

Beg, Borrow, Steal or Save

**FE students, tuition fees and
the new Skills Strategy**



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The complete findings of this study are detailed in
the full project report,

Paying for Learning (Ivins *et al*, 2006)

available at:

www.cfbt.com/downloads/payingforlearning.pdf

www.lsneducation.org.uk/pubs/

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Leading learning and skills

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1 Introduction

The skills revolution is seen by the government as the solution to the social and economic problems we face in a competitive world. However, recognising the constrained resources to support its Skills Strategy, it has developed a set of principles to inform the allocation of limited public funds to adult education.

With any change in government policy, there are likely to be winners and losers. Under the new Skills Strategy – which will affect most FE learners – there are far more losers than winners.

This policy document is based on the findings of the Paying for Learning project*, the first empirical study directly addressing this issue. The study was commissioned by the Learning Skills Development Agency (LSDA) and funded by the Learning and Skills Council and CfBT Education Trust, and conducted by GfK NOP and Professor Claire Callender of London South Bank University. It explored issues about paying for learning generally, but focused on further education in the light of the new policies introduced by the government's Skills Strategy.

As a result of the Skills Strategy, many individual learners will have to shoulder a larger share of the costs of learning as the state's contribution falls. The costs of learning are increasing rapidly for a sizable proportion of adult learners. Fewer are now entitled to free further education and training outside the workplace, and more colleges are withdrawing their fee concessions from these learners, especially older learners. Large numbers of adult learners will have to pay tuition fees for the first time, while others will have to pay higher tuition fees. There is a danger, therefore, that education and training for some adults will become unaffordable and that participation will fall among those on the margins, both educationally and financially. If this happens, and tuition fees act as a deterrent to participation and lifelong learning, both learners and society will lose out.

The Paying for Learning study consisted of face-to-face interviews with over 4000 adults in the general population. Here we report in detail on the findings for 562 adults who were studying, or planning to study, at further education colleges.

This report was written before the publication in March of the White Paper *Further Education: Raising Skills, Improving Life Chances* (DfES 2006). Some of the proposals in the White Paper, such as the entitlement of 19–25 year olds to free tuition for a first full Level 3 qualification, may affect the precise numbers of winners and losers resulting from the Skills Strategy, but in large part it confirms existing plans to refocus resources on the unqualified and therefore the overall analysis and conclusions in this report are unaffected.

*The full report Paying for Learning by Claire Ivins *et al.* of GfK NOP and Claire Callender is available from the CfBT Education Trust website at www.cfbt.com/downloads/payingforlearning.pdf or from www.lsneducation.org.uk/pubs/

Methodology

The Paying for Learning study consisted of face-to-face interviews, conducted between September 2004 and February 2005, with over 4000 adults in Great Britain drawn from the general population, using the GfK NOP Omnibus survey, plus follow-up interviews with a sub-sample of respondents.

This policy document is based on 562 respondents:

- 219 who were studying at an FE college at the time of the survey
- 124 who had studied at an FE college in the previous 12 months
- 219 who were planning to study at an FE college within the next three years.

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Policy context

The desire to increase the supply of skills to the economy at all levels is central to the government's Skills Strategy. According to the 2003 White Paper *21st Century Skills: Realising Our Potential* (DfES/DTI/HM Treasury/DWP 2003), improving the nation's skills is essential for:

- increasing our competitive edge
- providing good quality public services
- ensuring that employers have a constant stream of qualified employees
- tackling social exclusion.

The government acknowledges, however, that the scale of public investment in skills training has to be limited because public money is finite. Consequently, it argues, the Skills Strategy has to:

... clarify the roles and responsibilities of government, learners and employers, including who should pay for what. We believe that it is right in principle that those who benefit most financially should also contribute to the cost, while protecting the interests of those who need most help and can not afford to pay.

DfES/DTI/HM Treasury/DWP 2003, para 1.26

The state can not pay for everything. So in deciding the right focus for allocating public funds, we must take account of where there are market failures which block investment in skills, as distinct from where the rates of return to individuals and their employers make it fair to expect them to contribute to the costs of their own learning.

