have convenient access to it.[69] Universities must ensure that academic advising, counselling support, and the completion of administrative tasks can be conducted outside of the usual operating hours to accommodate for student facing unforeseen pressures and irregular class schedules.

> ***Recommendation Three: When students identify that a deficit of support exists, universities should ensure that there are orientation programs and year-round support programs that may differ from traditional student-run orientation activities.***

Orientation Week serves as a critical time for students to be integrated into the academic and social worlds of their universities. It is a time where they can wholeheartedly participate in a multitude of energetic activities, tours, information sessions, and social outings designed to set them up for success. Universities must design a week whereby students feel meaningfully encouraged to take part in orientation initiatives. While graduate student societies may facilitate activities catered to a mature audience, undergraduate student associations do not have the resources to provide an effective orientation week for mature students. Universities must fill this gap by providing relevant programming catered to the specific needs of mature students.

This type of programming should include a thorough introduction to the academic supports available, including, but not limited to, avenues to receive academic accommodations, options to alleviate scheduling conflicts, and methods to integrate transferable skills into the learning process. While these resources are to be primarily used by mature students, these resources should also be readily accessible to and used by both instructors and teaching assistants alike to ensure they can be well versed in the needs of mature students in their classrooms. These resources can serve a variety of purposes including providing instructors with a broad understanding of teaching techniques for accommodating mature students as well as assisting in designing course content.

Regardless if they directly plan orientation activities for mature students, all students should be educated on the presence and value of mature students as an effort to respect diversity and reduce stigma. It is important that programs designed to integrate mature students into the life of their university do not end after Orientation Week. There must be a continuous effort to ensure that mature students do not feel isolated from the activities around them. Rebecca Kleins-Collins writes how, "the feelings of alienation can be quite [acute] for many adults, particularly when significant age differences exist between them and their classmates, as well as between them and some of their instructors. The availability of peer support groups can help overcome these barriers."[70]

There are many ways a university can facilitate such interaction. Queen's University has uniquely designed a support centre specifically for mature, women students. The Ban Righ Centre "supports the personal development and academic achievements of women entering Queen's as mature students, or re-entering after a time away, and facilitates their involvement in university life."[71] This purpose-built space, situated in the heart of campus, offers a range of services to mature women students, including a drop-in centre, a computer lab and technical support, quiet study areas, bursary assistance, advocacy and referrals, student advisors, lunchtime

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[67] OUSA conducted interviews with mature students in February 2015.
[68] Kerr, *Adult Learners in Ontario*, 21.
[69] Klein-Collins, "Alfi, What's It All About?," 33.
[70] Ibid, 32.
[71] Massey, Brooks, and Sutherland, "Mature Women Students and the Pursuit of Higher Education."

Speaker Series, and a kitchen.[72] Universities across Ontario are encouraged to develop similar spaces on their campuses in recognition of their importance in helping to build a community for marginalized groups on campus.

As Neil O'Boyle concluded, "as a bond between self and others, and as a platform for shared meaning and dialogue, friendship also plays a crucial role in identity formation and identity maintenance."[73] This is especially important as mature students navigate an ever-changing academic environment. The importance of programs designed to assist mature students achieve their academic goals, while simultaneously fostering a strong social network is critical. The unique personal and professional struggles mature students face and the necessity for greater support cannot be underestimated.

IN CONVERSATION WITH MATURE STUDENTS

Extracurricular Programs

After speaking with current, undergraduate mature students, it became clear that there is a need for more robust student supports. However, as "mature student" is really an umbrella term for a disparate group of adult learners, there is no "one-size-fits-all" solution. Some of the students consulted expressed a desire for programs to help them grow socially. It seems that this type of programming would be especially valuable early in a students' career. When asked if social events would be a valuable edition to their undergraduate experience, one student responded, "maybe in my first year, it might have been good if I had pursued it and maybe I could have learned more about other people's—mature students'—experiences. Yeah, I walked in blind, had no clue what I was doing or what I was getting myself into." **Another student reflected on potential improvements to student support services saying it would have been better to:**

"[Know] that there are other people that are also doing ... an undergrad at the same time as you—someone having a similar experience. I guess having, at the beginning of each term, having an event that people can attend. Like a small function or something... [The] university taking the responsibility to invite, no matter how small the group, and sending out an e-mail to give other people an opportunity to meet people if that's what they're looking for."

Other students expressed distaste for social programming, citing time constraints as inhibiting factors. These students seemed to be more interested in additional programming to further their academic experience. This student explained this reservation plainly: "At this point in my life, I was only going there for one reason and that was to get an education to further my career... I don't think I would have benefited from anything like that, but possibly like a studying group or teaching you how to study for a university exam for mature students." **After explaining that working full-time while studying may prohibit mature students' attendance to social events, another student when on to say,** "if they offered things that are more on the learning capacity I probably would maybe feel more connected in that aspect."

> *Recommendation Four: Universities, students, and the provincial government should develop a common set of baseline criteria for which students will be considered "mature students" upon applying to university in Ontario.*

In order to build province-wide consistency around the definition of a mature student, institutions should work together to develop consistent baseline criteria for classifying mature student so that all prospective mature students can apply under the same requirements at all institutions in Ontario. While each institution's admission

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[72] Ibid.
[73] O'Boyle, "Front Row Friendships," 172.

criteria will be different, developing baseline criteria of who will be considered a mature student will ensure that prospective students know exactly when they will be considered "mature." At the very least, universities should disseminate clear and consistent information on their institution's definition of mature students, the evaluation criteria and admission requirements for mature students, and how their applications will be evaluated. This information should be available to mature students at the point of application. Ideally however, to make the process as seamless as possible, it would be ideal for universities to work together to harmonize their definitions of mature students.

