



Department
for Education

Cost barriers to learning at Level 3

Research report

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Executive summary

Introduction

Evidence shows that lifelong learning can bring a range of benefits to individuals, the economy and society¹. Despite this, the UK has seen a decline in the number of adults participating in learning and skills training.² When asked about their barriers to learning, adults most commonly identify time and cost.³

To help address cost barriers to learning, the Government has introduced the Free Courses for Jobs offer, which is intended to help people learn new skills and prepare for the economy of the future.⁴

Whilst making these courses free aims to address this particular cost barrier, there may still be financial barriers that prevent adults from taking up the Free Courses for Jobs offer.

Maximising the impact of this policy requires a deeper understanding of adults' wider cost barriers to learning, beyond course fees. Learning and Work Institute (L&W) has therefore undertaken research on behalf of the Department for Education (DfE) to understand the cost barriers to Level 3 learning, and the potential impact of additional financial support being available. The research included an online survey of 1,389 respondents who are either currently learning at Level 3 or have done so in the last two years⁵ and 20 qualitative in-depth interviews with individuals who have not participated in Level 3 learning but are open to taking up learning in the future.

Key findings

Over half (54 per cent) of learners said that they struggled to cover their living costs to some extent while learning.

The following groups are significantly more likely to have struggled to cover living costs: learners with caring responsibilities, those with a long-term health condition or disability, people who are unemployed and looking for work, individuals from Black ethnic backgrounds, and learners receiving other financial support, aside from Learner Support and the Advanced Learner Loan Bursary Fund.

¹ [Foresight Review into the Future of Skills and Lifelong Learning](#)

² [Further Education and Skills: March 2021](#)

³ Ibid

⁴ <https://www.gov.uk/guidance/free-courses-for-jobs>

⁵ The Free Courses for Jobs offer was introduced in 2021 and so not all learners would have been able to access this provision. The survey is therefore not representative of adults who are accessing this free offer.

Of those who were employed prior to taking part in learning, four in ten (42 per cent) had to reduce their working hours or stop working.

Respondents who completed all or most of their learning online were less likely to have reduced their working hours or stopped working, indicating that remote learning can help adult learners to juggle learning alongside work.

More than two in five (44 per cent) learners had not heard of Learner Support or the Advanced Learner Loan Bursary Fund.

Older respondents, those who completed all or most of their learning online, and men were more likely to have not heard of either source of funding.

Qualitative interview participants, who did not have experience of Level 3 learning, were not aware of Learner Support.

Respondents were most likely to have heard of Learner Support (69 per cent) and the Advanced Learner Loan Bursary Fund (75 per cent) through their college or learning provider.

Most survey respondents who had applied for either type of support said that it had encouraged them to take up their Level 3 course (74 per cent for Learner Support, and 79 per cent for the Advanced Learner Loan Bursary Fund).

Qualitative interviews who are unemployed or those in low paid work were more likely to say that Learner Support would encourage them to take up the Free Courses for Jobs offer.

Most learners responding to the survey who applied for funding through either Learner Support or the Advanced Learner Loan Bursary Fund received funding.

Three in 10 (30 per cent) of all respondents said they received other financial support, with 19 per cent receiving help from family and friends.

The most common cost covered by financial support was course material and equipment, followed by travel.

Respondents who received funding through the Advanced Learner Loan Bursary Fund (56 per cent) were more likely than those who received Learner Support (33 per cent) to say that this had covered *all* their costs.

Interview participants were positive about the Free Courses for Jobs offer, particularly due to its fully funded nature.

This was most common amongst those who were unemployed or on a low income.

Most participants were motivated to take up the offer as they believed it would help them to progress in their career, both in terms of their pay and their responsibilities.

The four key barriers to pursuing learning identified by interviewees were awareness and understanding of learning options, cost, time and confidence.

Financial support was viewed as being more important for those on low incomes.

Interviewees not on a low income were more likely to view financial support as a 'nice-to-have', rather than necessary to enable them to take up learning. The exceptions here were living expenses, if learning required them to reduce their hours, as well as childcare costs. Both were viewed as sizeable costs and therefore both costs that they would need financial support to help cover. As such, these forms of financial support would be most likely to encourage adults to take up learning.

Considerations for policy and practice

1. It is important that financial support for adult learners, such as Learner Support, is proactively communicated, for example including information in marketing material for courses.
2. Financial support to help cover childcare costs is a priority for (potential) adult learners.
3. Financial support towards living costs is a high priority for (potential) adult learners if they need to reduce their time working to accommodate learning.
4. Learning online helps to make learning flexible and can reduce cost barriers.
5. Learning provision needs to flex to adults' different circumstances.

1. Introduction

Evidence shows that lifelong learning can bring a range of benefits to individuals, the economy and society.⁶ Despite this, the UK has seen a decline in the number of adults participating in learning and skills training.⁷ In addition, studies have consistently demonstrated persistent patterns of inequality in participation, with the adults who could most benefit from participating in learning being the least likely to do so.⁸ Those in lower social grades, those with fewer years of initial education, and those furthest from the labour market remain under-represented in learning. When asked about their barriers to learning, adults most commonly identify time and cost.⁹ Cost barriers consist of the course fees themselves, as well as wider costs, including transport, childcare, resources and equipment, and costs associated with reduced working hours.

To help address cost barriers to learning, the Government has introduced the Free Courses for Jobs offer, which is intended to help people learn new skills and prepare for the economy of the future.¹⁰ Prior to this policy, which launched in April 2021, adults aged 24+ had to take out a loan or self-fund to pay for these qualifications. Eligible adults can now take their first Level 3 qualification for free and can choose their course from a selection of subject areas, which have been identified for their strong wage outcomes and ability to meet key skills priorities¹¹ ¹². Eligible adults include adults without two full A-Levels or equivalent qualifications and adults who earn below the National Living Wage annually (£18,525) or are unemployed, regardless of their prior qualifications (from April 2022).

Whilst making these courses free aims to address cost barriers, there are still financial barriers which may prevent adults from taking up the Free Courses for Jobs offer. Maximising the impact of this policy requires a deeper understanding of adults' wider cost barriers to learning, beyond course fees, the relative importance of cost compared to other barriers, and whether other financial support would make a difference to take up. Future policy development also requires a better understanding of adults' awareness of existing government financial support, such as Learner Support¹³, as well as their experience of accessing this and whether it is sufficient to cover costs.

⁶ [Foresight Review into the Future of Skills and Lifelong Learning](#)

⁷ [Further Education and Skills: March 2021](#)

⁸ Learning and Work Institute (2021) [Adult Participation in Learning Survey 2021](#)

⁹ Ibid

¹⁰ <https://www.gov.uk/guidance/free-courses-for-jobs>

¹¹ **Error! Hyperlink reference not valid.**

¹² Free / financially supported Level 3 qualifications are available via other means, for example, the legal entitlements for 19-23 year olds and financial support for Level 3 learning from the Advanced Learner Loan.

¹³ Learner Support is available to adults aged 19+, on a further education course and facing financial hardship. It can be used to help pay for accommodation, travel, childcare or course materials for example. <https://www.gov.uk/learner-support>

Learning and Work Institute (L&W) has undertaken research on behalf of the Department for Education (DfE) to understand the cost barriers to Level 3 learning, and what difference additional financial support could make to adults' decision-making about whether or not to take up learning. The research provides evidence on:

- The financial barriers that learners face
- How learning impacts on individuals' financial circumstances
- How learners support themselves financially whilst learning
- Learners' knowledge and experience of existing financial support
- The extent to which financial support towards wider cost barriers would incentivise adults to take up the Level 3 offer.

The research included an online survey of 1,389 respondents who are either currently learning at Level 3 or have done so in the last 2 years¹⁴ and 20 qualitative in-depth interviews with individuals who have not participated in Level 3 learning but are open to taking up learning in the future. This report presents findings from the research and concludes with the implications for policy and practice.

¹⁴ The Free Courses for Jobs offer was introduced in 2021 and so not all learners would have been able to access this provision. The survey is therefore not representative of adults who are accessing this free offer.

2. Methodology

The research took a mixed methods approach, consisting of two strands: a quantitative online survey and qualitative in-depth interviews. These approaches are described below.

2.1 Quantitative research

The quantitative element of this research consisted of an online survey of 1,389 adults. The survey was conducted during January and February 2022 and was administered by L&W on Snap Surveys.

Respondents were sampled from a database of 31,014 recent and current Level 3 learners from the academic years 2019/20-2021/22, provided by DfE. The Free Courses for Jobs offer was introduced in 2021 and so not all learners would have been able to access this provision. The survey is therefore not representative of adults who are accessing this free offer. Respondents were sampled to ensure representation of a range of characteristics, including age, gender, ethnicity, and year of study.

Invitations were sent out in three batches to allow for the respondent profile to be monitored and any gaps in representation to be filled. To boost response rates, automated reminder emails were scheduled to go out to respondents six days after they received their initial survey invite.

Table 1 outlines the sample composition of the respondents who took part in the survey.

Table 1: Online survey final respondent profile¹⁵

Variable	Category	Percentage
Current or recent learner	Current	39%
	Recent (within last three years)	61%
Gender ¹⁶	Women	65%
	Men	33%
Age ¹⁷	19-23	26%
	24-30	17%
	31-40	22%
	41-50	19%
	51-60	12%
	61+	4%

¹⁵ Not all percentages add up to 100% due to rounding.

¹⁶ In another way (1%), Prefer not to say (1%).

¹⁷ Prefer not to say (1%).

Variable	Category	Percentage
Ethnicity ¹⁸	White	76%
	Black	9%
	Asian	7%
	Mixed	3%
	Other	2%
Disability/long-term health condition ¹⁹	Yes	25%
	No	72%
Caring responsibilities ²⁰	Parenting responsibilities	40%
	Caring responsibilities	12%
	None	51%

Base: All survey respondents (1,389)

The survey included questions about respondents' learning course, their personal and financial circumstances, and any financial support they had received through either Learner Support, the Advanced Learner Loan Bursary Fund, or other sources.

The data has been analysed by individual demographics, including gender, age, ethnicity, whether they are a current or recent learner, disability status and whether they have caring responsibilities. Chi-squared tests have been run in SPSS to determine whether there are any statistically significant associations between variables. It should be noted that this test only assesses associations between variables and cannot provide any inferences about causation. All differences reported in the findings are statistically significant at the five per cent level. For this report we have not included Bonferroni corrections as this is exploratory research and therefore, we do not want to reduce the sensitivity of the testing. However, this does mean that there might be some false positives.

2.2 Qualitative research

The qualitative element of the research consisted of 20 in-depth, semi-structured interviews with adults who may be eligible for the Level 3 offer.

Participants were sourced by an external recruiter and purposively sampled. All interviewees were aged 24 and above and held a Level 2 but no Level 3 qualification. To ensure interviewees could discuss their perceptions, barriers and motivations to learn in

¹⁸ Prefer not to say (3%).

¹⁹ Prefer not to say (4%).

²⁰ Prefer not to say (3%). These percentages do not add up to 100% because respondents were able to select parenting and / or caring responsibilities.

depth, participants were also screened to filter out anyone who would not consider any learning or training.

Table 2 outlines the sample composition for the interviews.

Table 2: Sample composition

Variable		Sample
Gender	Women	10
	Men	10
Age	24-34	7
	35-44	6
	45-54	3
	55+	4
Employment status	Working full time	10
	Working part time	6
	Unemployed and looking for work	3
	Unemployed and not looking for work	12
Caring responsibilities	With caring responsibilities	12
	Without caring responsibilities	8
Total		20

The interviews were carried out during February 2022. All interviews were conducted via Zoom or telephone and all participants were offered an incentive for taking part.

Interviews explored: participants' interest in learning or training; their initial response and their barriers to the Free Courses for Jobs offer; and what financial support would encourage them to take up the offer. Interviews typically lasted 45-60 minutes.

The use of deliberative techniques, whereby participants were introduced to information as the interview progressed, was an important dimension to the qualitative research. During the final stage of the interview, participants were presented with a series of hypothetical scenarios to help them to imagine the types of costs that could be involved if they took up learning and whether different levels of financial support would be sufficient to cover anticipated costs. The scenarios were based on the information collected from adult learners with recent experience of Level 3 learning via the online survey.

Interviews were digitally audio recorded and professionally transcribed. The qualitative data has been analysed thematically to draw out commonalities and differences in responses across different participant characteristics.

It is important to note that the qualitative findings are not intended to be, and cannot be taken as, representative of wider populations. The use of 'all', 'most' and 'some' in this report illustrate the prevalence of views amongst participants and are not generalisable to the wider population. Nevertheless, the findings do provide insight into the breadth of attitudes and behaviours that exist within the wider population.