DfES/DTI/HM Treasury/DWP 2003, para 1.27

The government has therefore identified priorities for public expenditure and will redirect resources accordingly. Their priorities for adult learning are:

- adults (aged 19+) without qualifications, to help them gain a first full Level 2 qualification, seen as a foundation for employability
- adults pursuing basic skills or 'Skills for Life' courses
- those pursuing Level 3 qualifications in technical skills or advanced craft and associate professional skills in areas where there are skills shortages
- those re-skilling for new careers or preparing to return to the labour market in areas where there are skills shortages.

The provision of learning opportunities for personal fulfilment, community development, and active citizenship will be safeguarded at its current level.

Consequently, the government is introducing radical changes that affect which adults are eligible for free education and training, and for financial support for their learning. It has introduced a free entitlement to support in obtaining a first full Level 2 qualification. It has reformed its approach to tuition fees. Although technically

colleges decide their own fee policies, the Learning and Skills Council (LSC) has set each college a fee target which will exert a powerful influence on colleges' fee policies. Finally, the government is seeking to revise arrangements for financial support for learners.

Level 2 entitlement

The free entitlement to a full Level 2 accredited qualification (equivalent to five GCSEs at A* to C, or an NVQ at Level 2) is aimed at the 7–8 million adults without such qualifications. It is indicative of a clear redistributive agenda in the Skills Strategy. In future, public funds are to be redirected to those seen as having been failed by the training system – namely, those with low skill levels who are least likely to engage in learning. The aim is to provide a 'platform for employability'.

The government estimates that the economy needs 3.6 million more workers with NVQ Level 2, or equivalent, than there were in 2003. Its target is to increase by 3 percentage points the proportion of 19 year olds who have achieved at least a full Level 2 by 2006, and a further 2 percentage points by 2008. It also aims to reduce by 40% the number of adults in the workforce without a full Level 2 qualification by 2010.

However, learners taking only part of a Level 2 course are not covered by the entitlement. Ironically, learning in bite-sized pieces, often a springboard for further learning and employment and easier to pay for, is excluded from the Level 2 entitlement (despite potentially contributing towards the overall ambitions of the Skills Strategy). An NVQ can be done effectively in small chunks and the LSC also encourages 'training to the gap' for workforce development (ie if someone is halfway to an NVQ, they only have to do the remaining half). But, if a student has four good GCSEs, registering for the fifth does not count. Only the full five GCSEs, undertaken as full-time study, meets the full Level 2 entitlement. The rules are very confusing and hard to comprehend.

And of course, if the government pays for something that learners already expect to be free, that will not necessarily lead to an increase in take-up in Level 2 qualifications, especially given the negligible impact vocational Level 2 qualifications have on earnings.

Tuition fees

Prior to the 2003 White Paper (DfES/DTI/HM Treasury/DWP 2003), certain groups (eg 16–18 year olds, the unemployed, and others on income related benefits) were exempt from paying any tuition fees. It was left to colleges and other providers to decide whether to waive fees for other categories of non-exempt students. Their practices were very mixed, but the majority of colleges (80%) used their discretionary powers to remit their fees for a range of learners, especially those on low pay (Challis

and Pye 2003). This was partly because of their desire to widen participation, and partly because of concerns about competition from other providers. In addition, the nature of the FE funding system encouraged colleges to maximise the number of students enrolled, and waiving fees was one way of boosting enrolments.

Despite this, colleges' funding from central government was based on the assumption that all learners, other than those specifically exempt, were charged some tuition fees. This was set at 25% of the total cost of their course. The LSC estimated that in 2002/03, £260 million could have been collected in fees if the national fee assumptions had been applied in full to all learners outside the national fee remission groups. However, the sector collected only about £160 million of the potential fee income (LSC 2004).

From 2005/06, the following priority groups will not have to pay any tuition fees for their learning:

- 16–18 year olds
- adult learners on basic skills courses
- learners in receipt of means-tested social security benefits and their dependants
- adults pursuing a first full Level 2 qualification
- adults pursuing a Level 3 qualification in technical and associate professional skills in areas where there are skills shortages
- adults re-skilling for new careers or preparing to return to the labour market, especially where there are skills shortages.

From 2005/06 onwards, it is expected that learners outside these priority groups will pay tuition fees for their courses, at a rate that is set to rise annually.

To generate additional fee income, and rebalance public and private contributions to the cost of learning whereby individuals and employers contribute more towards the costs, the government since 2005 has taken the following measures.