Recommendation Five: The provincial government should provide funding to support additional childcare space and infrastructure on or near post-secondary campuses specifically dedicated to post-secondary students.

Childcare on campus is the most convenient option for students, but there currently are not enough spaces available to meet the demand. The provincial government, in conjunction with students and administrators, should investigate the feasibility of creating a dedicated childcare funding envelope from operating funds, to ensure that adequate funding is available for both childcare spaces and the physical infrastructure to support them. These spaces could be available on or near university campuses, but should be specifically dedicated to post-secondary students. The University of Guelph's Child Care & Learning Centre (CCLC) offers a good model of how students should be prioritized for childcare on campus. Currently, the CCLC designates seventy-five percent of the childcare space are for students, faculty, and staff of the University of Guelph with the remaining 25 percent being available to members of the Guelph community at large. Of the seventy-five percent of space, students are given first priority followed by faculty and staff equally depending on the current affiliation breakdown within the CCLC.[74] While an investment in more on-campus child care space is needed at all universities, this model can help ensure that respective students will have first-priority at accessing this on-campus childcare and reduce the chance that they are put on an excessive waiting list. Furthermore, such funding could also be invested in other on-campus infrastructure outside of the respective childcare centre for resources such as change tables throughout the university campus

Recommendation Six: On-campus childcare centres should strive to offer flexible drop-in hours during the evenings to accommodate for mature students' schedules.

Alternative arrangements, like flexible drop-in centres, could also be a cost-effective and innovative way to provide childcare for students. For example, Ryerson University and Western University currently offer flexible, drop-in centres at student rates of approximately $5.00 per hour. This may be a useful model for alleviating some pressure from traditional childcare centres by providing an alternative for parents who only require care for a few hours each day. These types of drop-in hours could be particularly valuable during the evening as many mature students attend classes at night to accommodate their work schedules during the day. In addition, drop-in childcare available during exams would alleviate the stress students with dependants face when trying to find adequate childcare outside usual childcare hours.

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[74] University of Guelph, "Child Care & Learning Centre's Frequently Asked Questions."

FINANCIAL ASSISTANCE

IN CONVERSATION WITH MATURE STUDENTS

Financial Concerns

In interviews with mature students, the lack of financial aid was a common concern. Here is what some students had to say:

"I'm a single person. Based on my annual salary, I wouldn't qualify for OSAP. ... [But] my children have debts that I'm trying to help them with, and I have my own debts, and I have divorcee debts. You know all of those things add up and lots of times those people that are mature students are trying to help themselves out."

"I definitely would like to see more financial support for the mature students is one thing I think is extremely lacking because as a mature student working full-time, there is nothing out there that I'm eligible to get any assistance with."

"I do without other things. You know, thank God my kids have jobs now... so it's getting easier and easier but it's a lot of money to fork out when you have no funding whatsoever. And you're a single income earner."

"Going back to school, you can imagine, was pretty tough—from a salary like that to living on very minimal means. The challenges that I'm running into are like with OSAP and bursaries. They put us in the same box as students coming out of high school. I have bills like car payments and insurance and rent and children, and all those things. ... There are just so many things that build up for me that other students don't have to worry about."

PRINCIPLE

Principle Seven: All underrepresented groups of students should have access to equitable financial aid solutions that meet their unique needs.

While they tend to be older than traditional students and may have spent a number of years in the workforce before entering post-secondary studies, mature students do not always have access to more financial resources than those transitioning directly from secondary school. In addition to paying tuition, mature students often have additional costs that they must manage when pursuing a post-secondary education. For example, they are more likely to be caring for dependent children, have a mortgage, or be paying for a car. Mature students are also less likely to have parents or other family members who can contribute financially to their education. These factors are further complicated by the fact that if a mature student wishes to pursue their post-secondary education part-time in order to meet their financial commitments, they become ineligible for provincial loans made available through OSAP since, Ontario only provides grants to part-time students. Regardless of their specific circumstances, mature students should have access to financial assistance that takes account of their unique financial constraints and facilitates their success in PSE.

CONCERNS

Concern Six: A large proportion of mature students are not eligible for most provincial financial assistance programs.

Ontario students are not eligible for OSAP if they take less than 60 percent of a full course load, or 40 percent if they have a disability. By taking a lighter course load, part-time students are assumed to have more time to work and earn income, reducing their need for additional financial assistance. However, this assumes that part-time learners earn sufficient income to support themselves (and any dependants) while paying for their tuition and other educational costs. In a survey of university websites and publicly available information conducted by author Richard Camman, it was found that a large proportion of Ontario Universities make it mandatory for

students who are admitted under the mature student criteria to be enrolled in part-time studies until they have demonstrated they are capable of meeting certain academic criteria decided by each university.[75] This is problematic for mature students as this criterion systematically bars their access to many of the financial assistance programs available though OSAP.