3. Adults' experiences of Level 3 learning

This section of the report includes information about survey respondents' Level 3 course, including subjects studied, course length, and time spent learning. It also explores time spent on learning and course length, as well as this it looks at how learning affected individuals' time in paid work, and learners' ability to cover their living costs during their course.²¹

Key findings

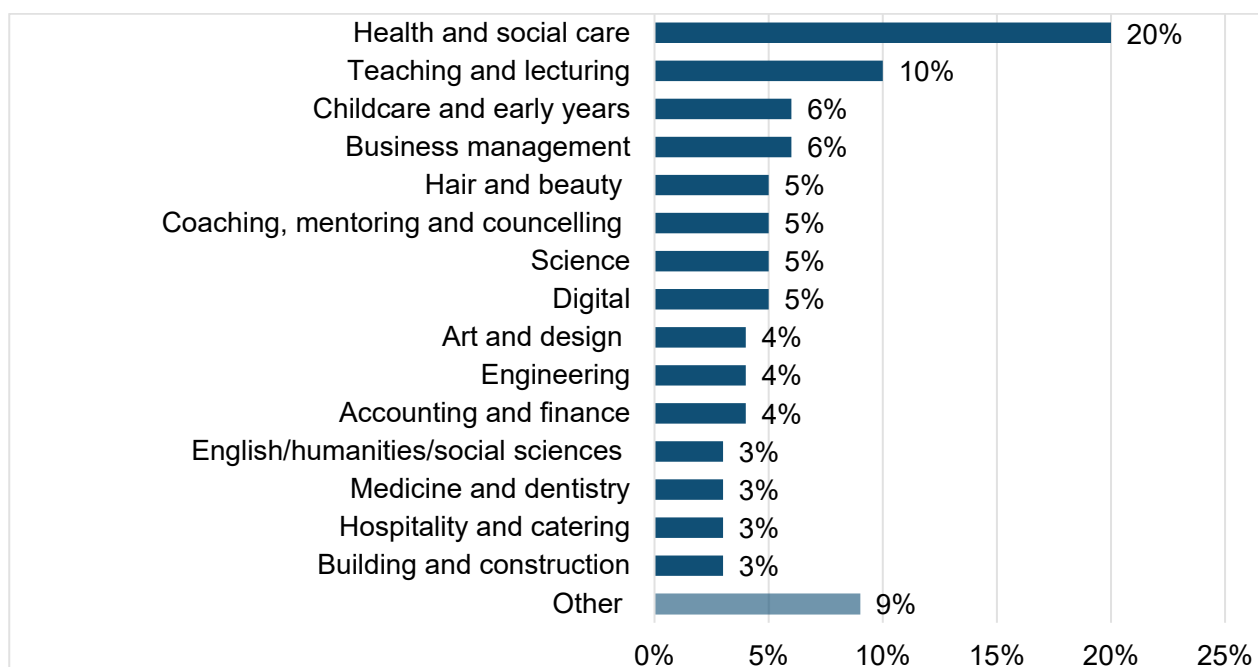
- Most respondents (62 per cent) said that their course was between six months and one year long. On average, respondents spent around 13 hours per week on formal learning and 13 hours per week on independent study.
- Independent study was completed over a few days, across weekdays and weekends, and it was likely to take place during the evening. Formal learning took place across fewer days, on weekdays and in the morning.
- Around two-thirds (67 per cent) of respondents said they did not have a choice about the days and times they spent learning.
- Almost three quarters of respondents (73 per cent) have completed at least some of their learning online.
- Over half (53 per cent) of the respondents were employed before starting their Level 3 course, with over half of these respondents (52 per cent) indicating that they were working full time. This was more common amongst men, those aged 24-30 and those with no parenting responsibilities.
- Two in five (42 per cent) learners either reduced their working hours or stopped working because of their course. This was more common amongst respondents aged 19-30, those with no responsibility for household financial decisions, those without parenting responsibilities, and learners who spent more time on formal learning and independent study.
- Over half (54 per cent) of respondents struggled to cover their living costs to some extent whilst learning. The following groups are significantly more likely to have struggled to cover living costs: learners with caring responsibilities, those with a long-term health condition or disability, people who are unemployed and looking for work, individuals from Black ethnic backgrounds, and learners receiving other financial support, aside from Learner Support and the Advanced Learner Loan Bursary Fund.

²¹ Questions relied on self-report, therefore there are limitations with this data. However, the findings are helpful to understand experiences, and the sample size mitigates this risk.

3.1 Subjects studied

Survey respondents were asked to select, from a list of options, which subject area their Level 3 course related to (Figure 1)²². The most common subject studied by respondents was health and social care (20 per cent). Other subject areas frequently selected by respondents were teaching and lecturing (10 per cent); childcare and early years (six per cent); and business management (six per cent). Around one in 10 respondents (nine per cent) said that they had studied a subject other than those listed. These respondents cited a broad range of subject areas, including animal care/management, performing arts, and Access to HE courses.

Figure 1: Subject areas studied²³²⁴



Source: Online survey. Base: All respondents (1389)

²² Please note that these subject areas are not representative of the courses offered as part of the Free Courses For Jobs offer.

²³ Responses selected by less than three per cent of respondents are not shown in this chart.

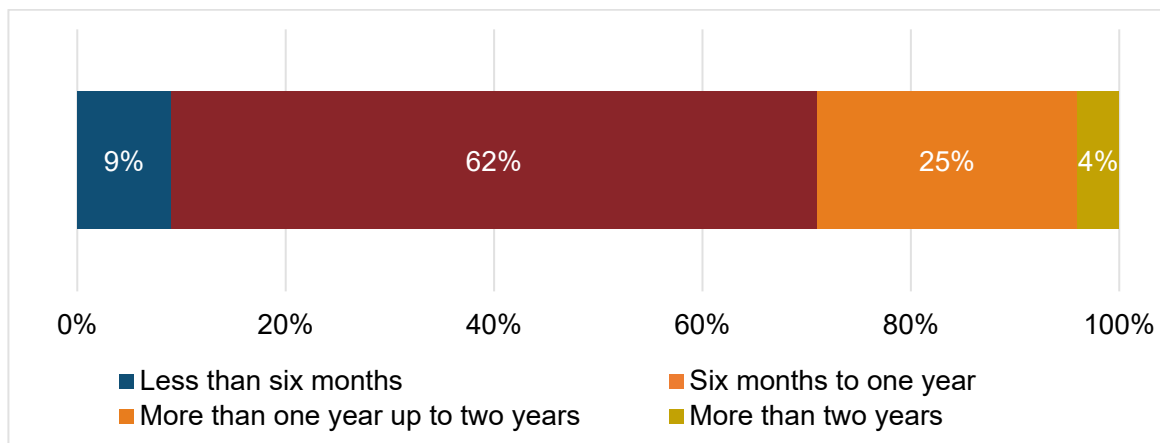
²⁴ In the initial data, 34 per cent of respondents coded the 'other' response. However, when asked to specify, a number of their answers aligned with existing categories, and so were 'back coded'. Four additional codes have also been created to capture recurring themes from the 'other' responses: these are 'Art and design', 'Coaching, mentoring and counselling', 'English/humanities/social sciences' and 'Hair and beauty'.

3.2 Course length

Respondents were also asked to specify the length of their Level 3 course. This was asked as an open-ended question, and respondents' answers were then coded as shown in Figure 2. The data shows that:

- Fewer than one in 10 respondents (nine per cent) studied for a course that was less than six months long.
- Most respondents (62 per cent) said that their course was between six months and one year long.
- A quarter (25 per cent) of respondents indicated that their course was more than a year and up to two years long.
- Just four per cent of respondents studied a course that was more than two years long.

Figure 2: Course length



Source: Online survey. Base: All respondents who answered the question (1348)

3.3 Time spent learning

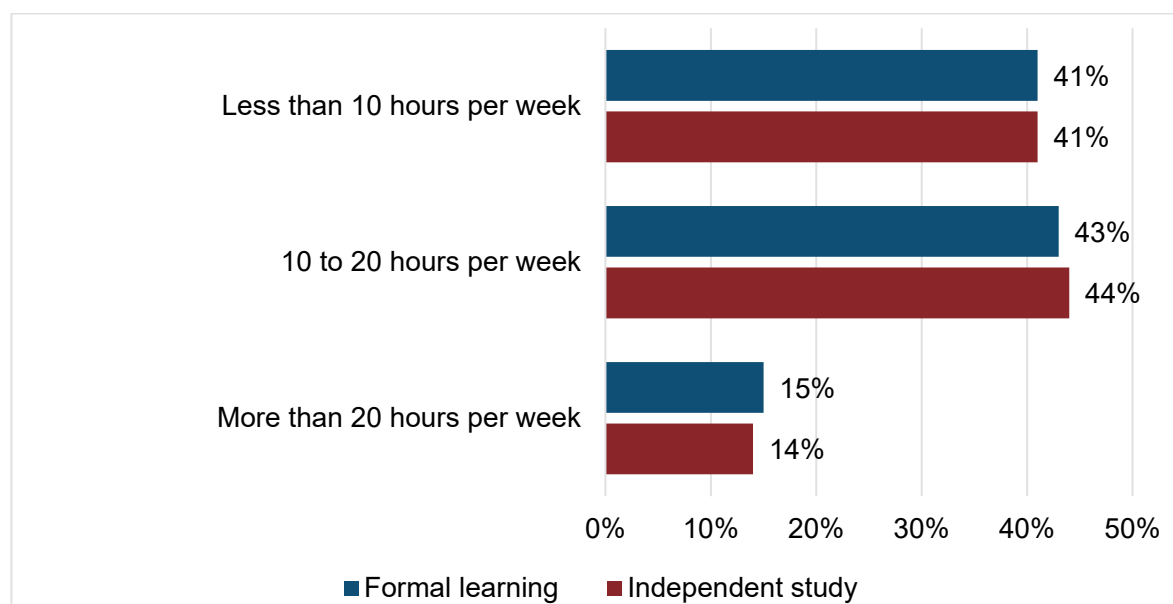
3.3.1 Hours per week spent learning

Respondents were asked about the average number of hours per week they spent on both formal learning (e.g. through classes/lectures, tutorials, and workshops) and independent study (e.g. reading or completing assignments). This was asked as an open-ended question, and respondents' answers were then coded as shown in Figure 3.

On average²⁵, respondents spent around 13 hours per week on formal learning and 13 hours on independent study. When these responses are grouped²⁶:

- Just over two in five respondents (43 per cent) said that they spent between 10 and 20 hours per week learning formally. A similar proportion (44 per cent) said that they spent between 10 and 20 hours per week on independent study.
- Around two in five respondents (41 per cent) said that they spent less than 10 hours per week learning formally. The same proportion (41 per cent) said that they spent less than 10 hours per week on independent study.
- Fifteen per cent of respondents said that they spent more than 20 hours per week learning formally, with a similar proportion (14 per cent) saying that they spent more than 20 hours per week on independent study.

Figure 3: Time spent learning



Source: Online survey. Base: All respondents (1389)

3.3.2 Days spent learning

Survey respondents were also asked about which days of the week they spent learning. Table 3 shows the number of days per week that respondents spent on formal learning and independent study, and whether this learning took place over weekdays or on weekends. The data shows that:

²⁵ Mean average of total responses. It should be noted that a small number of respondents left unrealistic answers for each of these questions (over 40 hours up to 99 hours). Excluding these responses doesn't impact the average for formal learning, but brings the average number of hours spent on independent study down to 12 hours.

²⁶ A small number of respondents (16) indicated that their course did not involve any formal contact time. Just nine respondents said that they did not spend any time studying independently for their course.

- On average²⁷, respondents completed their formal learning across two to three different days and studied independently across three to four different days.
- Nearly nine out of 10 respondents (88 per cent) completed all of their formal learning on weekdays. More than two in five respondents (44 per cent) completed all of their independent study on weekdays.
- One in 10 respondents (10 per cent) completed all of their independent study over the weekend, compared to just two per cent who had completed all of their formal learning on weekends.

Table 3: Number of days spent learning²⁸

Number of days spent learning	Formal learning	Independent study
One	29%	12%
Two	22%	21%
Three	25%	22%
Four	12%	15%
Five	9%	14%
Six	1%	5%
Seven	3%	12%
Mean number of days	2.6	3.6
Weekdays only	88%	44%
Weekends only	2%	10%
Both weekdays and weekends	10%	47%

Source: Online survey. Base: All respondents (1389)

3.3.3 Time of day spent learning

Respondents were asked what time of day they completed formal learning and independent study for their Level 3 course (Table 4). The data shows that:

- The most common time of day for respondents to take part in formal learning was the morning, with just over seven in 10 (72 per cent) having done this.
- The most common time of day for respondents to take part in independent study was the evening, with just over three in five (62 per cent) having done so.

²⁷ Mean average of total responses.

²⁸ Respondents were asked “On average, what days of the week did you / do you spend learning?”, they were then given each of the days of the week as response options. This question was used to calculate number of days.

- Two-thirds (66 per cent) of respondents completed all of their formal learning during the daytime. By contrast, just 38 per cent of respondents completed all of their independent study during the daytime.
- Over a quarter (27 per cent) of respondents completed all of their independent study during the evening. One in five respondents (20 per cent) completed all of their formal learning during the evening.

Table 4: Time of day spent learning

Time of day spent learning	Formal learning	Independent study
Morning	72%	49%
Afternoon	64%	58%
Evenings	34%	62%
Daytime only	66%	38%
Evenings only	20%	27%

Source: Online survey. Base: All respondents (1389)

When asked whether they had a choice about the days and times they spent learning, around two-thirds (67 per cent) of survey respondents said they did not. Just over a quarter (26 per cent) stated that they did have a choice, while eight per cent were not sure. This indicates that learning provision may not be sufficiently flexible to adults' circumstances to give them choice about when they learn.

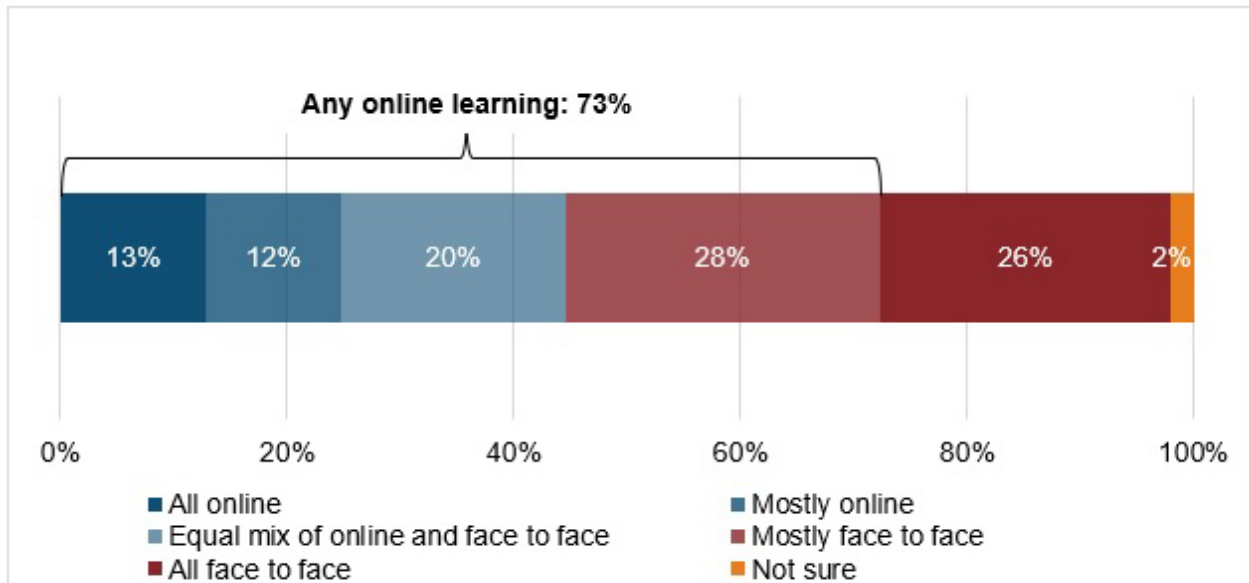
3.4 Online learning

When asked about the proportion of time they spent learning online and face to face during their course, nearly three quarters of survey respondents (73 per cent) indicated that they had completed at least some of their learning online (Figure 4), including:

- A quarter (25 per cent) of respondents who indicated that either all (13 per cent) or most (12 per cent) of their learning took place online.
- One in five respondents (20 per cent) who said that they took part in an equal mix of online and face to face learning.
- Around three in 10 respondents (28 per cent) who said that most, but not all, of their learning had been face to face.