- It has increased the national fee assumption from 25% of the basic cost of provision to 27.5% in 2005/06; this is effectively a 10% increase, well above inflation. It further expects fees to increase to 32.5% of the basic costs in 2006/07 and to 37.5% in 2007/08 – a 50% increase over 2004/05. In the longer term, the government wants to raise the learner's contribution to 50%, so that employers and individuals are equal partners with government in meeting the costs of learning. These changes will reduce the level of public subsidy to providers, and will allow funds to be redirected to support growth in priority areas of learning.
- It has set colleges a clear income target for monies to be derived from tuition fees. This will act as a disincentive to remit fees to students outside the priority groups and will broaden the range of learners who have to pay fees. However, if colleges recruit more students outside these priority groups, this will increase their earnings for a given course portfolio and thus create additional resource for providers.

No national remission category has been removed, but these measures will have the effect of discouraging colleges from extending the remission of fees beyond the government's priority groups.

These policies mean that in future, some learners will not have to pay tuition fees while others will have to pay fees for the first time, or pay higher fees than they have done in the past.

Financial support for learners

Financial support for adult learners is available primarily through Learner Support Funds (LSF) or Adult Learning Grants. LSFs are available for students in financial need. In 2003/04, the £96.5 million allocated to LSFs helped around 200 000 learners. The funds are administered locally by colleges and aim to improve access to learning by covering some of the costs of study, especially childcare, transport and residential course costs.

Increasingly, colleges will be urged to redirect LSFs to support the objectives of the Skills Strategy. The key beneficiaries of the LSFs will be expected to be learners in the main priority groups rather than simply any learner experiencing financial difficulties. So, as the costs of study increase and more learners may be in need of financial support, access to LSFs may be restricted.

Adult Learning Grants, currently being piloted in 19 regions and scheduled to be rolled out nationally in 2007, have been designed to dovetail with the objectives of the Skills Strategy. They aim to increase participation in full-time learning for a first Level 2 or first Level 3 qualification; to encourage progression from Level 2 to Level 3; and to increase the retention rate of learners. Thus, they are available to adults seeking a full Level 2 qualification through full-time study only, and to those up to the age of 30 aiming for a first full Level 3 qualification through full-time study. The grant is means tested, offering up to £30 per week, but the take-up rate of 58% is lower than expected (DfES 2005).

It is against this background that LSDA and CfBT Education Trust commissioned research on how people pay for learning and their attitudes to saving and paying for learning.

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Key findings

Three-quarters of all FE students are happy to pay for all, or some of, the costs of their learning to further their education or career. However, half of all FE students say they can not afford to pay for their learning out of current income, while only a third say they are able to do so. When tuition fees increase because of the Skills Strategy priorities, an even higher proportion of students are likely to find themselves unable to 'pay as you go', despite their willingness to pay for courses. Those unwilling to pay may well lose out, or will have to change their attitudes or behaviour, once tuition fees rise and the availability of fee remission decreases under the Skills Strategy.

So how much did students' courses cost, and how did they pay for their courses?

Costs of study

Three-quarters of all FE students had to pay towards the costs of their studies, and two in five paid tuition fees. They paid an average of £663 in total out of their own pockets for their course, of which around half – £328 – was for tuition fees.

In future, most students will be charged tuition fees, and fees will be higher, yet it is not clear whether they will be prepared to pay. Even before the increase in fees under the Skills Strategy, non-fee paying FE students seemed unwilling to pay the going rate. FE students who had not paid any tuition fees, or did not anticipate paying them in future learning, underestimated the average amount that FE students who were charged fees had to spend. These non-payers said they were willing to pay tuition fees of £205. Yet, the average cost of tuition was already £328.