Part-time students taking between 20 percent and 59 percent of a full-time course load are eligible for some assistance through the federal Canada Student Loan Program (CSLP), however the outstanding loan is capped at $10,000 and students must pay interest on the loans while in school.[76] As a result, very few part-time students use this program.[77] Through the province, the Ontario Part-Time Grant provides some assistance for part-time students, but are restricted to extremely low-income individuals. Additionally, students are only eligible for the Ontario Part-Time Grant if they are not in receipt of federal grants (i.e.: the Canada Student Grant for Part-Time Studies (CSG-PT)) or when their federal grant is less than $500 for the academic year in which they apply.[78]

> ### *Concern Seven: Current OSAP requirements for spousal contributions make it difficult or impossible for mature students to qualify for adequate financial assistance.*

Currently, if a student is married and their spouse is employed, the spouse is expected to contribute the greater of $12,682.74 or 70 percent of their net income (for the duration of the study period) to the student's education costs.[79] While OSAP does provide married students with a living allowance for two people, the allowance is significantly less than the true cost of living, particularly for couples with children. Couples with dependent children are given a monthly living allowance of $2192, plus $609 per dependant for support. It is important to remember that mature students only qualify for OSAP—and its associated living allowances—when they are enrolled in full-time studies. Mature students should not be expected to take on unmanageable employment burdens to make up shortcomings in their student loans while pursuing a post-secondary education, paying for housing, food and potentially childcare. Additionally, the contribution of 70 percent of net income during the school year (and 80 percent of the combined family income, less the living allowance, in the pre-study period[80]) of a full-time employed spouse is usually in excess of a married student's eligible costs. This leaves most common-law or married people ineligible for provincial government loans and can be a significant barrier for these students in pursuing higher education.

> ### *Concern Eight: The Ontario Tuition Grant's criterion largely excludes students who delay pursuing a post-secondary education directly out of high-school regardless of their financial need.*

In January 2012, the provincial government announced a new Ontario Tuition Grant program that has changed the tuition landscape in the province significantly. The new grant is available to over half of Ontario's undergraduate students and is tied each year to 30 percent of the average arts and science tuition. Students are concerned that the eligibility requirement excluding those who have been out of secondary school for more than four years shuts out financially vulnerable populations.

Student populations are changing, with more students than ever before choosing career and educational pathways other than direct entry to university from high school. This is especially true for students from traditionally underrepresented groups, for example, the majority of Aboriginal learners are female, mature students[81] and the median time between high school completion and attending university for Aboriginal learners is almost 12 months longer than the general population.[82] As mature students may temporarily suspended their education due to time and financial constraints, it is often the case that mature students find themselves outside

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[75] "Mature Students and Other Applicants."
[76] "Part-Time Canada Student Loan: Just the Facts," *Ministry of Training, Colleges and Universities*, accessed February 19,2015, https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/PRDR007095.html
[77] *Canada Student Loans Program Annual Report 2007-2008,* (Ottawa: Human Resources and Social Development Canada, 2009).
[78] "Ontario Part-Time Grant," *Ministry of Training, Colleges and Universities*, last updated July 4, 2013, accessed February 17, 2015, https://osap.gov.on.ca/OSAPPortal/en/A-ZListofAid/PRDR007092.html.
[79] *OSAP 2014-2015 Eligibility, Assessment and Review Manual*, 126-127.
[80] Ibid.
[81] R.A. Malatest & Associates Ltd., *Promising Practices: Increasing and Supporting Participation for Aboriginal Students in Ontario*, (Toronto: Higher Education Quality Council of Ontario, 2010).
[82] Sean Madden and Brandon Sloan, *An Educated Election: Ontario's Student Platform*, (Toronto: Ontario Undergraduate Student Alliance, 2014), 11.

of some or all of the 'time from high school' criteria of the Ontario Tuition Grant while still fitting the other eligibility measures.

> ### *Concern Nine: Students with dependants face significant financial, personal, and social barriers to pursuing a post-secondary education.*

According to the Runzheimer Canada study evaluating cost-of-living for Ontario students in 2010, a student with a child living in a Toronto rental apartment off-campus would face $38,258 in costs for a single academic year if their child was in an unsubsidized daycare.[83] However, the maximum amount currently available for sole-support parents through OSAP is $22,400.[84] This leaves a major shortfall in students' budgets that they cannot address through public assistance. The Ontario Childcare Bursary is intended to provide additional support for the childcare costs of students with dependants, but it is grossly inadequate. Students can only apply for the bursary if they have three or more dependent children under the age of 12, which means very few students qualify for the bursary.

Caring for a dependant also requires a significant investment of time, especially if the dependant is under five years of age because they are not enrolled in primary school; consider, children under the age of five must always be under close supervision. This, along with time devoted to employment to overcome the financial obstacles imposed by a dependant, may make it difficult to participate in a standard academic program. While all students with dependants face significant barriers to pursuing a post-secondary education, these difficulties can be exaggerated for single students with children as they may not have the spousal support to help manage their financial commitments of their education and family life.

RECOMMENDATIONS

> ### *Recommendation Seven: The Provincial government should expand OSAP eligibility to part-time students.*

Currently, Ontario students are not eligible for OSAP if they take less than 60 percent of a full course load. This aspect of OSAP's policy is particularly detrimental to mature students as they are more likely to be taking a part-time course load upon admission under certain mature student criteria. Other mature students may choose to study part-time in order to manage both their time and financial commitments in their personal lives. By not qualifying part-time learners for OSAP, the government also prevents these mature students from accessing numerous other forms of need-based assistance, including work-study programs, as well as many scholarships and bursaries. By allowing part-time students to apply for OSAP, the provincial government could ensure that public financial assistance is accessible to all students with financial need, regardless of registration status.