Just over a quarter (26 per cent) of respondents said that all of their learning had taken place face to face.

Figure 4: Proportion of online and face to face learning



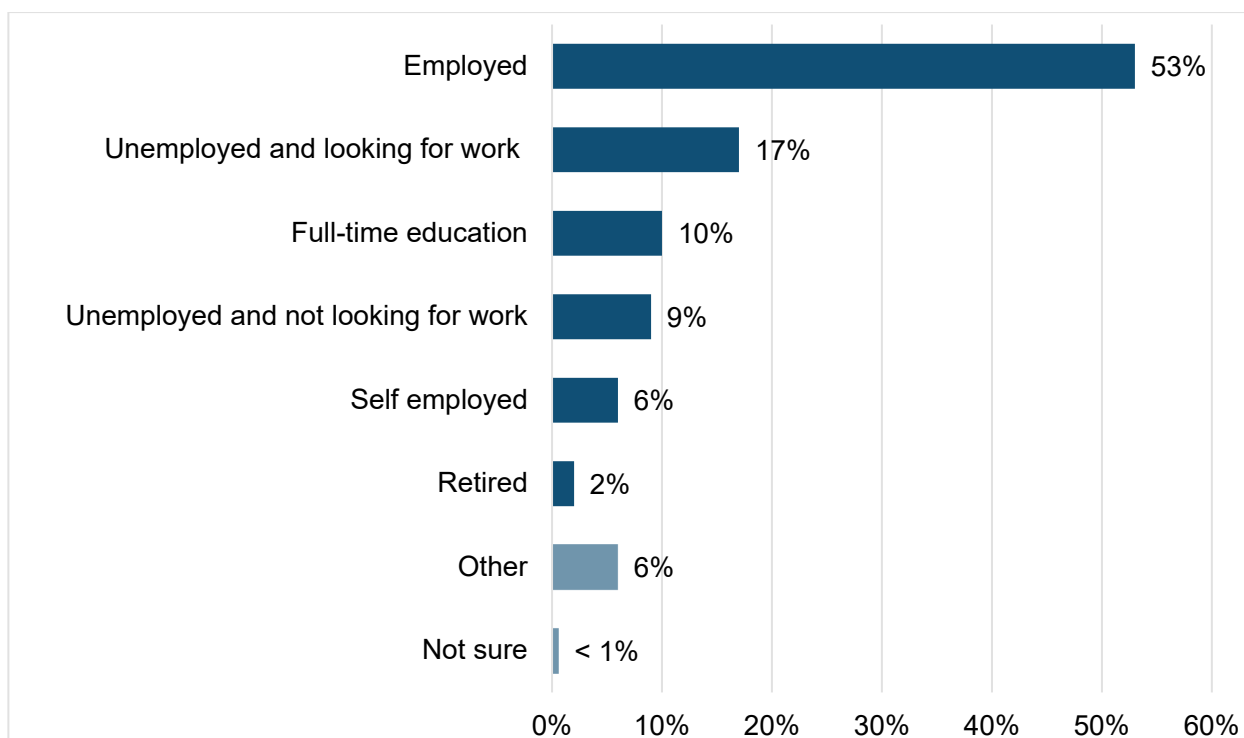
Source: Online survey. Base: All respondents (1389)

3.5 Employment status and working hours

Survey respondents were asked about their employment status prior to starting their Level 3 course (Figure 5):

- Just over half (53 per cent) of respondents said that they were employed, while six per cent said they were self-employed.
- Seventeen per cent of respondents said that they were unemployed and seeking work prior to starting their course.
- Around one in 10 respondents indicated that they were either in full-time education (10 per cent) or unemployed and not seeking work (nine per cent) prior to their course start.

Figure 5: Employment status before starting Level 3 course²⁹



Source: Online survey. Base: All respondents (1389)

Respondents who were employed prior to their Level 3 course were asked how many hours per week they worked on average. This was asked as an open-ended question, and responses were then grouped for analysis. The data shows that:

- On average, respondents worked for 31 hours per week prior to their course³⁰.
- Just over half (52 per cent) of respondents indicated that they were in full-time employment (35+ hours per week) prior to starting their course.
- Nearly two in five respondents (38 per cent) said that they worked for 16 to 34 hours per week before their course started.
- One in 10 respondents (10 per cent) said that they worked for fewer than 16 hours per week before their course started.

Men were more likely than women to indicate that they had been working full-time prior to their course start (71 per cent compared to 43 per cent). Respondents aged 24-30 years were also more likely to have been working full-time prior to their course start when compared to respondents in other age categories, with more than three in five (62 per cent) saying this. Respondents with no parenting responsibilities were more likely to be

²⁹ Respondents could select more than one answer, excluding 'unemployed and looking for work', 'unemployed and not looking for work', 'retired', and 'not sure'. As such, percentages in this chart do not add up to 100 per cent.

³⁰ Mean average of total responses.

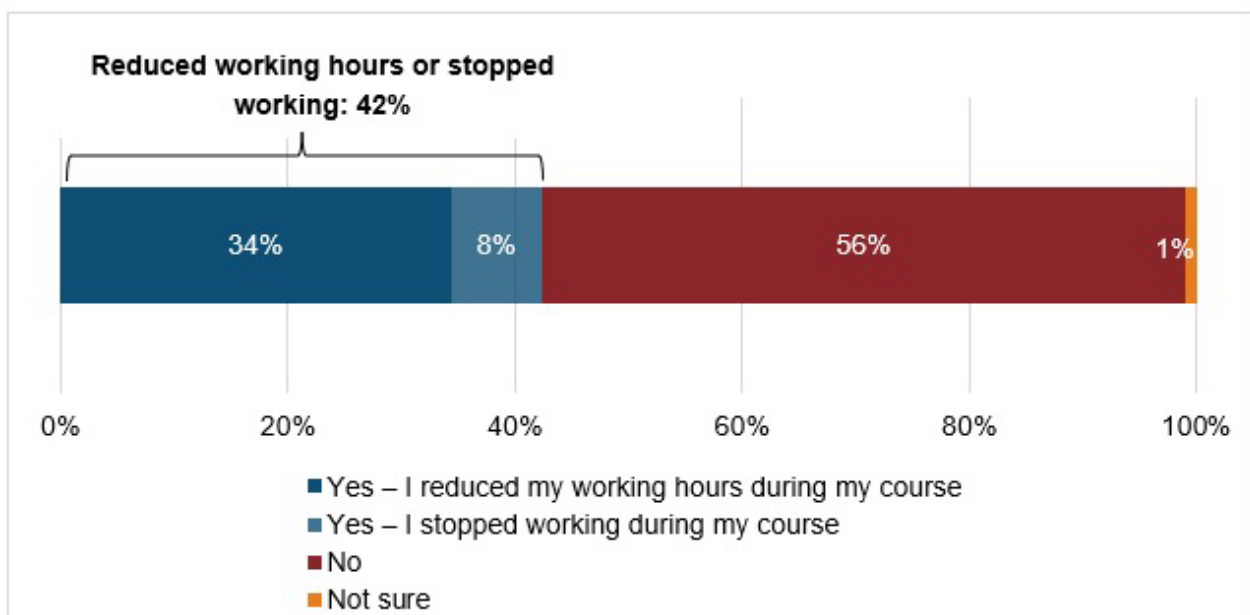
working full-time compared to those with parenting responsibilities (60 per cent compared to 40 per cent).

3.5.1 Change in working hours

Survey respondents who were employed prior to starting their Level 3 course were asked whether they reduced their working hours or stopped working as a result of their course (Figure 6):

- Almost three in five respondents (56 per cent) said that they did not reduce their working hours or stop working.
- Just over a third (34 per cent) of respondents said that they reduced their working hours as a result of their course.
- Nearly one in 10 respondents (eight per cent) said that they stopped working as a result of their course.

Figure 6: Changes to working hours as a result of Level 3 course



Source: Online survey. Base: All respondents who were in employment prior to course start (810)

The following respondent groups are more likely to have reduced their working hours or stopped working because of their course:

- Younger respondents, with 63 per cent of those aged 19-23 and 48 per cent of those aged 24-30 having done so. This compares to just two in five respondents (40 per cent) aged 31-40 and less than a third of those aged 41-50 (32 per cent) or over 50 (28 per cent).

- Respondents with no responsibility for household financial decisions (56 per cent, compared to 39 per cent of those with responsibility for household finances)³¹.
- Respondents without parenting responsibilities (46 per cent, compared to 37 per cent of those with parenting responsibilities).
- Respondents who spent more time on formal learning, with 53 per cent of those who learned for 10 to 20 hours per week and 83 per cent of those who learned for more than 20 hours per week saying that they reduced their working hours or stopped working. This compares to less than a quarter (23 per cent) of respondents who spent less than 10 hours per week on formal learning.
- Respondents who spent more time on independent study, with 49 per cent of those who studied for 10 to 20 hours per week and 71 per cent³² of those who studied for more than 20 hours per week saying that they reduced their working hours or stopped working. This compares to just under three in 10 respondents (28 per cent) who spent less than 10 hours per week on independent study.

Conversely, respondents who completed all or most of their learning online were less likely to have reduced their working hours or stopped working when compared to those who did not (25 per cent compared to 50 per cent). This indicates that remote learning can help adult learners to juggle learning alongside work.

3.6 Ability to cover living costs during course

Survey respondents were asked about the extent to which they were able to cover their living costs during their Level 3 course (Figure 7)³³. Just over a third (36 per cent) of respondents said that they were comfortable covering their living costs, while over half (54 per cent) indicated that they struggled to cover their living costs at some point during their Level 3 course:

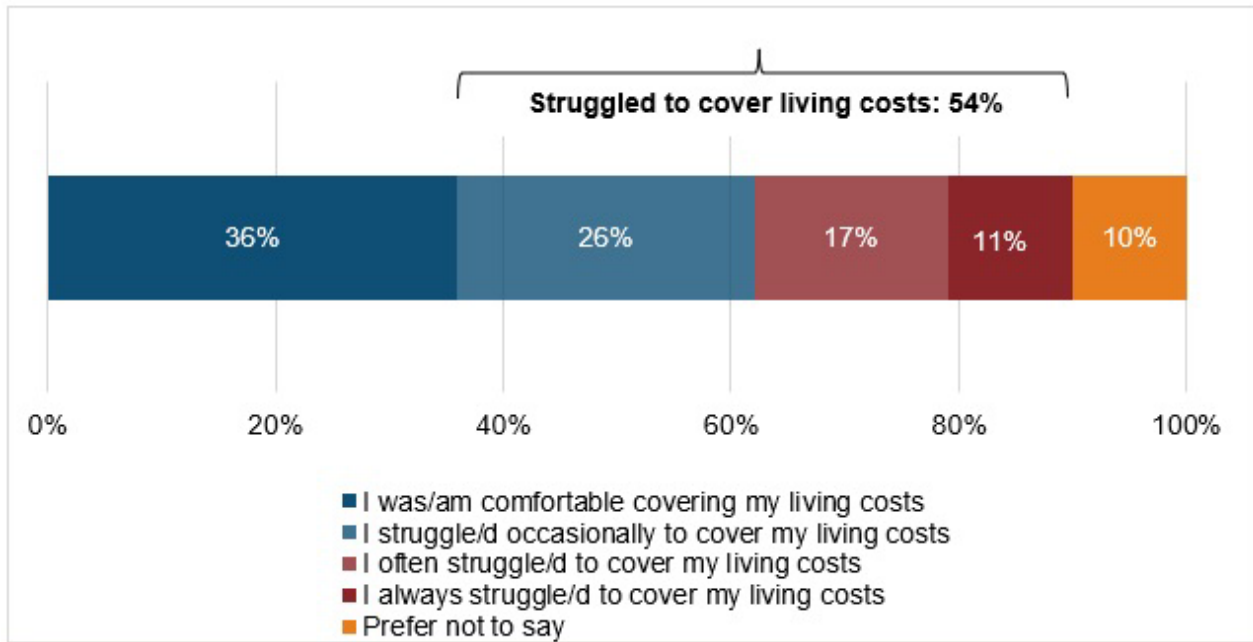
- Around a quarter (26 per cent) of respondents said that they occasionally struggled to cover their living costs.
- Seventeen per cent of respondents said that they often struggled to cover their living costs.
- Around one in 10 respondents (11 per cent) said that they always struggled to cover their living costs.

³¹ This correlates with the findings on age: over half (55 per cent) of respondents aged 19-23 said that they had no responsibility for household financial decisions, compared to 21 per cent of the total sample.

³² The base size for this subgroup is 93 respondents, and so this finding should be treated with caution.

³³ Respondents were not asked the extent to which they were able to cover their living costs prior to their Level 3 course, so it is not possible to ascertain the direct impact learning had on their financial circumstances.

Figure 7: Ability to cover living costs during Level 3 Course



Source: Online survey. Base: All respondents (1389)

The following factors are associated with a significantly increased likelihood of struggling to cover living costs³⁴:

- **Having caring responsibilities** corresponded with a 12.7 per cent increase in likelihood of struggling to cover living costs.
- **Living with a long-term health condition or disability** corresponded with a 10.7 per cent increase in likelihood of struggling to cover living costs.
- **Being unemployed and looking for work** corresponded with a 14.6 per cent increase in likelihood of struggling to cover living costs.
- Being from a **Black ethnic background**, compared to a White ethnic background corresponded with an 18.9 per cent increase in likelihood of struggling to cover living costs.

³⁴ A binary logistic regression was run to compare likelihood of struggling with living costs by different variables. The variables included in the model were: employment status, ethnicity, long term health problems or disabilities, parenting responsibilities, caring responsibilities, gender, whether they received 'other' financial support, age, course length and whether all/most of their course was online. The regression analysis included 1,032 respondents who had data for all of the relevant variables. The small number (6) respondents who were employed and self-employed, have been categorised as self-employed. The small number (26) of respondents who were employed and in FT education have been categorised as FT education. Receipt of learner support and the advanced learner loan bursary fund, and whether they reduced / stopped their working hours were excluded due to a high level of missing data.

- **Receiving other financial support** (aside from Learner Support and the Advanced Learner Loan Bursary Fund) corresponded with a 12.5 per cent increase in likelihood of struggling to cover living costs.

The following factors are associated with a significantly decreased likelihood of struggling to cover living costs:

- **Being part of an older age group.** Each increase in age group corresponded with a 4.1 per cent decrease in likelihood of struggling to cover living costs.
- Completing **all or most of their course online** corresponded with a 12.7 per cent decrease in likelihood of struggling to cover living costs.
- Being **retired** corresponded with a 46.8 per cent decrease in likelihood of struggling to cover living costs.