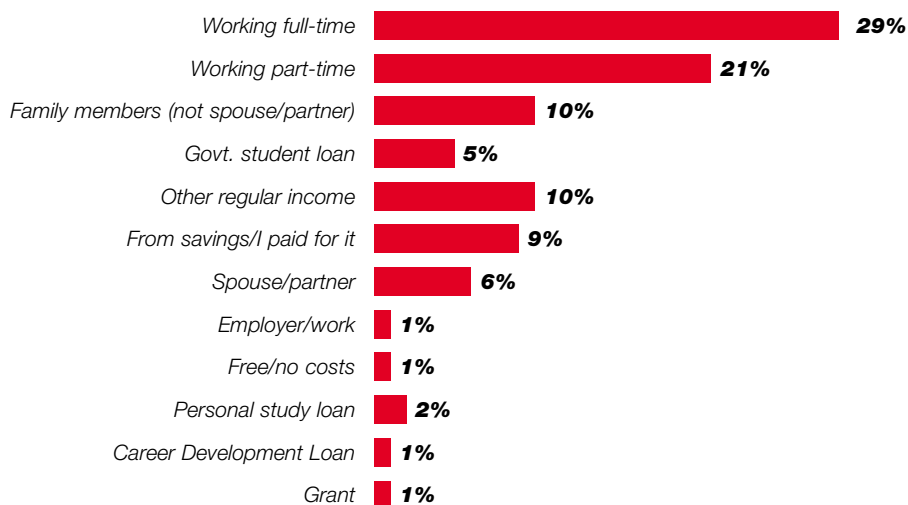
Some of these students may be unable to afford such high fees. They will be excluded from studying and withdraw from participating in further education. Other, more affluent students will have to change their views on the value of learning and perhaps their saving behaviour if they are to participate.

Paying for learning

A half of students paid for their study costs from their earnings from paid work, while the remainder had to rely on a narrow range of other sources such as other family members, their savings, or other regular income such as social security benefits.

A third of students took other steps – personal sacrifices – to enable them to pay for their learning. The most common strategy was to economise and cut down on general spending (18%), followed by running down their savings (11%). The fact that they had to reduce spending on other areas of their lives is indicative of how little spare money they had to finance their learning.

Figure 1 Sources of funding for learning (N = 271)



Overall, students' options for financing their learning were limited. Some were unable to work because of domestic responsibilities. A handful – a maximum of just 5% – received financial aid towards the costs of their learning. Even fewer may be eligible for such financial assistance in the future, however poor they are and however much they want to study, because they are not in one of the Skills Strategy's priority groups – they are not doing a full Level 2 and/or are not studying full-time. This will particularly affect women who have lower incomes than men, and are more likely than men to study part-time. So some low income learners, especially women, may be excluded from learning in the future.

Nor was borrowing seen as a realistic alternative source of funding by the majority of FE students. A large majority were against borrowing and very few were prepared to get into debt in order to study. Two-thirds would not consider taking out a loan under any circumstances to pay for their learning, though one in six would consider an income-contingent loan.

Their debt aversion suggests that unless attitudes change, any new financial aid directed at FE students will need to be in the form of grants rather than loans.

Saving for learning

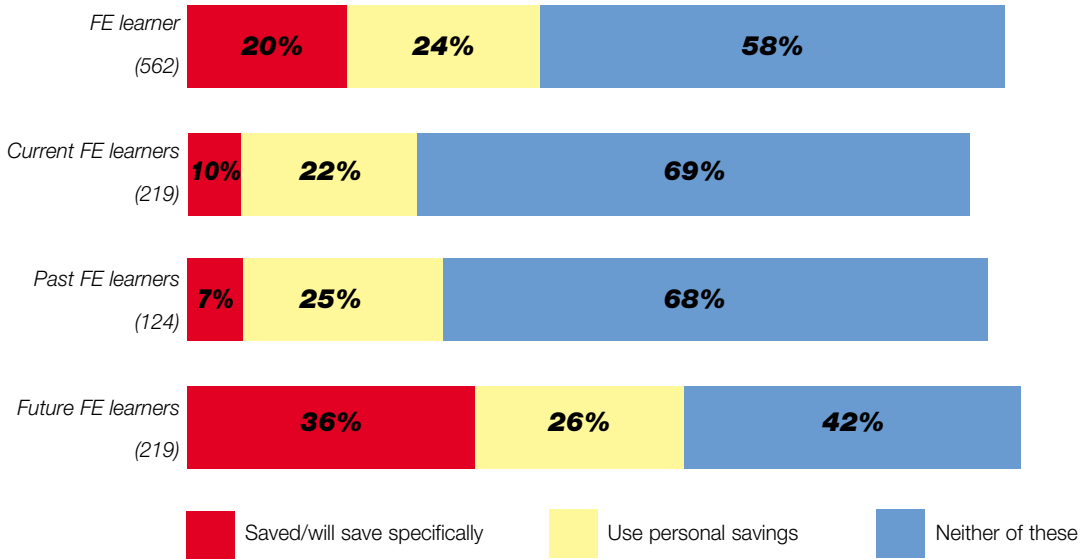
The only other way some students, especially poorer students, could afford to study was to save. In fact, nearly three-quarters said they were willing to save for their learning. However, few FE students used savings to pay for their learning – maybe because they had no savings. As we know from other research, only a minority of individuals (39–43%) nationally save any money (McKay and Kempson 2003).