> ### *Recommendation Eight: The provincial government should change the spousal contribution requirements to ensure that married and common-law students can access adequate assistance through OSAP.*

The current spousal contribution rules expect a spouse or common-law partner to contribute the greater of $12,682.74 or 70 percent of their net income (for the duration of the study period) to their spouses' education.[85] This simply is not realistic for many low- and middle- income families. The provincial government already recognizes, in the parental contribution formula, that there should not be a flat percentage contribution on all income and, as a result, has implemented a sliding contribution scale based on discretionary income.[86] This should be replicated for spousal contributions to ensure that married and common-law students are eligible for sufficient assistance from OSAP.

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[83] Cost of living estimates based on Runzheimer Canada, "Student Cost of Living Study," *University of Toronto*, 2003, adjusted for inflation using the Ontario Consumer Price Index of January 2015.
[84] "Maximum amounts of aid."
[85] *OSAP 2014-2015 Eligibility, Assessment and Review Manual*, 126-127.
[86] Ibid, 54.

> ***Recommendation Nine:*** *The provincial government should extend eligibility for the Ontario Tuition Grant to all students regardless of when the student graduated high school to ensure that all qualified students, including mature students, can access this program.*

Students recommend removing the criteria requiring students to be within four years of secondary school completion, and instead offer four years of eligibility for the Ontario Tuition Grant to any student who meets the other eligibility criteria. Doing so will address the majority of access concerns that students and the broader public hold about the 30 percent Off program while simplifying the process in order to encourage more applications. Amending the eligibility requirements for the Ontario Tuition Grant would be of particular benefit to mature students as it would help them manage the upfront costs of pursuing a post-secondary education. As previously mentioned, the upfront costs of pursuing a post-secondary education can be difficult to manage for mature students as they may have extra financial commitments that most traditional students may not have to worry about. By removing the high-school requirements of the Ontario Tuition Grant, mature students with demonstrated financial need will be able to access this program. Removing the high-school criteria may even encourage more mature students to pursue a post-secondary education in Ontario.

> ***Recommendation Ten:*** *The provincial government should restructure the OSAP need assessment and Ontario Childcare Bursary to more accurately reflect the real costs for students with dependants.*

While the Ontario Childcare Bursary is intended to provide additional support for the childcare costs of students with dependants, students can only apply for the bursary if they have three or more dependent children under the age of 12. The minimum number of dependants under this bursary should be reduced to one dependent child under the age of 12 as this bursary excludes a large proportion of mature students who meet all the other criteria of the bursary including demonstrated financial need. In addition, the monthly OSAP living allowance of $2192 per month plus $609 for every child should be re-assessed for students with dependants, to ensure it accurately reflects the cost of accommodations, food, and transportation.

TEACHING & LEARNING

PRINCIPLES

> ***Principle Eight:*** *Learning that occurs outside of the traditional post-secondary environment is important and should be valued.*

Learning can occur in both formal and informal places of instruction, with different avenues of learning being valued depending on the individual's needs. When discussing mature students—for example, why they are important members of a university community, how they learn, or what accommodations they require—it is important to keep this in mind. Learning and schooling are not the same.[87] Huey B. Long clearly distinguishes the two by clarifying that "schooling is a social response that society has made in recognition of the innate human drive to learn…all learning is not the consequence of schooling, neither does all schooling result in the learning goals for which it was designed."[88] Adult learners are not "blank slates."[89] Mature students bring with them a wealth of knowledge, attained through a variety of ways. Universities must embrace this understanding and capitalize on the value this brings to the classroom.

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[87] Long, "Understanding Adult Learners," 24.
[88] Ibid.
[89] Chen, "Teaching non-traditional adult learners," 407.

> ***Principle Nine: Strategies for educating mature students shouldn't be viewed as inherently unusable for educating youth in post-secondary education. Teaching methods should be rooted in both pedagogy and andragogy to ensure the most effective delivery.***

While it is true that mature students face different barriers to accessing and persisting within post-secondary education, the strategies to cultivate a strong learning environment for them shouldn't be viewed as inherently unusable for educating traditionally aged students. Aspects of both pedagogy (conceptualized herein as teacher-centric instruction strategies) and andragogy (conceptualized herein as learner-centric instruction strategies) should be used in all university classrooms. While some mature students may naturally gravitate towards an environment where the teacher acts as more of a facilitator and collaborator of knowledge, rather than the gatekeeper, these teaching methods can be integrated within all classrooms, regardless of the age group. A teacher's mode of delivery must be dynamic enough to address all forms of learning. This will inherently strengthen a student's ability to understand, analyze, criticize, and apply their knowledge through a variety of outlets. The fact that mature students are deciding in greater numbers to access post-secondary education proves that "knowledge is a step toward an impetus for personal change; it is not an end point."[90] Recognition of the principles as to why adults learn, combined with the methods of how adults learn, will benefit all university students.