4. Financial support for learning

This section of the report draws on the quantitative findings from the survey to better understand learners' awareness of the funding options available to them for learning at Level 3, the amount (if any) of financial support that learners received during their course, what they spent this on, and whether this was adequate to cover their costs. This section also presents qualitative findings from interviews with adults who have not taken part in Level 3 learning about their awareness of the financial support available and the difference this would make to their decision to take up learning.

Key findings

- Over two in five (44 per cent) of survey respondents had not heard of Learner Support or the Advanced Learner Loan Bursary Fund. Fewer than two in five respondents had heard of either Learner Support (37 per cent) or the Advanced Learner Loan Bursary Fund (39 per cent) and 20 per cent had heard of both.
- Respondents were most likely to have received information about financial support from their college or learning provider.
- Most survey respondents who had applied for either type of support said that it had encouraged them to take up their Level 3 course.
- Most respondents who applied for funding through either Learner Support or the Advanced Learner Loan Bursary Fund received this funding.
- Three in 10 respondents (30 per cent) had received other forms of financial support, most commonly help from family and friends.
- The most common cost covered by sources of funding was course material and equipment, followed by travel.
- Respondents who received funding through the Advanced Learner Loan Bursary Fund were more likely than those who received Learner Support to say that this had covered all their costs.
- Qualitative interview participants, who did not have experience of Level 3 learning, were not aware of Learner Support.
- Interviewees who were unemployed or receiving low income were most likely to say that Learner Support would encourage them to take up the Free Courses for Jobs offer.

4.1 Awareness of funding options

Learner Support is available to individuals accessing Level 3 qualifications via the Adult Education Budget, and the Advanced Learner Loan Bursary Fund is available to those who have taken out the Advanced Learner Loan. Survey respondents were presented with the following descriptions of Learner Support and the Advanced Learner Loan Bursary Fund:

Learner Support

If you're aged 19 or over, on a further education course and facing financial hardship, individuals can be eligible for Learner Support. You can apply for Learner Support through your learning provider (for example, your college). How much you get depends on your circumstances. The money can help pay for things like accommodation and travel, course materials and equipment, and childcare.

Advanced Learner Loan Bursary Fund

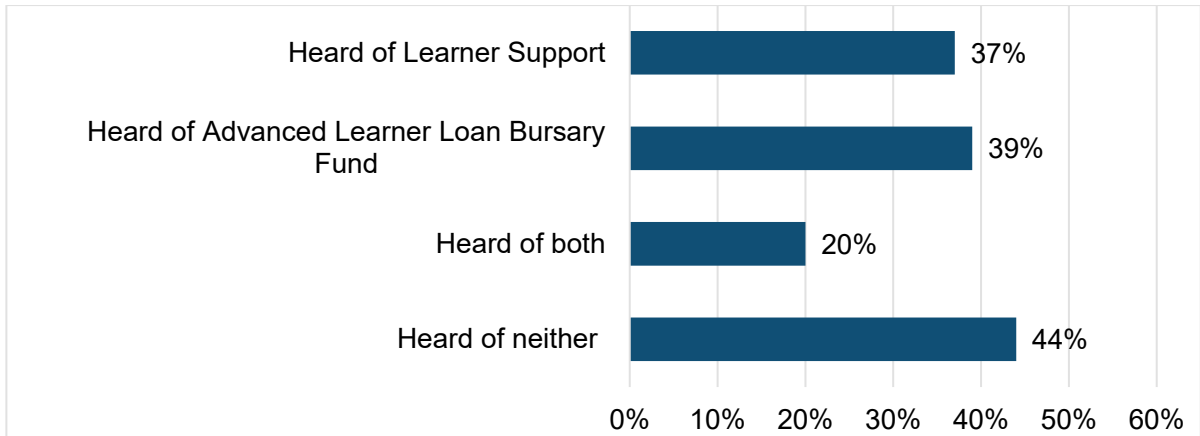
The Advanced Learner Loan Bursary Fund is available to those studying with an Advanced Learner Loan, which is used to help with the costs of a course. The Advanced Learner Loan Bursary Fund provides the same type of help as Learner Support while also meeting classroom assistance for those with a disability or learning difficulty. You can apply for this via your college or training provider.

Respondents were then asked whether they had heard of either of these prior to taking part in the survey (Figure 8):

- One in five respondents (20 per cent) had heard of both Learner Support and the Advanced Learner Loan Bursary Fund³⁵.
- Just under two in five respondents had heard of either Learner Support (37 per cent) or the Advanced Learner Loan Bursary Fund (39 per cent).
- Over two in five (44 per cent) of respondents had not heard of Learner Support or the Advanced Learner Loan Bursary Fund.

³⁵ A breakdown of whether these respondents had applied for these types of financial support is included in section 4.2.

Figure 8: Awareness of funding options



Source: Online survey. Base: All respondents (1389)

A demographic breakdown of these findings shows that:

- Awareness of the funding options available to learners declines with age. Almost half (46 per cent) of 19-23-year-olds and two in five respondents aged 24-40 (41 per cent) were aware of the Advanced Learner Loan Bursary Fund, compared to just three in 10 respondents (31 per cent) aged over 40. Around half (49 per cent) of respondents aged over 40 said that they weren't aware of either source of funding, compared to two in five respondents (41 per cent) aged 40 or under.
- Respondents who completed all or most of their learning online were more likely to say that they had not heard of Learner Support or the Advanced Learner Loan Bursary Fund when compared to those who did not (55 per cent compared to 40 per cent). As explained above, adults who completed all or most of their learning online are less likely to have struggled with their living costs.
- Men were more likely to say that they had not heard of either source of funding when compared to women (50 per cent compared to 41 per cent).

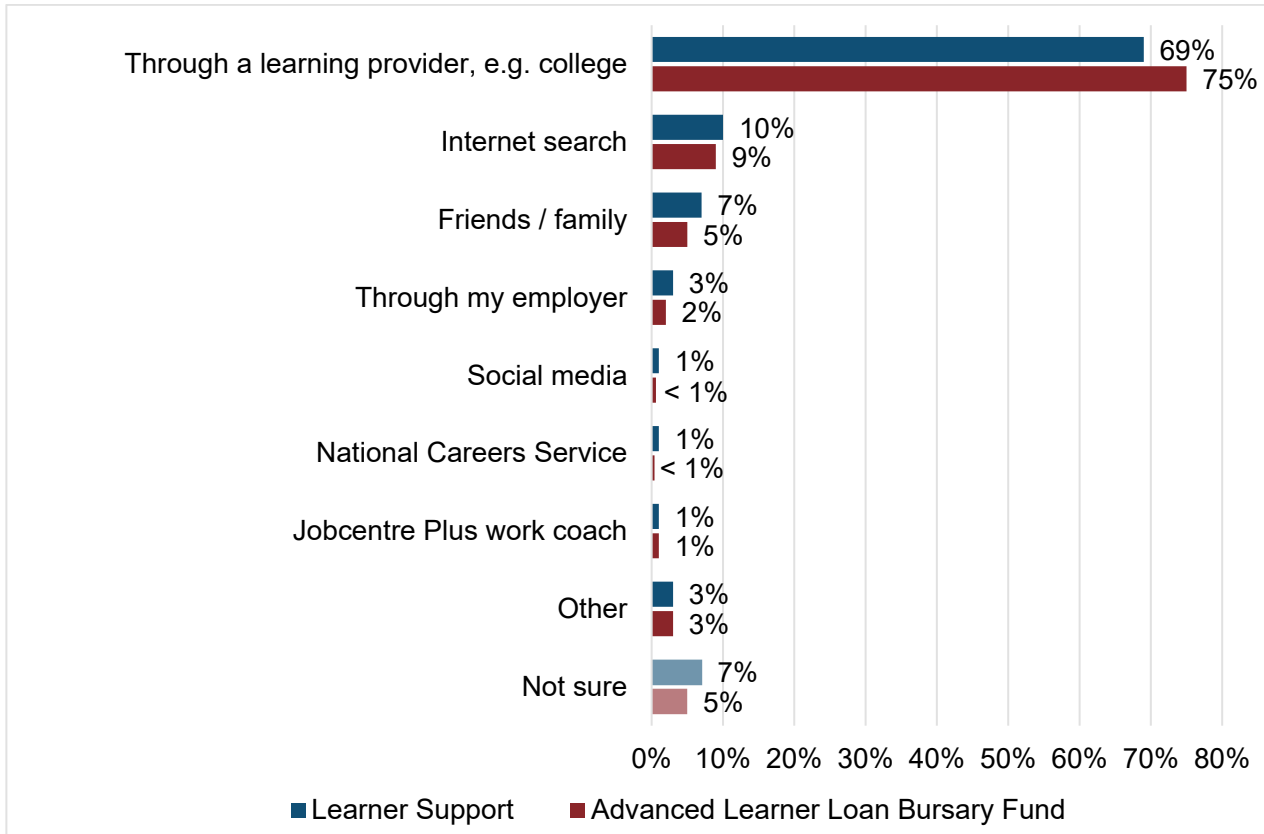
Survey respondents who had or are participating in a Level 3 course and had heard of either Learner Support or the Advanced Learner Loan Bursary Fund were asked where they found out about these (Figure 9):

- The majority of respondents found out about both Learner Support (69 per cent) and the Advanced Learner Loan Bursary Fund (75 per cent) through their college or learning provider. However, respondents who took part in all or most of their learning online were less likely to have heard of Learner Support through a college (57 per cent, compared to 72 per cent who had not).
- Around one in 10 respondents found out about Learner Support (10 per cent) and the Advanced Learner Loan Bursary Fund (nine per cent) through an internet

search. This was more likely amongst respondents who completed all or most of their learning online and had heard of Learner Support (16 per cent).

- Seven per cent of respondents found out about Learner Support through friends or family members. A similar proportion (five per cent) found out about the Advanced Learner Loan Bursary Fund in this way.

Figure 9: Sources of information about funding options³⁶



Source: Online survey. Base: All respondents who had heard of Learner Support (508) or the Advanced Learner Loan Bursary Fund (538)

Qualitative interview participants, who did not have experience of Level 3 learning were also given the same description of Learner Support, as provided above. They were asked whether this was something they were already aware of.

A minority of interviewees were aware that some form of financial support would be available if they wanted to pursue further learning, but none had heard of Learner Support specifically before the interview. Interviewees were mixed in terms of whether they thought they would be eligible for Learner Support. Those who were unemployed or receiving a low income were most likely to think they would qualify.

³⁶ Percentages do not add up to 100% as respondents were able to give multiple answers.

'On my financial circumstances, I'd be thinking, 'Well, if I'm not, who is?' Obviously, I'd need to study the criteria before I could be certain' – *Male, 60, Unemployed*

Those who were in work and receiving a higher income were less likely to think they would be eligible. Amongst these interviewees, some described how, even if they were eligible, they would feel uncomfortable accessing Learner Support because they thought there would be others who would be more in need of this financial assistance.

'I'd probably feel a bit like I was taking off the people that actually needed it, if there were people who are on benefits who are struggling to get to college and want to better themselves and they haven't got a job, then I would feel a bit bad' – *Female, 29, Employed full-time*

Interview participants were also asked if they would be interested in finding out more about Learner Support. Most were interested in finding out more, regardless of whether they initially thought they would be eligible. Most interviewees suggested that if they wanted to find out more about Learner Support, they would use the internet to search for this information.

Participants were also asked if they would feel comfortable speaking to their local college about Learner Support. Most thought they would feel comfortable doing this however, they were uncertain who, specifically, they would need to speak to.

'I always feel a bit funny, yes, but that's what they're there for and they've got the answers that you need, so you don't need to be ashamed or anything, just go for it, yes, I just go for it' – *Male, 25, Employed part-time*

A minority highlighted that they would not feel comfortable discussing their financial circumstances with their local college, as this information is personal.

'I don't think I'd feel completely comfortable disclosing all of it [personal financial situation]' – *Female, 47, Employed part-time*

4.2 Applying for funding

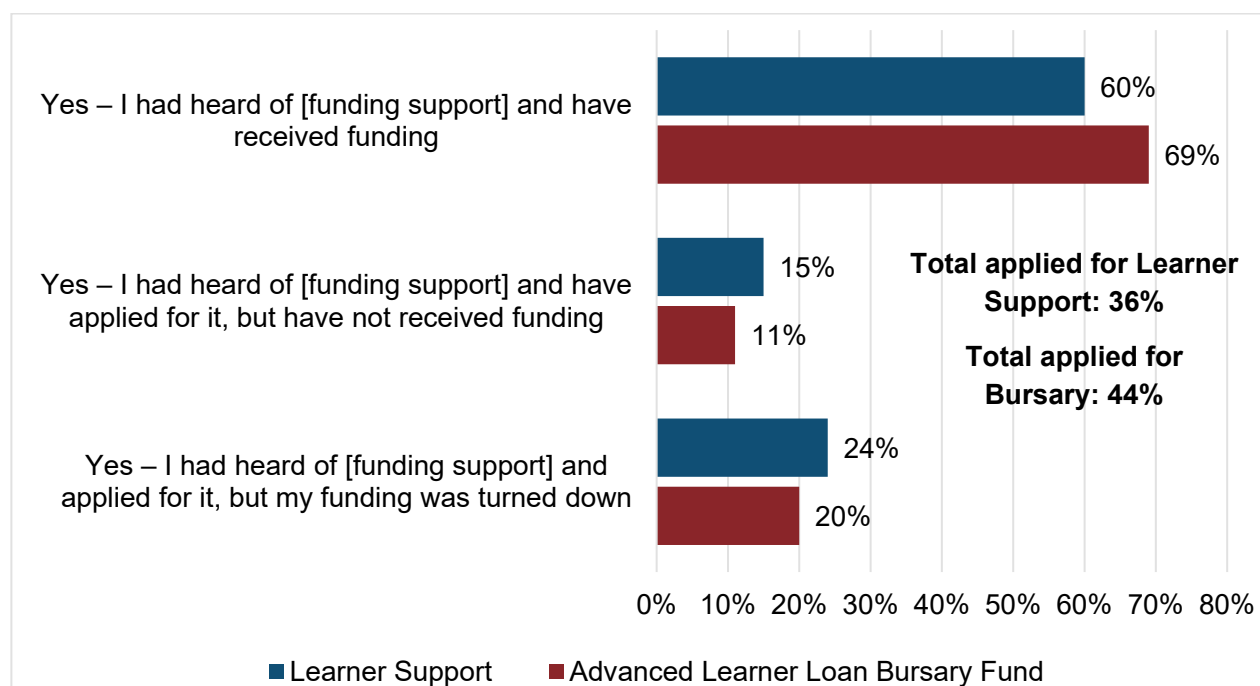
Survey respondents were asked whether they had applied for either Learner Support or the Advanced Learner Loan Bursary Fund, and whether they had received funding (Figure 10). The data shows that most respondents who applied for funding through either Learner Support or the Advanced Learner Loan Bursary Fund received this:

- **Learner Support:** Over a third (36 per cent) of respondents who had heard of Learner Support had applied for this funding. Of these, three in five (60 per cent) had received funding, just under a quarter (24 per cent) had their funding application turned down, and 16 per cent said they had not yet received funding.