Fewer than one in ten current and past FE students had saved up specifically to pay for their studies before starting their course (Figure 2). Another quarter had used their existing personal savings to meet some or all of the costs of their learning. However,

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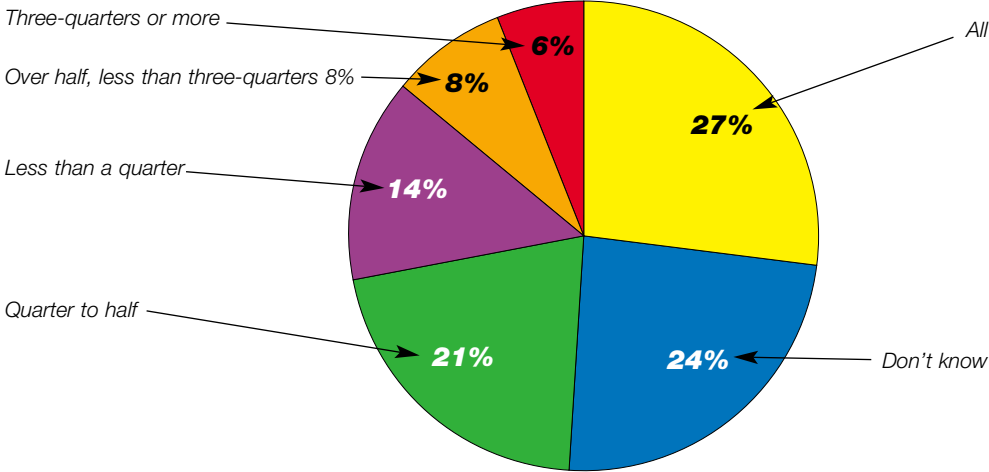
the majority – two-thirds – had not used any savings to finance their learning. Would-be FE students were more optimistic about their savings behaviour, with higher proportions anticipating saving in advance of their course or using their existing savings. This may be evidence that there is some understanding of anticipated changes – in other words, people will save when they know they have to.

Figure 2 Saving for learning



Even when students did save in advance specifically for their studies, only in a minority of cases – just over a quarter – were their savings adequate to meet all their study costs (Figure 3). So students were saving only relatively small sums of money and not enough to cover all their expenses. And the higher the costs, the less likely students were to cover the costs in full. So, as tuition fees rise and study costs become even more expensive following the implementation of the Skills Strategy, an even smaller proportion of students will be able to cover all their study costs through their savings. The implication is that savings can only be part of the answer, and only if people know far enough in advance and are willing and able to change their behaviour.

Figure 3 Proportion of total costs of learning saved in advance (N = 111)