CONCERNS

> ***Concern Ten: The lack of prior learning and credential recognition can be a barrier to engagement and prevent mature students from maximizing their educational experience.***

Prior learning assessment and recognition (PLAR) allows adult learners to gain recognition and credit for prior learning experiences, which they can build upon as they pursue further education. However, as Angelika Kerr explains, "there are many institutional barriers related to prior learning and credential recognition which may affect access to further education for adult learners, in terms of the availability of and fees for such assessment services."[91] As articulated within OUSA's policy paper, *Student Mobility and Credit Transfer Pathways*, "universities are failing to offer robust and affordable PLAR opportunities for students who have gained knowledge and skills from the labour market."[92]

While colleges are mandated to offer PLAR assessment, Ontario universities are not. They typically only make it a priority for professional programs that are linked to regulated professions.[93] Adult learners are therefore wasting time and money in courses whose material they have already grasped, prohibiting them from challenging themselves in new ways, within an appropriate time period. The lack of PLAR is especially concerning when mature students must postpone their graduation and credential completion. PLAR assessment is a fundamental need for mature students attempting to access post-secondary education, a need that is not fully being met. It is concerning that recognition of PLAR is not mandated at the university level, given the wealth of knowledge, traditional or otherwise, that mature students bring with them. Without an established mechanism in Ontario to facilitate and recognize student credits, the PLAR process will continue to be challenging, costly, and time consuming.[94] Universities, and the province, cannot afford to prolong a student's ability to secure higher education and apply their knowledge within the workforce.

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[90] Ibid, 409.
[91] Kerr, *Adult Learners in Ontario*, 25.
[92] Richard Camman, Stephane Hamade, and Amy Zhao, "Student Mobility and Credit Transfer Pathways" (paper presented, and adopted, at the Fall General Meeting of the Ontario Undergraduate Student Alliance, Waterloo, Ontario, November 8-10, 2014).
[93] Kerr, *Adult Learners in Ontario*, 25.
[94] Ibid.

Concern Eleven: Universities are not using teaching strategies designed for mature students as opportunities to strengthen youth education.

Peter Jarvis argues that, "education has traditionally been more responsive to change than an initiator of it, although this is not universally true."[95] Universities should be at the forefront of developing new approaches to teaching and learning. Strategies used to teach adult learners have received greater prominence in recent years. There has been more emphasis placed on giving students the tools they need to learn, rather than dictating the learning required of them. This runs the risk of having students rely on the instructor as the gatekeeper of information, with greater emphasis placed on reciting facts, collecting PowerPoint slides, and inquiring about the exam format, rather than immersing themselves in the learning process. Teaching strategies designed for mature students, including the harnessing of prior learning, emphasis on self-directed study, and greater concern with the avenues in which information can be applied, will undoubtedly strengthen the educational experience of all students (this is further discussed in the following recommendations). A primary reliance on only one form of instruction is concerning for institutions designed to equip students with the skills necessary to succeed in the world beyond the campus.

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[95] Jarvis, "Lifelong Learning," 29.

RECOMMENDATIONS

> ***Recommendation Eleven: Universities should broaden their methods of instruction and assessment by strengthening forms of active, collaborative, cooperative, and problem-based learning across all disciplines to ensure that all students reap the benefits of various educational strategies.***

HEQCO has outlined that, "our educational institutions must ensure that their graduates have "learned to learn" and are equipped to keep learning."[96] As such, strategies to enhance mature student education are becoming increasingly necessary. This includes strengthening forms of *active learning*, defined as any instructional method that engages students in the learning process, *collaborative learning*, which can refer to an instructional method where students work together in small groups toward a common goal, *cooperative learning*, defined as a structured form of group work where students pursue common goals while being assessed individually, and *problem-based learning*, an instructional method where relevant problems are introduced at the beginning of the instruction cycle and used to provide context and motivation for the learning that follows.[97] These forms of learning cater to the concept of "andragogy," as discussed in Principle Two:. Active learning allows mature students to draw on their experience outside of the classroom to a greater extent. This can take the form of discussions and debates that take place throughout a lecture, rather than at the end or solely within a tutorial group outside of class. Collaborative learning allows mature students to feel more comfortable in the classroom environment, as they get to interact with their peers in a less formal atmosphere. Cooperative learning allows mature students to be assessed in a different way than their peers, allowing them to spend more time applying knowledge rather than demonstrating that they have it. Finally, problem-based learning allows mature students to understand the purpose of the material and how it relates to their general skill development, thus heightening levels of motivation to pursue further education. It is important to note that, if integrated effectively, active, collaborative, and problem-based learning stands to benefit all university students.

Rebecca Kleins-Collins writes that, "the way in which instruction is delivered is an important factor that can contribute to an adult learner's success, with some of the best strategies being those that treat the learner's own life and work experiences as valuable contributions to the learning process."[98] Mature students can reap greater benefits, and in turn, contribute more effectively to the classroom environment if they can use their experience outside of the classroom to inform and advance the conversations that take place inside of it. Should mature students feel comfortable drawing on their life experience to positively contribute to the discussion, universities should take steps to ensure that the course requirements are flexible enough to allow this to occur. In tandem, the classroom environment should be inclusive enough to allow all students to feel comfortable drawing on personal experience to advance any discussion. This can include the method of instruction, whereby students are encouraged to critically analyze the course content, perhaps through discussion groups or debates either in small groups or with the entire class. For mature students, earning credentials is not as important as developing these critical thinking skills.[99] Instructors should encourage this type of dialogue; where students are expected to scrutinize, question, and develop alternative ways of thinking and acting.[100]