- **Advanced Learner Loan Bursary Fund:** More than two-fifths (44 per cent) of respondents who had heard of the Advanced Learner Loan Bursary Fund had applied for funding. Of these, over two-thirds (69 per cent) had received funding, one in five (20 per cent) said that their funding application was turned down, and one in 10 (11 per cent) said they had not yet received funding.
- Only a small proportion of respondents (64 in total) had applied for both Learner Support and the Advanced Learner Loan Bursary Fund. Of these, around two in five (28 respondents) had received funding from both sources.

These findings indicate that learners responding to the survey were more likely to have applied for funding through the Advanced Learner Loan Bursary Fund than through Learner Support. Applications for this funding were also more likely to have been successful when compared to applications for Learner Support.

Figure 10: Funding received



Source: Online survey. Base: All respondents who had applied for Learner Support (181) or the Advanced Learner Loan Bursary Fund (238)

4.2.1 The application process

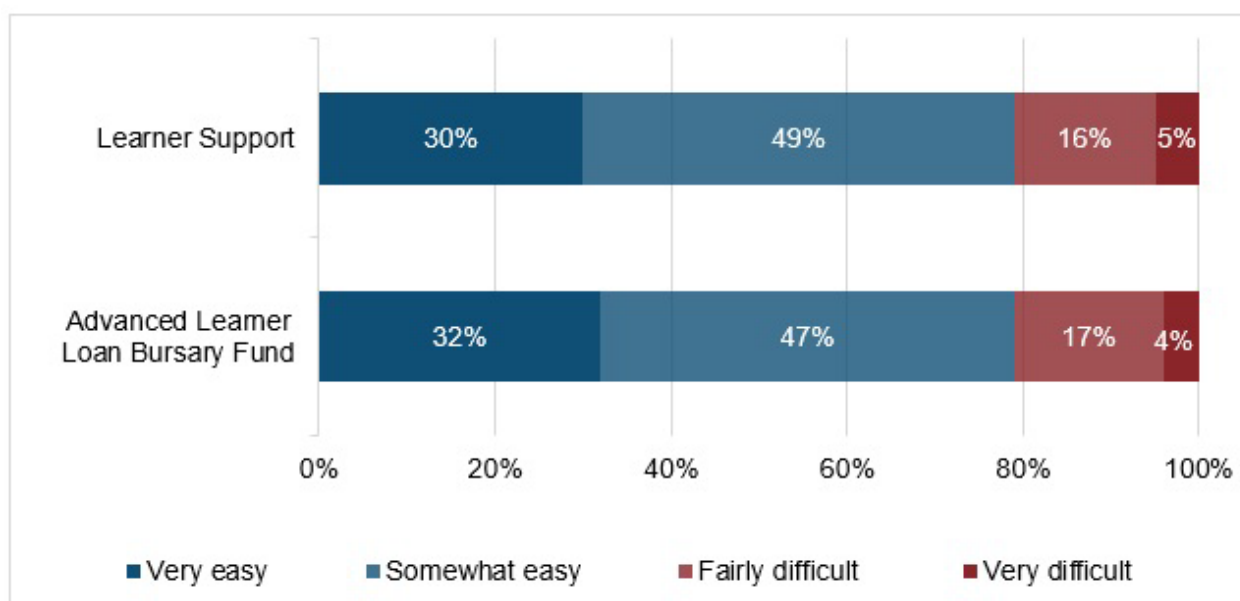
Survey respondents who had applied for either Learner Support or the Advanced Learner Loan Bursary Fund were asked how easy or difficult they found the application process (Figure 11). Generally, respondents indicated that they found this process easy:

- **Learner Support:** Almost four in five respondents (79 per cent) who applied for Learner Support said that they found the application process either very (30 per

cent) or somewhat (49 per cent) easy. Sixteen per cent of respondents found this process somewhat difficult, while five per cent found it very difficult.

- **Advanced Learner Loan Bursary Fund:** The same proportion of respondents (79 per cent) said that they found applying for the Advanced Learner Loan Bursary Fund easy. Around a third (32 per cent) found this very easy, while 47 per cent said it was somewhat easy. Seventeen per cent of respondents found applying for this funding somewhat difficult, and four per cent found it very difficult.

Figure 11: Ease of applying for funding



Source: Online survey. Base: All respondents who had applied for Learner Support (181) or the Advanced Learner Loan Bursary Fund (238)

4.2.2 Extent to which funding encourages course uptake

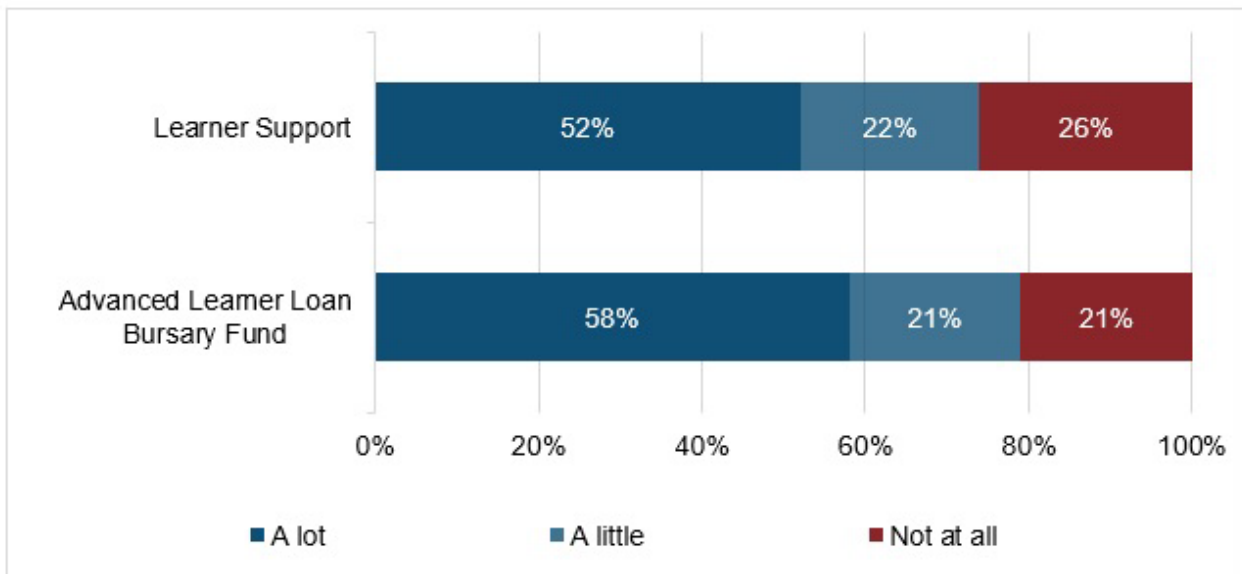
Survey respondents who had applied for either Learner Support or the Advanced Learner Loan Bursary Fund were also asked about the extent to which this encouraged them to take up their Level 3 course (Figure 12). The data indicates that the availability of funding has a positive impact on Level 3 course uptake:

- **Learner Support:** Almost three-quarters (74 per cent) of respondents said that the availability of Learner Support had encouraged them to take up their Level 3 course. Over half (52 per cent) said that it had encouraged them 'a lot', while 22 per cent said that it had encouraged them 'a little'.
- **Advanced Learner Loan Bursary Fund:** Almost four in five respondents (79 per cent) said that the availability of the Advanced Learner Loan Bursary Fund had encouraged them to take up their Level 3 course. Almost three in five (58 per cent)

said that it had encouraged them ‘a lot’, and one in five (21 per cent) that it had encouraged them ‘a little’.

These findings highlight the importance of ensuring that adults are aware of the financial support that they can access, prior to enrolment.

Figure 12: Impact of funding availability on course uptake



Source: Online survey. Base: All respondents who had applied for Learner Support (181) or the Advanced Learner Loan Bursary Fund (238)

Qualitative interview participants were asked to what extent the availability of Learner Support would impact on their decision to take up a Level 3 course. Responses were mixed, partially as a result of individuals’ different financial circumstances. Amongst those who were unemployed or in low paid work, Learner Support would be a key deciding factor as to whether or not they took up the offer. This was particularly the case for interviewees who had children and would need financial support to cover any additional childcare costs.

‘This [Learner Support] could make the difference of me going for it or not’ – *Male, 60, unemployed*

‘There are certain hours which cross with my responsibilities at home and childcare, that [Learner Support] would be a huge one because it would just allow me to carry on and do the course’ – *Male, 43, Employed part-time*

For some interviewees who had more financial security, Learner Support was viewed as being a helpful bonus, however, it did not have a substantial bearing on whether they would take up the offer.

'Nobody's going to say no to money, if you tell me, 'Listen, I'm going to give you £200 extra to spend,' I'm not going to say no' – *Female, 55, Employed full-time*

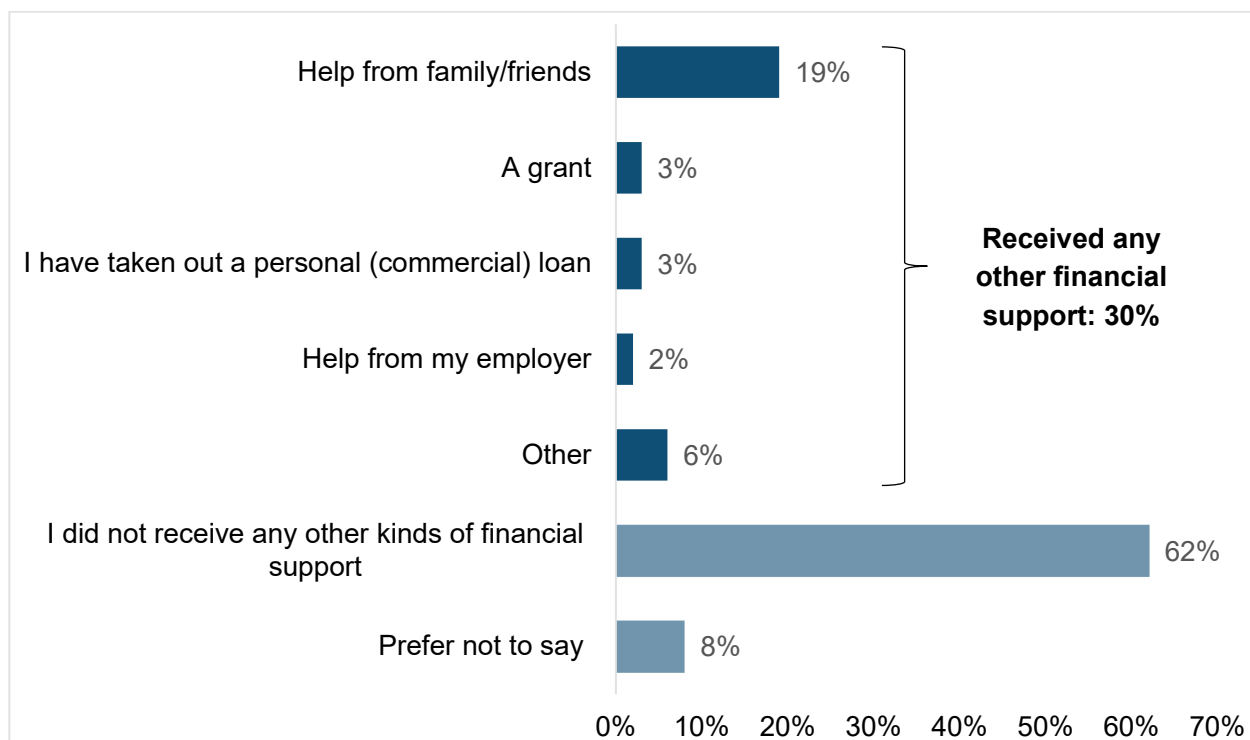
Other individuals who had more financial security said that Learner Support would not impact on their decision to take up the offer at all. This was most common amongst those who had other, more influential barriers to learning, such as time, awareness and confidence³⁷.

'I think that [lack of knowledge about what to study] is definitely the bigger issue and that will probably ultimately be what would turn me away from it' – *Male, 35, Unemployed*

4.3 Other financial support received

Survey respondents were asked if they had received any other kinds of financial support during their course, and three in 10 (30 per cent) had (Figure 13). The most common form of other financial support was help from family and friends (19 per cent). A small proportion of respondents had applied for a grant (three per cent), taken out a commercial loan (three per cent) or received help from their employer (two per cent).

Figure 13: Other financial support received³⁸



Source: Online survey. Base: All respondents (1389)

³⁷ These barriers are covered in more detail in Section 5 of the report.

³⁸ Percentages do not add up to 100% as respondents were able to give multiple answers.

Respondent groups more likely to have received other forms of financial support include:

- Respondents who declared a disability or long-term health condition (37 per cent, compared to 28 per cent of respondents with no disability or health condition).
- Respondents who reduced their working hours or stopped working to study for their course (35 per cent, compared to 20 per cent who did not).
- Younger respondents, with 37 per cent of those aged 30 or under having received other financial support, compared to a quarter (25 per cent) of respondents aged over 30. These respondents are particularly likely to have received financial support from friends or family members (26 per cent).
- Respondents who had applied for Learner Support (34 per cent) or received this (36 per cent).

During the qualitative interviews, participants were also asked about their awareness of other forms of financial support. Overall, as with Learner Support, interviewees had limited awareness of the other forms of financial support that could be available to them and whether or not they would be eligible. Some suggested that they might be able to access other grants and student loans.

*'I think I did read about some kind of grant...that was on the Leeds City College website, when I was looking up the fees and the funding for the courses' –
Female, 29, Employed full-time*

The main sources of information that participants would access to find out more about financial support included searching the internet or speaking to family and friends who had recently studied. Interviewees said that they would be most likely to search for information on college and government websites because they would trust the information from these sources. Search terms they would use included 'funding for adults', 'funding for college course', 'adult education financial support' and 'further education financial support'.

Some participants mentioned that they had turned to the Jobcentre and Citizens Advice in the past for general advice, but they were not sure if they would be able to get help from these sources about financial support for learning.