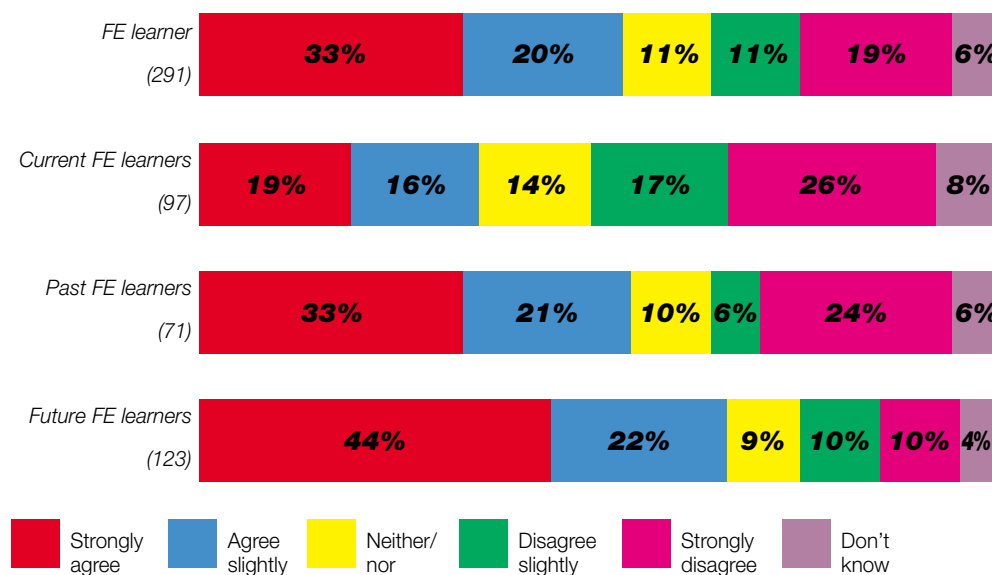


Why did so few FE students save for their learning, despite their apparent willingness to save? It is important to note that only a minority (18%) were unhappy saving for further education or learning related to advancing their careers. Still fewer (13%) were unhappy paying towards the costs of such learning. One reason must be that some just could not afford to save (McKay and Kempson 2003).

Another reason FE students may not have saved for their learning was because they had no realistic idea about the costs of learning, especially before starting their course (Figure 4). Unsurprisingly, current learners were least likely to be unsure of the costs of learning (35%) and most likely to be aware of the costs (43%), compared with past and FE future learners. Even so, a sizable minority of current students were unclear about the costs. More worrying were the two-thirds of potential students who were uncertain about the costs of study.

In addition, perhaps because of this lack of knowledge, FE students who had not paid any tuition fees, or did not anticipate paying them in future learning, appear unprepared for the scale of fees they will face. While often stating they were prepared to pay, they appeared only to contemplate a fee level well below the average tuition fees currently charged by colleges.

Figure 4 Extent to which students are unsure of the costs of FE courses



Clearly FE students are confused about the costs of study and need much more information about future costs, especially if they are to make all the necessary financial preparations, including saving enough money so that they can study. This is even more imperative given the changes being introduced by the Skills Strategy. If students were perplexed about the costs of study before the introduction of the Skills Strategy, they are likely to be even more so, as the funding provisions change and fees rise every year.

4

Winners and losers

With any change in government policy there are likely to be winners and losers. However, under the new Skills Strategy – which will affect most FE learners – there are far more losers than winners.

This report was written before the publication in March of the White Paper *Further Education: Raising Skills, Improving Life Chances* (DfES 2006). Some of the proposals in the White Paper, such as the entitlement of 19–25 year olds to free tuition for a first full Level 3 qualification may affect the precise numbers of winners and losers resulting from the Skills Strategy, but in large part it confirms existing plans to refocus resources on the unqualified and therefore the overall analysis and conclusions in this report are unaffected.

Current and past FE students

We estimate that about 10% of the FE students surveyed would be winners. These were current and past FE students who had paid tuition fees, but in the future under the Skills Strategy would not have had to pay any fees. From another perspective, this 10% represents ‘deadweight’ – individuals who would have studied without the incentive of a free entitlement. Most of these students were winners because they did not have a Level 2 qualification.

The losers far outnumbered the winners. Around two-thirds of students in our survey would be losers. These current and past FE students had not paid any tuition fees, but under the new fees regime introduced by the Skills Strategy would have to pay tuition fees in the future – mostly because they already had a Level 2 qualification or higher. They were older than the winners, and far more likely to come from the higher social classes although a sizable minority came from the lowest social classes.

Future FE learners

Over a third of future FE learners surveyed were winners. These were students who anticipated paying for their learning, but will not have to pay under the new Skills Strategy funding regime, primarily because their highest qualification, if they had any, was at Level 1. These students, most of whom were not working, were unaware of how they would benefit from the Skills Strategy.

Again, among future learners, winners were outnumbered by the losers. Well over half (56%) of future students in our survey were losers under the Skills Strategy. Though they did not expect to have to pay for future studies, they were likely to be liable for fees. These losers were also ignorant about the funding regime: either unaware that they would have to pay fees, or under the misconception that their fees would be waived by colleges.