While this method of instruction stands to benefit mature students, it doesn't always come easy, serving as a reminder that mature students are indeed students who are eager to learn. Neil O'Boyle's study concluded that, "While their real-world experience may render some mature students more naturally equipped to occupy leadership positions in student groups, [many] were uncomfortable with the expectation (by their peers) that they should naturally occupy such positions."[101] For example, one student identified with this concept, saying, "*I sometimes find that other students take advantage of my experiences, so when you're stuck in things like group projects with younger people, not that I object to it, but you end up burdening a lot of the work.*"[102] While instructors should allow mature students to draw on their experience to strengthen classroom discussion, they

[96] Gluszynski, Werkneh, and Zhao, *Adult Learners in Ontario and Canada*, 17.
[97] Prince, "Does Active Leaving Work?," 1.
[98] Klein-Collins, "Alfi, What's It All About?," 32.
[99] Bruce Spencer, "Education for Adults," in *The Purposes of Adult Education: A short introduction 2nd Edition* (Toronto: Thompson Educational Publishing, Inc., 2006), 1-24.
[100] Michael W. Galbraith, "Becoming an Effective Teacher of Adults," in *Adult Learning: A Guide for Effective Instruction, Third Edition,* ed. Michael W. Galbraith (Malabar, FL: Krieger Publishing Company, 2004): 8.
[101] O'Boyle, "Front Row Friendships," 181.
[102] OUSA conducted interviews with mature students in February 2015.

must not be confused with the instructor. This is because allowing students to be critical of the information that is being presented can serve as a challenging experience for all students. There can be conflicting emotions that arise when mature students are encouraged to challenge and/or accept the course material.[103] Nonetheless, course delivery should take into account the facilitation of perspective transformation for all students. In addition, instructors should ensure that students are aware of the diversity of their classroom, which includes the presence of mature learners.

Assessment methods should also take into account the experiences of mature students. While all students must be graded with similar criteria and learning outcomes, universities should place greater emphasis on all students' abilities to apply their knowledge, rather than simply regurgitating the knowledge itself. Questions about facts and figures do not always adequately test students who have prior knowledge in a discipline, but questions that encourage all students to connect their new knowledge with real world experiences can be more effective.

> ### *Recommendation Twelve: Universities should adopt the concept of "andragogy," "the art and science of helping adults learn," in conjunction with pedagogy, to ensure that adults are being taught in a way that is useful and meaningful to them.*

Universities should ensure that mature students are taught in a way that they can more effectively contribute to the academic environment, while simultaneously equipping themselves with the specific skills they need to succeed. This can be accomplished through embracing theories of "andragogy," "the art and science of helping adults learn."[104] While respecting the diversity of mature students, Sang Chan, who cites well-respected adult educator, Malcolm Knowles, writes how andragogy is based upon six assumptions:

a) Self-directedness: adult learners are self-directed, autonomous, and independent;
b) Need to know: adults need to know the value of learning and why they need to learn
c) Use of experience in learning: adults tend to learn by drawing from their previous experiences;
d) Readiness to learn: adults tend to be ready to learn what they believe they already know;
e) Orientation to learning: adult learning is problem-centered, task oriented, and life-focused;
f) Internal motivation: adults are more internally motivated than externally.[105]

These assumptions do not translate into the academic, financial, or social circumstance of all mature students; rather they should be used to guide the instructor as they strive to meet these specific needs. Instructors need to involve students in planning the learning objectives and by incorporating multiple "real-world" problems, using course concepts to solve them.[106]

This does not mean that students control all aspects of learning. There will continue to be a transfer of knowledge, but how this is done, and how it is further applied, should be more of a partnership between students and instructors. Universities should seek to allow their students, particularly mature students, to be self-directed where possible, which makes room for instructors to take on the role of facilitator or guide of learning, instead of the sole bearer of information. Universities should also encourage students to formulate their own learning objectives, while also giving them the chance to evaluate their progress based on these objectives and those outlined by the instructor.[107] Universities must value an educational environment that is respectful, collaborative, and experiential.[108] Course content, methods of delivery, and forms of assessment must embrace these principles.

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[94] Joseph C. Chen, "Teaching non-traditional adult learners: adult learning theories in practice," *Teaching in Higher Education* 19 (2014): 413.
[104] Chan, "Applications of Andragogy," 27.
[105] Ibid, 27-28.
[106] Ibid, 28.
[107] Galbraith, "Becoming an Effective Teacher of Adults," 7.
[108] Ibid, 5.

> **Recommendation Thirteen: Universities should enhance the delivery of blended learning, while researching other forms of instruction that capitalize on technological advancements, in order to facilitate mature students' access to post-secondary education.**

Jeremy Korr, et al. define blended learning as, "an extension…of the learning experience that combines traditional classroom time meaningfully with 'online learning activities, such as case studies, tutorials, self-testing exercise, simulations, and online group collaborations'."[109] Korr writes from Brandman University in Irvine, California, an institution that specializes in adult learning and has experimented extensively with forms of blended learning. Blended learning provides more opportunities for mature students, carrying additional responsibilities away from campus, to pursue a degree through a different format; one that relies heavily on participation outside of the classroom. In discussions with mature students, one student explained:

> "*It's been all across the board in the way that the professors have embraced technology. I've had anywhere from professors recording video and audio of their lectures, posting it online, really engaging in all my message boards even for in-class lecture. Which is great because it allows you to think about your response—especially for people who are very shy—it allows people to think about their response, post valid questions, and discussion points…. I find that I get so much more when the professor uses and embraces technology.*"[110]

Universities in Ontario should strive to coordinate curriculum design with technology across all disciplines.[111] The objective is never to eliminate face-to-face instruction, or to place less value on its importance, but rather to explore new avenues for which learning can take place and reach populations that are historically underrepresented within post-secondary education. OUSA highlights various forms of blended learning within their policy paper, *Online Learning*. These include a "flipped classroom model," where academic content is delivered online, allowing professors to devote class-time to discussion, group work, and more active methods of instruction.[112] This serves the desire for mature students to spend more time applying their knowledge in the classroom, while also providing an alternate avenue for participating in discussions and engaging with course content, which may help some students overcome stigmatization.

Blended learning can be integrated through enhancing the learning management systems across universities. All students stand to benefit from these developments, yet universities must recognize that mature students may rely on them to a greater extent. These systems, such as Desire2Learn and Blackboard, allow for interaction between faculty and students online, where content, grades, course material, and assessment mechanisms can be posted.[113] These systems should be implemented more widely throughout universities, as they address another major barriers for mature students accessing post-secondary education: time constraints. Another mature student explained to OUSA, that since mature students do not have the luxury of time, it is necessary to have an online resource to help stay organized.[114] Such a resource allows students to remain engaged in their studies even if they miss a class due to work, family, or other obligations. That said, recognizing that mature students might not have the skills or experience with technology, universities must provide them with the resources necessary in order to harness the benefits of online learning.

Kerr also sighted that blended learning has the potential to increase the interaction between students and their professors—yet another barrier to mature student participation.[115] However, this was only true if instructors enthusiastically participated in the online portion of their course, in addition to prepping for the in-class portion.[116] "Without additional compensation or contractual obligation for these new responsibilities," Kerr writes, "it seemed [the professors] did not feel compelled to participate.[117] Universities should ensure that these

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[109] Jeremey Korr, Ellen Baker Derwin, Kimberley Green, and William Sokoloff, "Transitioning an Adult-Serving University to a Blended Learning Model," *The Journal of Continuing Higher Education* 60 (2012)*: 3.
[110] OUSA conducted interviews with mature students in February 2015.
[111] Korr, et al., "Transitioning an Adult-Serving University," 4.
[112] Meghan Condon and Adam Garcia, "Online Learning" (paper presented, and adopted, at the Spring General Meeting of the Ontario Undergraduate Student Alliance, Kington, Ontario, March 28-30, 2014).
[113] Ibid.
[114] OUSA conducted interviews with mature students in February 2015.
[115] Korr, et al., "Transitioning an Adult-Serving University," 9.
[116] Ibid.
[117] Ibid.

obligations are met so that blended learning can reach its full potential. This can be achieved by involving instructors to a greater extent in the blended course development process.[118] As previously mention, blended learning, albeit not perfectly, has the potential to help ease the social transition for mature students, as they can interact with their peers online first. This online interaction may decrease mature students' feelings of alienation as well as any ageism they may experience, thus making the classroom environment slightly more conducive to their participation. Blended learning has the potential to grant mature students greater autonomy over their learning.

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[118] Ibid.

POLICY STATEMENT

WHEREAS: All willing and qualified students in Ontario should be able to access and excel within Ontario's post-secondary education system.

WHEREAS: Mature students play an integral role in ensuring that post-secondary education in Ontario is effective, progressive, and meaningful.

WHEREAS: Mature students are a minority group on university campuses, whose professional and personal needs must be met in order for them to feel empowered to access and succeed within post-secondary education.

WHEREAS: Like any minority group, the term "mature students" must not discount the heterogeneity of adult learners.

WHEREAS: Mature students must be treated equitably in admissions criteria at all post-secondary institutions in Ontario.

WHEREAS: All students with dependants in Ontario should be able to access affordable dependant supports on and off campus during the course of their studies.

WHEREAS: All underrepresented groups of students should have access to equitable financial aid solutions that meet their unique needs.

WHEREAS: Learning that occurs outside of the traditional post-secondary environment is important and should be valued. and

WHEREAS: Strategies for educating mature students shouldn't be viewed as inherently unusable for educating youth in post-secondary education. Teaching methods should be rooted in both pedagogy and andragogy to ensure the most effective delivery.

BE IT RESOLVED THAT: Universities should continually assess mature student retention and persistence to examine how they could strengthen the quality of the educational experience they provide.

BE IT FURTHER RESOLVED THAT: If feasible, universities should offer flexible service hours to ensure effective access for mature students.

BIFRT: When students identify that a deficit of support exists, universities should ensure that there are orientation programs and year-round support programs that may differ from traditional student-run orientation activities.

BIFRT: Universities, students, and the provincial government should develop a common set of baseline criteria for which students will be considered "mature students" upon applying to university in Ontario.

BIFRT: The provincial government should provide funding to support additional childcare space and infrastructure on or near post-secondary campuses specifically dedicated to post-secondary students.

BIFRT: On-campus childcare centres should strive to offer flexible drop-in hours during the evenings to accommodate for mature students' schedules.

BIFRT: The Provincial government should expand OSAP eligibility to part-time students.