4.4 Amount of funding received

4.4.1 Amount of funding received

Table 5 shows the amount of funding that survey respondents received or were expecting to receive through Learner Support, the Advanced Learner Loan Bursary Fund, and other funding sources, in total. This shows that:

- **Learner Support:** Just under a quarter (23 per cent) of respondents received/expected to receive less than £100 through Learner Support. One in five respondents (20 per cent) received/expected to receive £100-499, and just under one in five (18 per cent) received/expected to receive £500 or more.
- **Advanced Learner Loan Bursary Fund:** Sixteen per cent of respondents received/expected to receive less than £250 through the Advanced Learner Loan Bursary Fund. Around one in 10 respondents (11 per cent) received/expected to receive £250-999, while two in five (39 per cent) received/expected to receive £1000 or more.
- **Other financial support:** Thirteen per cent of respondents received/expected to receive less than £100 through other financial support. One in five (20 per cent) received/expected to receive £100-499 through other financial support, while 35 per cent received/expected to receive £500 or more.

Table 5: Amount of funding received in total

Learner Support		Advanced Learner Loan Bursary Fund		Other financial support	
Amount	% of respondents	Amount	% of respondents	Amount	% of respondents
<i>Less than £30</i>	9%	<i>Less than £50</i>	3%	<i>Less than £30</i>	5%
<i>£30-49</i>	4%	<i>£50-149</i>	8%	<i>£30-49</i>	3%
<i>£50-99</i>	10%	<i>£150-249</i>	6%	<i>£50-99</i>	6%
<i>£100-499</i>	20%	<i>£250-999</i>	11%	<i>£100-499</i>	20%
<i>£500 +</i>	18%	<i>£1,000 +</i>	39%	<i>£500+</i>	35%
<i>Not sure</i>	31%	<i>Not sure</i>	29%	<i>Not sure</i>	18%
<i>Prefer not to say</i>	7%	<i>Prefer not to say</i>	5%	<i>Prefer not to say</i>	13%

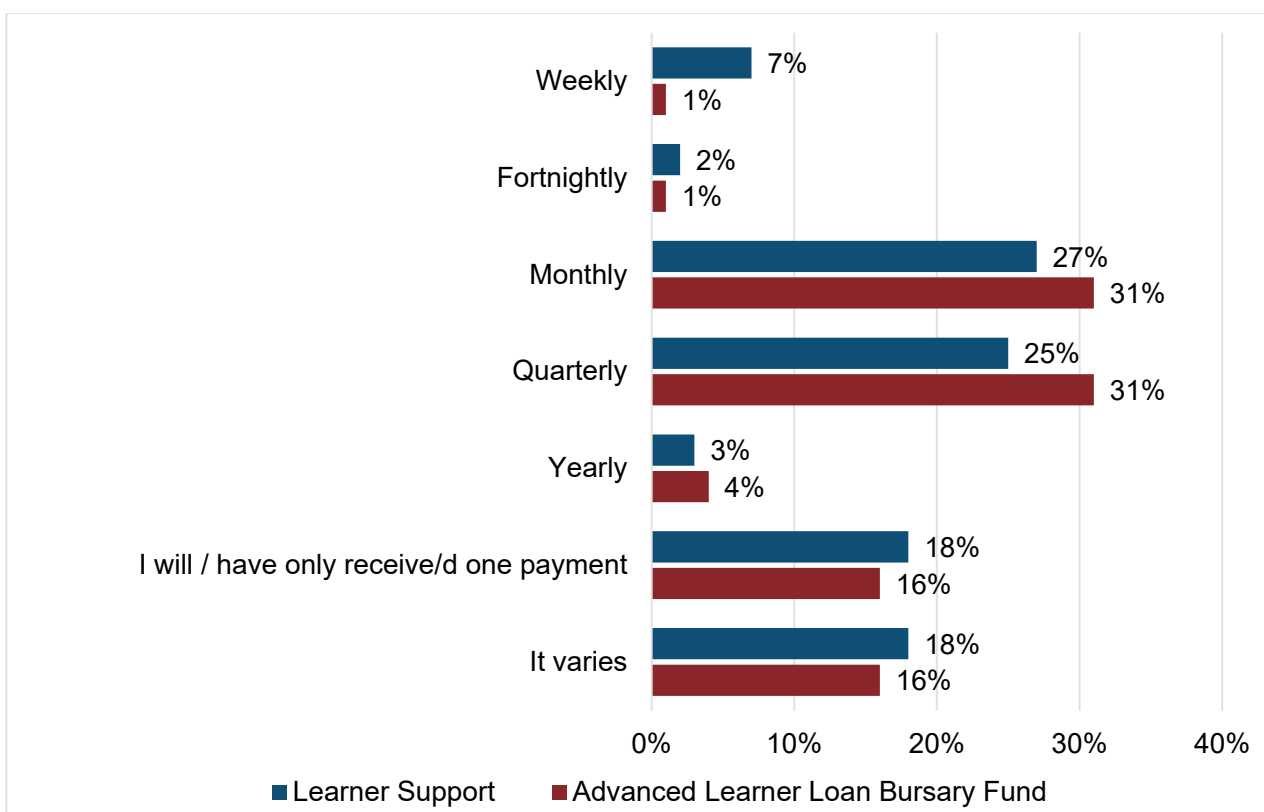
Source: Online survey. Base: All respondents who had received funding through Learner Support (109), the Advanced Learner Loan Bursary Fund (163), or other sources (413)

4.4.2 Frequency of payments

Survey respondents who had received funding through either Learner Support or the Advanced Learner Loan Bursary Fund were also asked how regularly they received payments (Figure 14), this varied:

- Just over a quarter (27 per cent) of respondents receiving Learner Support and three in 10 respondents (31 per cent) receiving Advanced Learner Loan Bursary funding said that they received these payments monthly.
- A quarter (25 per cent) of respondents receiving Learner Support and three in 10 respondents (31 per cent) receiving Advanced Learner Loan Bursary funding said that they received these quarterly.
- Around one in five respondents (18 per cent) receiving Learner Support said that the timing of their payments varied, alongside 16 per cent of respondents receiving Advanced Learner Loan Bursary funding.
- The same proportion of respondents (18 per cent in receipt of Learner Support and 16 per cent in receipt of the Advanced Learner Loan Bursary) said that they would only receive one payment.

Figure 14: How often learners receive payments



Source: Online survey. Base: All respondents who had received funding through Learner Support (109) or the Advanced Learner Loan Bursary Fund (163)

4.5 How funding is spent

Respondents were asked what they have or will use their Learner Support, their Advanced Learner Loan Bursary Fund and / or other financial support for. This shows that:

- The most common cost covered by all sources of funding was course materials and equipment – 65 per cent of respondents receiving Learner Support, 52 per cent receiving Advanced Learner Loan Bursary funding, and 60 per cent receiving other financial support spent their funding on this.
- This was followed by travel, with 59 per cent of respondents receiving Learner Support, 27 per cent receiving Advanced Learner Loan Bursary funding, and 46 per cent receiving other financial support spending their funding on this.
- Respondents receiving other financial support also frequently spent this on bills (41 per cent) and accommodation, rent or their mortgage (26 per cent).
- Around one in 10 respondents receiving Learner Support (12 per cent) or other financial support (10 per cent) used this to pay for childcare. This figure is lower (five per cent) for respondents receiving Advanced Learner Loan Bursary funding.

Table 6: Proportion of respondents who spent funding on each cost³⁹

Learner Support		Advanced Learner Loan Bursary Fund		Other financial support	
Spend	%	Spend	%	Spend	%
<i>Course materials / equipment</i>	65%	<i>Course materials / equipment</i>	52%	<i>Course materials / equipment</i>	60%
<i>Travel</i>	59%	<i>Travel</i>	27%	<i>Travel</i>	46%
<i>Childcare</i>	12%	<i>Childcare</i>	5%	<i>Bills</i>	41%
<i>Accommodation</i>	9%	<i>Support for learning needs or disability</i>	5%	<i>Accommodation / rent / mortgage</i>	26%
-		<i>Accommodation for the course</i>	4%	<i>Childcare</i>	10%
<i>Other</i>	13%	<i>Other</i>	25%	<i>Other</i>	12%
<i>Not sure</i>	5%	<i>Not sure</i>	15%	<i>Not sure</i>	3%
<i>Prefer not to say</i>	3%	<i>Prefer not to say</i>	4%	<i>Prefer not to say</i>	3%
Average no. of costs per learner	1.7	Average no. of costs per learner	1.5	Average no. of costs per learner	2.1

Source: Online survey. Base: All respondents who had received funding through Learner Support (109), the Advanced Learner Loan Bursary Fund (163), or other sources (413)

A demographic breakdown of these findings indicates that⁴⁰:

- Women are more likely than men to have spent their funding on childcare.
- Respondents from black and minority ethnic (BAME) backgrounds⁴¹ are more likely to have spent other financial support on travel (58 per cent, compared to 43 per cent of respondents from white ethnic backgrounds).
- Respondents aged up to 40 in receipt of other financial support are particularly likely to have spent this on bills; accommodation, rent, or their mortgage; and childcare:
 - Over half (51 per cent) of respondents aged 24-40 spent other financial support on bills, compared to 42 per cent of respondents over 40 years of age.

³⁹ Respondents were shown a list of costs and were asked to select which types of costs they have or will use their funding for. Respondents were able to select multiple responses to this question. The response option varied depending on the type of funding.

⁴⁰ All findings reported are statistically significant at the five per cent level; however, some caution should be applied due to low base sizes (<100) for respondent groups receiving Learner Support.

⁴¹ The base size for this subgroup is 95 respondents, and so this finding should be treated with caution.

- Just over three in 10 respondents (31 per cent) aged 40 or under spent their other financial support on accommodation, rent or their mortgage, compared to 15 per cent of respondents over 40 years of age.
- Almost one in five respondents (18 per cent) aged 24-40 spent other financial support on childcare, compared to just eight per cent of respondents over 40 years of age.

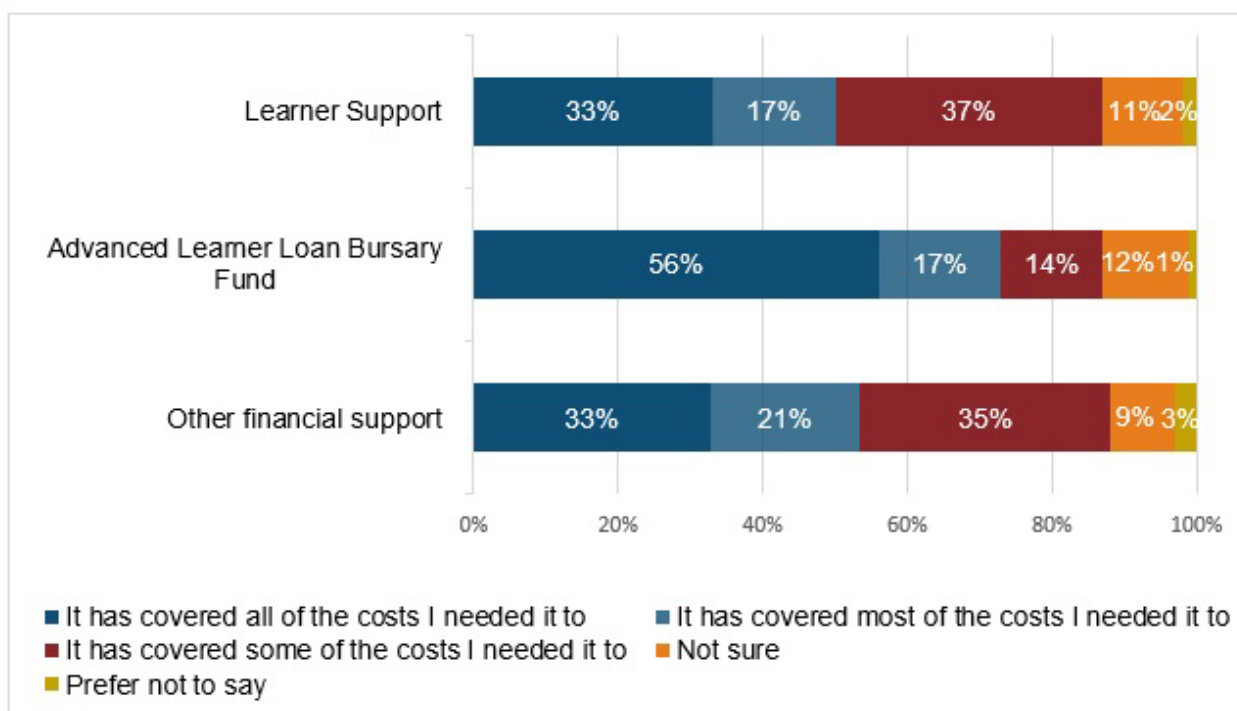
Qualitative interviewees were also asked what they would use Learner Support for. Most struggled to hypothesise what they would use it for, either because they did not think they would be eligible or because financial support for learning is not something they have considered recently. Amongst those who did know what they would use Learner Support for, their responses mirrored those from the survey data, including support with travel costs, course materials, childcare and general living expenses.

4.6 Extent to which funding covered costs

Survey respondents who had received funding through either Learner Support, the Advanced Learner Loan Bursary Fund, or from other sources were asked about the extent to which this funding was able to cover their costs (Figure 15):

- **Learner Support:** A third (33 per cent) of respondents receiving Learner Support said that it had covered *all* of the costs they needed it to. Seventeen per cent said that it had covered *most* of the costs that they needed it to, while 37 per cent said that it had only covered *some* of the costs.
- **Advanced Learner Loan Bursary Fund:** Respondents who received funding through the Advanced Learner Loan Bursary Fund were more likely than those who received Learner Support to say that this had covered *all* of their costs, with over half (56 per cent) saying this. Seventeen per cent said that it had covered *most* of their costs, and 14 per cent that it had covered *some* of their costs.
- **Other financial support:** A third (33 per cent) of respondents receiving other financial support said that it had covered *all* of the costs they needed it to. One in five (21 per cent) said that it had covered *most* of their costs, while 35 per cent said that it had covered *some* of their costs.

Figure 15: Extent to which funding has covered costs



Source: Online survey. Base: All respondents who had received funding through Learner Support (109), the Advanced Learner Loan Bursary Fund (163), or other sources (413)

Base sizes for respondents receiving Learner Support and the Advanced Learner Loan Bursary Fund are too low to report on subgroup differences for this question.