It would appear that a potentially significant proportion of future learners are likely to be pleasantly surprised by their new learning entitlement – but a larger proportion may have new and unexpected financial responsibilities, for which they are ill prepared. This suggests that colleges need a lot of support from government to sell the changes to learners and to improve potential learners' awareness of the new funding regimes. Such a campaign will need to counter the considerable amount of misunderstanding about the costs of learning.

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Conclusions

Affordability, unwillingness to pay for and invest in learning, and ignorance about the costs of study are all potential barriers to study. Half of the FE students say they can not afford to pay for their learning out of their current income, a quarter say they are unwilling or unsure about paying for their learning, while most are unclear about the costs of learning, especially those planning to study in the near future.

On balance, this study found that there will more losers than winners as a result of the Skills Strategy. Fewer learners in our study will benefit from the new free entitlement to learning compared with those having to pay for their learning, unless non-financial obstacles to participation can be lifted and more unqualified learners can be drawn into the education and training system.

The fees target for colleges is one way in which the Skills Strategy seeks to increase colleges' revenues so they become less dependent on state funding, while generating more of their own income. The aim is to shift some of the financial responsibility of learning away from the state and onto learners, and in some cases, employers. So as a result of the Skills Strategy, individual learners now have to shoulder a larger share of the costs of learning as the state's contribution falls. The costs of learning are increasing rapidly for a sizable proportion of adult learners. Fewer are now entitled to free further education and training outside the workplace, and more colleges are withdrawing their fee concessions from these learners, especially older learners. Large numbers of adult learners have to pay tuition fees for the first time while others have to pay higher tuition fees. There is a danger, therefore, that education and training for some adults will become unaffordable and that participation will fall among those on the margins, both educationally and financially. If this happens, and tuition fees act as a deterrent to participation and lifelong learning, both learners and society will lose out.

There are essentially two groups: those who can't pay, and those who won't. The can't pay group will be winners only if they do what the government wants.

In addition, colleges are being asked to change the nature of their offer to meet the priorities of the Skills Strategy. This means that provision for some adult learners is being cut. This is likely to affect the educational opportunities open to adult learners, especially older learners and those wanting to pursue non-Level 2 courses. It may too alter the socio-economic composition of the student body as those who can't pay are squeezed out, while those who can, remain. Losers include those who are unable to undertake a full Level 2, those who fall between basic skills and Level 2, and those who want a different Level 2, among others.

Learners' willingness to pay for, and invest in, their learning is often predicated on the assumption that they will benefit financially and personally from their learning. This demands a particular view of learning as a long-term investment in the future. Not all FE learners see their education and training as a private investment with private returns. For some, the risks and uncertain or negligible returns outweigh the benefits. Their lack of financial investment and saving activities to pay for their learning are indicative of this. Some cultural and attitudinal changes will be required to alter learners' expectations and awareness of the costs so that they are willing to pay, save, and invest in their learning.

How will people pay for learning?

Six types of learner

Using segmentation analysis based on all learners in our study (N = 1772), not just those studying at FE colleges, six broad groups of learners emerge. Although there are many overlaps between the groups, there are also some distinct features relevant to the wider debate about the value of learning and the balance of individual and state contributions. The analysis helps to crystallise a set of challenges for colleges and social policy.

The cautious customer

This group must be a concern for policy makers. They are more likely than average to be positive about learning, particularly if linked to career development, but they are worried about costs. Most (59%) have paid nothing towards their learning in the past, and most have made relatively few personal sacrifices, perhaps because they lack assets to draw on. They are more likely to be female and from social classes DE, but they are particularly hostile to borrowing as a form of finance.

Key question

- How can an enthusiasm for learning be translated into a willingness to make a personal investment to meet costs?

The serious student

The typical 'serious student' faces more costs and reports having made more personal sacrifices to engage in learning than average, 98% reporting that they paid something personally. At the same time, they seem able to draw on more forms of support. They recognise that they cannot 'pay as you go' and seek help from partners and family as well as drawing on their own savings. They are younger than average and often (47%), though not exclusively, in higher education.

Key question

- Since 'serious students' are looking around for assistance, is there scope to help those in further education in the same way as in higher education, for example through deferred fees and income-contingent loans?

The lifelong learner

'Lifelong learners' are much more happy than average to pay for learning for leisure, but much less happy to pay for career-related learning. They tend to 'pay as you go', reporting few sacrifices and a reluctance to borrow. They are older than average but not particularly concentrated among the middle classes. They are slightly more likely to be female but not markedly so.