BIFRT: The provincial government should change the spousal contribution requirements to ensure that married and common-law students can access adequate assistance through OSAP.

BIFRT: The provincial government should extend eligibility for the Ontario Tuition Grant to all students regardless of when the student graduated high school to ensure that all qualified students, including mature students, can access this program.

BIFRT: The provincial government should restructure the OSAP need assessment and Ontario Childcare Bursary to more accurately reflect the real costs for students with dependants.

BIFRT: Universities should broaden their methods of instruction and assessment by strengthening forms of active, collaborative, cooperative, and problem-based learning across all disciplines to ensure that all students reap the benefits of various educational strategies.

BIFRT: Universities should adopt the concept of "andragogy," "the art and science of helping adults learn," in conjunction with pedagogy, to ensure that adults are being taught in a way that is useful and meaningful to them. and

BIFRT: Universities should enhance the delivery of blended learning, while researching other forms of instruction that capitalize on technological advancements, in order to facilitate mature students' access to post-secondary education.

APPENDIX

APPENDIX A

Table 3: Definitions of mature students at Ontario universities.

University	Definition of Mature
Algoma University	Mature students are individuals that are 21 years of age or older by December 31 of the year in which they are planning to enroll and must have been away from formal studies for at least one year immediately prior to beginning university studies, and are Canadian residents or permanent citizens.
Brock University	Mature students are individuals that, prior to applying to university, are at least 21 years old and have been away from formal schooling for at least two years.
Carleton University	Mature students are individuals that, at the time of applying to the university, have not attended college or university as full-time students, have been away from full-time studies for at least two calendar years, do not meet the normal admission requirements, and are Canadian citizens or permanent residents.
Lakehead University	Mature students are individuals that are Canadian citizens or permanent residents who have not engaged in full-time studies for at least two years, and have completed less than one year at a community college, and do not meet the general requirements for admission.
Laurentian University	Mature students are individuals that at the time of application have previous school performances and/or recent work records, suggesting a strong possibility of academic success, are at least 21 years of age, and have not enrolled in a formal education program for at least one year prior to the beginning of university studies.
McMaster University	Mature students are individuals who at the time of application, are not eligible for consideration under any other regularly qualified applicant criteria, have not attended secondary school or college on a full-time basis for at least two years, and have never attended university.
Nipissing University	Mature students are individuals that do not qualify for admission under any other category, are ar least 21 years of age at the time of application, have been away from formal education for at least the previous two years, and lack the specified entrance requirements for degree programs.
Ontario College of Art and Design	Mature students are individuals that at the time of admission are at least 21 years of age by September 1 of the intended year of study.
Queen's University	Mature student are individuals that have not completed a secondary school diploma or equivalent, have not completed sufficient acceptable academic courses in their previous educational endeavours, and have been out of school for a minimum of five years.
Royal Military College of Canada	Mature student are individuals that at the time of application are 23 years of age or older as of the first day of classes of the session for which they have applied, do not meet the academic requirements for admission as regular students; are Canadian citizens or permanent residents, and wish to be admitted under the mature student status.
Ryerson University	Mature students are individuals that do not meet admission requirements and are 21 years of age or older by December 31 of the year in which they will begin studies, have been away from formal education for at least two years, and are Canadian citizens or a permanent residents or are sponsored by a Canadian government agency.
Trent University	Mature student are individuals that are 21 years or older as of the first day of classes, have been out of secondary school for at least two years as of the date of application, are not eligible for admission consideration under other admission requirements, and can demonstrate academic potential through professional, volunteer activities, or other related accomplishments.
University of Guelph	Mature students are individuals that have been out of full-time secondary school for two or more years and have never previously registered at a college or university.
University of Ontario Institute of Technology	Mature students are individuals that have not completed any post-secondary education, have been away from formal education for at least two years, will be 21 years or older by December 31 of the year of application, are Canadian citizens or permanent residents, and are not eligible for admission as a secondary school graduate.
University of Ottawa	Mature students are individuals that do not qualify for regular admission and have been out of secondary school for two or more years.
University of Toronto	Mature students are individuals that do not qualify for regular admission and are at least 20 years of age.

University of Waterloo	The definition of mature students varies by faculty. In all cases, age is not used as a criterion whereas, level of academic background and number of years since the individual last attended secondary school is used as criteria.
University of Windsor	Mature students are individuals that do not meet the minimum academic requirements for admission, are Canadian citizens or permanent residents at the time of application; will be at least 20 years of age prior to the proposed date of enrolment; have completed an Ontario Secondary School Diploma or equivalent (or for those that have not, completion of a profile is required), have completed one year of an Ontario College of Applied Arts and Technology (CAAT) program that is academic in nature with a minimum cumulative average of B (3.0) from the CAAT program, and have not been in full-time attendance at secondary school within the previous two years.
Western University	Mature students are individuals that do not meet the minimum academic requirement for admission to the university, who are a Canadian citizen or permanent resident at the time of application, will be at least 21 years of age in the calendar year in which admission is sought, do not have a formal basis of admission (applicants having previously attended a university or community college will be reviewed under those regulations), have not normally been in full-time attendance at an educational institution within the previous four years, and have achieved at least a "C" (60 percent) standing in all academic work attempted within the previous four years.
Wilfrid Laurier University	Mature students (referred to as adult students) are individuals who do not possess the necessary minimum requirements for admission to the university and have never attended a college or university.