A subgroup analysis of those receiving other financial support shows that the following groups were more likely to say this **did not** cover all of their costs:

- Respondents from BAME ethnic backgrounds⁴², with more than two-thirds (67 per cent) saying that this funding did not cover all of their costs, compared to 51 per cent of respondents from white ethnic backgrounds.
- Respondents with parenting responsibilities, with three in five (59 per cent) saying that the other financial support they received did not cover all of their costs, compared to 53 per cent of respondents without parenting responsibilities.
- Respondents who were using this funding to cover bills (76 per cent, compared to 41 per cent who were not); accommodation, rent or their mortgage (68 per cent, compared to 51 per cent who were not); or travel (66 per cent, compared to 46 per cent who were not).

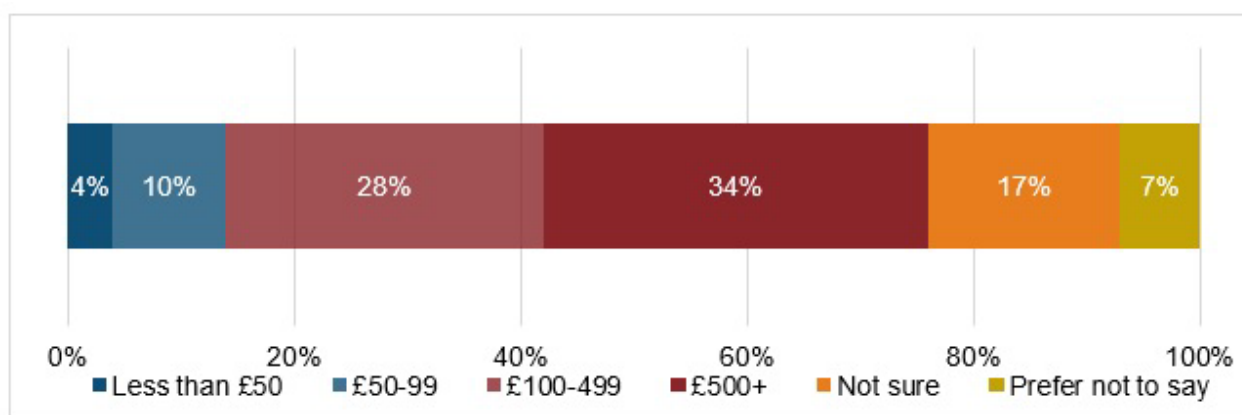
⁴² The base size for this subgroup is 95 respondents, and so this finding should be treated with caution.

4.6.1 Extra funding needed

Respondents who received financial support and said that the funding did not cover all of the costs they needed it to, were asked how much more funding they would have needed to cover these costs.

- **Learner Support⁴³**: More than two in five respondents (26 out of 59) receiving Learner Support believed they would have needed at least £100 more to cover their costs. Around one in six (10 out of 59) believed they would need £50-99. A similar proportion of respondents (12 out of 59) said they would need less than £50.
- **Advanced Learner Loan Bursary Fund⁴⁴**: Almost half of these respondents (23 out of 50) receiving support through the Advanced Learner Loan Bursary Fund said that they would have needed at least £100 more to cover their costs. Just seven of these respondents said that they would have needed less than £50, and nine that they would have needed between £50-99.
- **Other financial support**: More than three in five respondents (62 per cent) receiving other forms of financial support said that they would have needed up to £499 more to cover their costs, with around a third (34 per cent) saying they would have needed at least £500 more. Respondents who used other financial support to cover their household bills were more likely to need at least £500 more to cover their costs (41 per cent, compared to 25 per cent who did not), indicating that household bills are often more substantial.

Figure 16: Amount of extra funding needed from other financial support



Source: Online survey. Base: All respondents who said that other financial support did not cover all of their costs (228).

⁴³ Due to the small base size, these figures are reported in numbers

⁴⁴ Due to the small base size, these figures are reported in numbers

5. Perceptions of the Free Courses for Jobs offer⁴⁵

This section of the report presents qualitative interview participants' response to the Free Courses for Jobs offer, their motivations to pursue learning and perceived barriers that could prevent them for taking up the offer. It should be noted that interviewees were screened to only include individuals who could be eligible for the Level 3 offer, were not engaged in learning but would consider learning or training. This ensured a rich discussion but does mean that the findings may be skewed towards people who could be interested in learning.

Key findings

- Participants were positive about the Free Courses for Jobs offer, particularly due to its fully funded nature. This was most common amongst those who were unemployed or on a low income.
- Most participants were motivated to take up the offer as they believed it would help them to progress in their career – both in terms of their pay and their responsibilities. Other motivations for taking up learning included being a good role model for their children and gaining self-fulfilment.
- Most interviewees expressed an interest in at least one of the subject areas. Reasons for this included: it aligned with their current employment; they were aware of opportunities and good career prospects in these sectors; or there were one or more courses that they had some personal interest in.
- The barriers to taking up the Free Courses for Jobs offer most commonly identified by participants relate to: a lack of awareness and understanding of learning options and practicalities; financial cost, particularly for those on a low income, including childcare and a reduction in pay as a result of reduced working hours; time, particularly for those in full-time work and people with caring responsibilities; and confidence to return to learning, particularly those aged over 40.

5.1 Initial response to the Free Courses for Jobs offer

Qualitative interview participants were given the following description of the Free Courses for Jobs offer, which forms part of the Government's Lifetime Skills Guarantee:

The Government has introduced Free Courses for Jobs. Adults without two full A-Levels or equivalent qualifications are offered a free, fully funded Level 3 college

⁴⁵ More detail on adults' initial responses to the offer can be found in Jones, E. et al (2022) [National Skills Fund: Free Courses for Jobs](#)

course. Also, if you earn below the National Living Wage annually (£18,525) or are unemployed, from April you will also be able to access these qualifications for free. This is regardless of any prior qualifications you have.

Participants were generally positive about the offer. Individuals who were unemployed and/or receiving Universal Credit were most likely to note the direct impact that the fully funded nature of the offer would have on them. They explained that it would give them the opportunity to study, which they perceived would be financially out-of-reach for them.

'[Taking up the offer would be] righting wrongs, and it's really what I should have done all those years ago, basically, and applying myself, and actually reaching a level of education that's reasonable' - *Male, 46, Employed full-time*

'It did put me off [finding out a certain course was expensive] so I think initially having something like that for free for people that are on less income and things like that, I think that's an excellent idea' - *Female, 32, Maternity leave*

5.2 Motivations to take up the offer

The majority of interview participants said that they would be motivated to take up learning in order to progress in their career, including to increase their pay and to further their responsibilities and skills.

'I'll always have in the back of my mind, 'maybe in two years, three years, once I've done that [taken part in learning], I'm earning some good money, 40 something [£40,000], 50 [£50,000], I'd be comfortable' – *Male, 25, Employed part-time*

Those with parenting responsibilities explained that they were motivated to take up the offer and pursue further learning in order to act as a role model for their children.

'I think my motivation would obviously be to pick something that I feel would engage me a bit more obviously giving me the step higher to better myself, better my income for the kids. My biggest motivation would be for them' - *Female, 32, Maternity leave*

Interviewees also said that they would gain self-fulfilment from taking up the offer. For example, one participant reported that he is keen to pursue a course that would enable him to help others. He explained that taking part in this type of course would provide him with both personal development, and it would help him to enter a more rewarding career.

'One of my main reasons for doing it [thinking about taking up learning] is to help people because I can see so many people with mental health and the way they are and how much support and help they need' – *Male, 43, Employed part-time*

There were also individuals who were not motivated to take up the offer. The extent of this varied, however a lack of motivation to pursue the offer often stemmed from not understanding what the offer would entail. They explained that they would need more information, particularly in relation to the practicalities of what studying would look like.

‘So, I would be looking at options for home study, options for part-time study, or I'd look at the full-time study options and see whether they're viable for me’ - *Male, 60, unemployed*

‘How many hours, how many days, at what time of the day, and then I would obviously be looking at my particular situation and then trying to do that fit where if I can fit it in’ - *Male, 46, Employed full-time*

Other participants lacked the motivation to take up the offer because they already had other opportunities available to them, for example through their employer.

‘I've been considering going into fire safety. I intend to do it alongside being operational and front line but I'm testing the waters at the moment’ - *Male, 38, Employed full-time*

5.3 Subject areas of interest

Qualitative interview participants were also given information on a range of subject areas that are covered as part of the offer ⁴⁶. Most interviewees expressed an interest in at least one of the subject areas. Reasons for this included: it aligned with their current employment; they were aware of opportunities and good career prospects in these sectors; or there were one or more courses that they had some personal interest in.

Some participants could identify how the subject areas that form the Free Courses for Jobs offer **align with their current employment** and would therefore be motivated to take up the offer based on their existing knowledge of the sector. For example, an interviewee who had worked in the legal sector for over five years, acknowledged that, if she had relevant qualifications, she would be able to progress further in her career.

‘The solicitors don't want to listen to me because I don't have a qualification. I know what I'm doing. I've been doing it for five, six years now. But it's that barrier of not having the qualifications, so therefore they don't always take your word for it’ - *Female, 29, Employed full-time*

Another individual, who works in the childcare sector but who has no formal qualifications in the area, discussed how she had seen colleagues progress further in their careers

⁴⁶ A breakdown of the subject areas included as part of this offer can be found here: [Free courses for jobs - GOV.UK \(www.gov.uk\)](https://www.gov.uk/free-courses-for-jobs)

once they had completed qualifications in this subject area. She explained that she has aspirations to set up her own nursery with colleagues, but that she would definitely need one of the childcare qualifications that form part of the offer to be able to do this.

‘So, there's a couple of us who know lots of people that were childminders and worked in childcare things, so obviously to give the credibility [to run a nursery] we would need more qualifications’ – *Female, 59, Employed part-time*

Others were drawn to particular subject areas because they thought that they would provide them with **better job opportunities**. Courses such as business management and accounting and finance were highlighted as providing the potential for improved job prospects.

‘I think business management does open up quite a few doorways if you do it right. There is so many elements to it, you're not limiting yourself to a certain area. It's just something that is a good baseline’ – *Female, 32, Employed part-time*

‘They're always looking for business managers. Always somebody in finance’ - *Female, 55, Employed full-time*

[A business management course would] open doors [and] take me out of my comfort zone’ – *Female, 32, Maternity leave*

Some interviewees described how they would be interested in taking up one of the subject areas due to **personal interest**. For example, one participant was pleased to see environmental conservation on the list as this is his passion, and he would not necessarily take this course for career-related reasons.

‘I like the environmentalist [Environmental conservation] one, I do like that. I do feel, in the environment and stuff, like that is things that we should be doing, it does interest me. I've got a passion for that’ – *Male, 32, Unemployed*

5.4 Barriers to taking up the Free Courses for Jobs offer

During the qualitative interviews, participants were asked about what barriers would prevent them from pursuing further learning, and more specifically what would prevent them from taking up the Free Courses for Jobs offer. The circumstances of those interviewed varied, however the four barriers most commonly raised were: awareness and understanding of learning options; cost; time; and confidence.

5.4.1 Awareness and understanding

To make a decision about whether or not to take up the offer, some participants wanted to know what learning would look like in practice and what would be required of them.

This was particularly the case for individuals who were in the initial stages of considering further learning or training.

‘If everything, Ts were crossed Is were dotted down the line, and I looked at everything, yes, hypothetically everything did meet my expectations and there was a fit, basically, that’s a better way of putting it, then, yes, definitely’ – *Male, 46, Employed full-time*

For other participants a general lack of understanding of what learning opportunities are available to them will be a big barrier to their engagement with learning.

‘Until I’m given the offer and know more about it, I can’t give you a definitive answer, but knowing those things and what is on the table, yes, I definitely would consider, yes’ - *Male, 32, Unemployed*

Some interviewees noted that it would be helpful to have information on the kind of careers opportunities that would be available to them if they took up the offer.

‘I guess it would just be really looking at each individual course that might be of interest and then hopefully or even having the ability to talk to a careers advisor or someone who can talk you through things a little bit better’ – *Female, 47, Employed part-time*

‘They’re doing good training and good things but then if they could help with a job afterwards, get into the industry you’re learning in. It’s all good learning for 3 years in horticultural, farming, what are you going to do with it at the end?’ – *Male, 25, Employed part-time*

Employed adults were particularly keen to have more information on the logistics of the course, including, course length, timings, format. They raised concerns about flexibility of the course and whether they would be able to continue working alongside studying.

‘I think if there was just a little bit more literature that was about what to expect and maybe even an idea of a bit of timetable or maybe a real-life example...How long the course is and what was needed to be done between each week’ - *Female, 47, employed part-time*

5.4.2 Cost barriers

Cost was also highlighted as a barrier. This was most common amongst those with limited finances, for example, they were unemployed or in low-paid work. Expenses relating to course materials, living expenses, transport and childcare were all raised as financial considerations.

Childcare costs were a particular concern for those with children under the age of 16 and who would need to use additional formal childcare if they were to pursue further learning. By comparison, this was less of an issue for participants who had unlimited access to informal childcare. Some parents mentioned that it would be helpful to have information on the financial support available to help cover childcare costs.

Despite the fact that course fees would be covered as part of the offer, all participants identified cost implications that could arise if they needed to cut down their working hours. Given this, participants in full time employment were reluctant to change their working hours in any way to accommodate learning. This is explored further in section 6.1.

'I'd have to make sure I could really afford it and if not, if I can get the help'-
Female, 52, Employed full-time

Transport costs were viewed as a minor barrier amongst interviewees. For example, some mentioned already having a travel card, so they did not feel that they would incur any additional costs whilst learning, whilst others thought that they would be able to walk or cycle to their local college.

Cost barriers were also discussed in more depth by the interview participants once they were presented with the hypothetical scenarios relating to financial support (see section 6.1).

5.4.3 Time

Having limited time was also raised as a substantial barrier to taking up further learning. Some participants were unsure about their ability to fit learning around their employment, especially those who were in full-time work.

'It's just time, because of the amount of hours that I'm actually working' - *Male, 37, Employed full-time*

'I mean I could probably get some flexibility with work, but I think it would be quite hard. Say, if a course was Tuesday afternoon 1 until 5, I could probably get to a position where I could work, then work maybe 5 until 9 once I get home. It's not really achievable in real life, if you what I mean?' - *Female, 29, Employed full-time*

Those who had caring responsibilities were concerned about not having the time to study, given how substantial their responsibilities are.

'I have an elderly mother, she's 86 this year, and she lives just under a mile from where I live. I spend rather a lot of time going around to her and caring for her,

looking after her...Probably no more than an hour or 2 a day' – *Male, 60, Unemployed*

This was especially the case for those with children under the age of 16. While some men explained that they shared childcare responsibilities with their partner, women were most likely to highlight this as a barrier.