Key question

- As fees rise it will be harder to 'pay as you go' so how might FE colleges help? Will there be a need to emphasise staged payments?

The eager investor

This group are younger than average and well qualified – 33% have a Level 4 qualification already. They are more likely than average (26%) to be doing long courses but unlike the 'serious student' do not appear to have many sources of support to turn to, whether by drawing on their own assets or calling on family. It is perhaps not surprising that this group is the most positive in relation to loans.

Key question

- What sort of loan product might best meet the needs of this group?

The confident professional

On average 'confident professionals' are the most well qualified group with 37% already holding a qualification at Level 4; nevertheless 40% are studying in further education, often on long courses. Most are already paying at least some costs themselves; they are relatively clear about the costs of learning and at present more likely to see it as affordable. They consider education for a career to be a good investment. They are more likely than average to be male, working full-time and in social classes AB.

Key question

- While this group are unlikely to face problems financing their own learning might they be encouraged to give more help to their wider families?

The recent returner

'Recent returners' take an instrumental attitude to learning; they are much less happy than average to pay for leisure learning but as happy as anyone else to pay to further their career. Up to now, however, they are unlikely to have paid any course fees and are more likely than average to feel that they couldn't afford learning without having to save. They are more likely to be in social classes DE, and to be outside paid employment. They are more likely than other groups to be unqualified – 20% have no qualifications – but a similar number have already got a Level 4.

Key question

- Since many in this group will face increased costs in the future how can they best be helped to finance work-related learning?

Recommendations

For the Skills Strategy to succeed and participation to rise, much more attention needs to be focused on non-learners and their concerns. More effort is required to convince them to take a full Level 2. And more information must be made available to learners and potential learners.

The government and colleges should make clear who the winners are in the Skills Strategy, and how they can benefit from their new entitlement. The new arrangements are complex and the message that colleges and the government have to communicate is a challenge.

The government and colleges also need to provide some financial support for the losers. Both Adult Learning Grants and Learner Support Funds are unavailable to most losers. Loans are not the answer for most. Loans may help the more affluent losers, but not all losers are rich.

Finally, colleges need to help learners to pay, as well as avoid paying, for their learning. They can do this by promoting a much better understanding of the new funding arrangements and the actual costs of study, and by dispelling much of the confusion, ignorance, and misunderstandings about the new funding and the costs of study.

6

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Appendix: Saving for Learning publications

- Ivins C *et al.* (2006) *Paying for Learning*, available at www.cfbt.com/downloads/payforlearnfull.pdf
- Ivins C *et al.* (2006) *Paying for Learning: Learners, tuition fees and the new Skills Strategy*, available at www.cfbt.com/downloads/payforlearnshort.pdf
- Learning and Skills Development Agency (2000) *The LSDA Saving for Learning Project : A scanning study of saving for learning*. London: LSDA, available at <https://www.lsda.org.uk/cims/order.aspx?code=002206&src=XOWEB>
- Sharon Biggar and Darren Butterworth (2002) *Saving for Learning: Strand 2: An international comparison*. London: LSRC, available at <https://www.lsda.org.uk/cims/order.aspx?code=021301&src=XOWEB>
- Learning and Skills Research Centre (2003) *Saving for Learning in 2020*. London: LSRC, available at <https://www.lsda.org.uk/cims/order.aspx?code=031497&src=XOWEB>
- Charles River Associates (2003) *Saving for learning in the Netherlands*. London: LSRC, available at <https://www.lsda.org.uk/cims/order.aspx?code=031453&src=XOWEB>
- Learning and Skills Research Centre (2004) *Saving for Learning in the United Kingdom*. London: LSRC, available at <https://www.lsda.org.uk/cims/order.aspx?code=031498&src=XOWEB>
- This report summarises the available evidence on individual contributions to the cost of learning in the UK and associated savings behaviour. It highlights the need for government to make clear to individuals what costs they might face in the future so that they are in a position to take appropriate action. Ref no: 031498.
- Learning and Skills Research Centre (2004) *Saving for Learning : An empirical study of household behaviour in relation to saving and investment in learning*. London: LSRC, available at <https://www.lsda.org.uk/cims/order.aspx?code=041829&src=XOWEB>