'I'd have to rework my schedule that I work while my daughter's at school and do school work, so maybe give up an hour or so of work a day to dedicate to that before I go and pick up from school. All parents will agree, once school's done, then you're doing the dinner and then you're doing the bedtime. Then, I don't want to be picking up a book and reading [for study purposes]' – *Female, 34, Employed full-time*

Participants also recognised that they would need to make other personal sacrifices, such as time spent with their family and hobbies, and reduce their 'free time', if they were to take up learning.

'For me, it'd be meeting up with people, meeting up with friends. There'd be quite a bit of time to give up' – *Female, 55, Employed full-time*

A theme that cuts across individuals with time barriers is that this could be mitigated by having the ability to study flexibly. Interviewees described, for example, being able to take part in some of the learning in the evening rather than during the working day and/or to have the opportunity for remote study.

'Like if a lot of its online learning, usually, that would make a big difference. I could sit at home like this and get on with it even when the kids at home. Just get on with it and carry on' – *Male, 43, Employed part-time*

Overall, participants were split in terms of the extent to which they would be willing to give up their time commitments in order to pursue learning. Interviewees with work and caring commitments tended to demand more flexibility, compared to those without the same degree of time restraints. Ultimately, all participants knew they would need to make some sacrifices if they wanted to pursue learning.

'You've always got to sacrifice something if you want to better yourself. It would be quite hard to just keep doing everything that I do and then do college on top of it. I think it's worth those sacrifices if you want to be there' – *Female, 29, Employed full-time*

5.4.4 Confidence

Some interviewees demonstrated a lack of confidence and described concerns about returning to learning. This was most common amongst individuals over 40. These individuals thought they were too old to return to learning and that this would have an impact on how successful they would be.

‘I suppose something that was tailored to older people looking to go back, or older people looking to gain new skills. I wouldn't really want to be sitting in a classroom full of 20-year-olds, with them all looking at me out of the corner of their eyes, thinking, 'What's that weirdo doing here?' I would want something that was a little bit geared towards people like me’ - *Male, 60, Unemployed*

‘I don't know, it just feels I've lost half of my brain or half of my memory sometimes. I think as you get older, you personally feel like you can't do as much’ – *Female, 29, Employed full-time*

Interviewees also expressed concerns that they would not be academically capable. They were often basing this on their last experience of learning, which for most, was at school. These participants tended to reflect that they would be more focused on studying now that they are older and had clearer motivations for learning.

‘I'm not the greatest, I mean concentration wise, with education. I mean I did okay in my GCSEs and stuff but just education wise I'm not the most focused. Sometimes I can't be bothered to do the work because I'm more of a hands-on, than paperwork and stuff’ – *Male, 25, Employed full-time*

Others explained that having access to support in relation to developing study skills would make the offer more attractive.

‘So it might be quite hard to get yourself into it first. Perhaps a refresher session on how to get into your studies, etc., would be really good just to get people into that mindset’ – *Male, 43, Employed part-time*

Issues relating to confidence were often brought up at the end of the interview. This indicates that more tangible barriers such as awareness, time and costs are often more front of mind when considering learner. However, issues with confidence and concerns around capability can be an underlying barrier that individuals are facing.

6. Addressing cost barriers to learning

Participants were presented with a series of hypothetical scenarios to help them to imagine the types of costs that could be involved if they took up learning. Through the scenarios, the interviews also explored whether different levels of financial support would be sufficient to cover anticipated costs and to what extent the offer of financial support would influence their decision-making about whether or not to take up learning.

This chapter summarises participants' responses to each of the scenarios, which explored costs relating to transport, childcare, course materials and living costs. It then presents four typologies that emerged from the analysis, which help to illustrate the different cost barriers to learning that adults face, as well as the support that may help them to engage.

6.1 Scenarios

6.1.1 Transport

The first scenario focused on transport costs:

Imagine you are considering enrolling in a Level 3 course, as part of the Free Courses for Jobs offer. If you were to take up this course, you would need to travel to your local college three times a week. The costs of travel would be £20 per week and you would be given £10 by the college per week to help you cover these costs.

Most participants did not think that travel costs would be a substantial barrier to taking up the offer, and as a result, explained that this financial support would be a bonus, but not necessary.

'I see it as really helpful because I wouldn't be expecting it and then to be told, 'We're paying half your travel costs.' It'd be like, 'That's really good, that's really good.' It really feels like an incentive' – *Female, 49, Employed full-time*

Those who were unemployed or who had described themselves as being on a low income, however, were more likely to report that this financial support would be necessary, and in some case, participants reported that they would want more than half of their travel costs to be covered.

In terms of the practicalities of receiving this kind of support, participants would welcome it either weekly or monthly. Some of the participants who are in receipt of Universal Credit would prefer the money to be paid at the same time that they receive their benefit

payment. A minority of participants also noted that they would prefer to have a travel card provided, rather than receiving money directly to their bank account.

6.1.2 Childcare

Interview participants with children under the age of 16 were presented with the following scenario:

Imagine you are considering enrolling in a Level 3 course, as part of the Free Courses for Jobs offer. If you were to take up this course, you would need to travel to your local college three times a week and be there for four hours each time. You would need to have childcare in place for these 12 hours per week, which would cost you £150 per week (around £600 per month). You would be given £75 per week to cover these costs.

Regardless of financial circumstances, interviewees did not think that financial support for half of the childcare costs was enough. They also noted that would need to reduce their working hours in order to attend college for 12 hours per week, further limiting their ability to pay for childcare.

‘That's quite a big outgoing to commit to putting in yourself. I know they said they'll give you £75 but that's quite a low offer...I don't think I would reduce my hours because I just think that would put me in a worse off position financially anyway’ – *Female, 32, Maternity leave*

Most participants concerned about their ability to afford childcare if they were to take up learning said that they would need to have all of the childcare costs covered.

‘For me, ideally, it would be all of it. That would be better for me. Just on my situation and my financial situation at the moment. That's all it is. If I was in a better financial situation then I'd be more than happy to have 12-hour worker childcare for £75 a week’ - *Male, 43, Employed part-time*

Given that childcare would be a substantial burden, some individuals explained that they would need to seek informal childcare, such as from grandparents or friends, instead to reduce the financial strain.

Interviewees would prefer to have this financial support paid monthly, with some suggesting that it would be best paid directly to the childcare provider or received as part of their Universal Credit payment.

Not having all of childcare costs paid for if they were to take up the offer would place most of the participants under financial strain, and for some this would make them likely to not be able to take up the Free Courses for Jobs offer.

It is important to note that those participants who were concerned about childcare costs, also tended to identify time as a barrier to learning. For these individuals, even having the costs of childcare covered may not be sufficient to engage them in learning because, in this instance, not having enough time to study would not be resolved by the offer of financial support.

6.1.3 Course materials

The third scenario focused on course materials:

Imagine you are considering enrolling in a Level 3 course, as part of the Free Courses for Jobs offer. If you were to take up this course, you would need to buy some course materials, including stationery and textbooks. The total of these items comes to £100 for the entire course. You are given £30 to help you cover these costs.

Similar to the responses to the transport scenario, most participants would see this financial support as a bonus and not necessary.

'I wouldn't not do the course because I wasn't getting this incentive for the materials, but again, it would just be nice and it would be helpful' – *Female, 49, Employed full-time*

The only exception to this were those on low incomes who would be worried about finding the additional money to fund course materials. Because of this, some of these participants said that they would want more financial support to help cover these costs. These participants explained that they would need at least half of the costs of course materials covered.

'I believe that I would've felt a lot different about it, the incentive, if it had been say at least 50%' - *Female, 49, Employed full-time*

'I think 50%, and even in the form of a voucher, would be helpful' - *Female, 34, Employed full-time*

Others knew that it would be a one-off cost, and so felt they could make the sacrifice.

'I need to find £70 I'm going to have to find the £70. Might be short, might be out of pocket that month because of that' – *Male, 25, Employed part-time*

All of the participants would prefer for this kind of financial support to be paid in a lump-sum at the beginning of the course.

Overall, financial support for course materials would not have substantial influence over whether they would take up a course. This scenario did also raise questions around

whether this support was necessary given that second-hand resources could be supplied, particularly to those from low-income households.

6.1.4 Wage replacement

The final scenario focused on help to cover living expenses due to help address lost earnings following a reduction in work hours:

Imagine you are considering enrolling in a Level 3 course, as part of the Free Courses for Jobs offer. You reduce your working hours by 13 hours a week so that you could go to college. You would get £60 per week to help you cover living expenses and bills whilst you are studying.

Most participants expressed concerns and explained that this level of the support would not be enough for them to reduce their working hours. Some would be very unwilling to cut their working hours at all and would prefer to learn flexibly to enable them to maintain their current work commitments.

‘Just that living expenses are so high at the moment. A lot of people are struggling and then to get £60 over 13 hours. That works out quite low so it definitely would not be enough’ – *Male, 43, Employed part-time*

‘I think £60 wouldn't be worth someone giving up 13 hours of work for’ – *Female, 59, Employed part-time*

Interviewees discussed an amount of financial support that would feel more realistic and if they were to reduce their working hours. This amount ranged from £110-150 per week. Some also described that support that reflected the National Living Wage would be more attractive.

‘I'd want to at least be offered a minimum hourly wage rate, the government's minimum. You might be earning £15 an hour, £30 but, 'We can pay you the minimum wage of £8,' or whatever it might be per hour. Even though I've got a lot less money I can still work a budget around that, if you get what I mean’ – *Female, 55, Employed Full-time*

The main living expenses identified by interviewees that they would need financial support with included housing costs, utility bills and food. They would all want this support to be paid monthly, with some preferring this support to be paid at the same time as their Universal Credit payment.

Not having the right level of financial support to compensate for a loss in earnings would be a disincentive for some to taking up the Free Courses for Jobs offer. In addition, it would be a primary consideration when considering learning.

6.1.5 Summary

Overall, the extent to which financial support is needed is dependent on individual circumstance. Interviewees with cost barriers placed more importance on financial support, and some wanted most costs to be covered. Individuals without the same degree of cost barriers were likely to frame this financial support as a bonus or additional incentive, and explained that other barriers such as time, awareness and confidence, were more influential on their decision making. The exception here is childcare costs and the costs incurred if adults were to reduce their working hours to accommodate learning. In these cases, all participants were keen to receive financial support.

Individuals who lack awareness or understanding about learning, or who lack confidence in their ability to learn, found it harder to relate to the scenarios and more challenging to imagine what it would be like take part in learning. Alongside the removal of cost barriers, these individuals also need proactive information, advice and guidance to find the right course for them, as well as opportunities to build their confidence.

6.2 Typologies

Following analysis of motivations and barriers, four personas emerge:

1. Open to learning, but lack knowledge about opportunities or lack confidence
2. Keen to learn but have cost barriers
3. Keen to learn but have time barriers
4. Keen to learn within their current sector, often having a plan in place

These provide a useful illustration of the types of cost barriers that different groups face and the support that may help them to engage in learning. The typology groups are based on individual circumstances and could change over time, and the groups are not mutually exclusive.

Open to learning, but lack awareness or understanding of options or lack confidence

These participants are the least likely to take up the Free Courses for Jobs offer due to their lack of knowledge about what they would like to study or their confidence in their abilities to learn. They also tend to identify cost barriers that could prevent them from learning. In order to access learning, they would also need reassurance that learning would not have a detrimental impact on their finances. This group found it challenging to be specific about what costs would become a barrier to them learning due to their lack of understanding and awareness of learning, although mentioned living expenses and childcare costs that they may need support with.

Keen to learn, but have cost barriers

These participants tend to be working part-time, often on a low wage. They describe living expenses and childcare as being the main source of financial concern if they were to take up the offer, but they are also likely to seek financial support for other associated costs, such as course materials. Transport costs are not a primary concern to them. Without additional financial support, they would be unlikely to take up the Free Courses for Jobs offer. This is despite the fact that they are keen to learn and recognise the potential benefits of learning to improving their work and pay.

Keen to learn, but have time barriers

These participants tend to be in employment, be women, and also have caring responsibilities, especially for children below the age of 16. They are likely to want to know exactly what taking part in learning would require in practice and would welcome as much information as possible. Their main concern is being able to juggle learning, work and caring responsibilities. They want to be able to learn flexibly around these commitments, and are keen to learn remotely. Cost is not a major concern, but they could be dissuaded from taking up the Free Courses for Jobs offer if childcare costs are not covered by the offer, at least in part.

Keen to learn within their current sector, often having a plan in place

These participants have already spent some time researching courses they would like to take related to the sector in which they currently work. Their motivations are improved wage outcomes and career progression. They often have good work experience but lack the qualifications that they feel that they need to gain promotion. They tend to be reluctant to want to reduce their working hours to take up the offer, and would prefer to study and work flexibly. They are likely to already have had conversations with their employer about studying alongside working. If they are able to access an appropriate course, they are likely to take up the Free Courses for Jobs offer. The full-funded nature of the offer acts as an additional incentive.

7. Conclusions and recommendations

Over half of learners responding to the survey said that they struggled to cover their living costs at some point during their Level 3 course. Despite financial support being available, 44 per cent of respondents had not heard of either Learner Support or the Advanced Learner Loan Bursary Fund. This lack of awareness was also mirrored in the qualitative interviews. Most learners who had applied for the funding said that the offer of financial support had encouraged them to enrol on their course. With the majority of learners hearing about financial support through their college or learning provider, the research highlights the importance of this information being shared through marketing before an individual starts their course.

Where learners had accessed financial support through their learning provider, they most commonly used this to contribute costs relating to course materials, transport and childcare. For the respondents who received other financial support, such as through family and friends, they also used this to contribute towards wider living costs, such as bills and accommodation. One third of learners in receipt of Learner Support said that it covered all of their costs, while over half of those who received Advanced Learner Loan Bursary funding said it covered all of their costs.

Cost is not the only barrier to learning and adults commonly identify time as a main barrier.⁴⁷ Learners spend 13 hours per week each on formal learning and independent study. Formal learning tended to take place two to three days per week, with the majority occurring on weekday mornings. Two-thirds of respondents said that they did not have a choice about the days and times they spent learning, and two in five learners either reduced their working hours or stopped working as a result of their course, indicating that learning may not be sufficiently flexible to adults' circumstances.

Nearly three quarters of learners completed at least some of their learning online. Learners who did most or all of their learning online were less likely to have reduced their working hours as a result of their course or to say that they struggled with their living costs. This suggests that online learning could go some way to alleviate financial costs related to learning, and help adults to juggle learning with work, caring and other commitments.

While most interview participants were positive about the Government's Free Courses for Jobs offer, they identified a number of barriers that would influence their decision-making about whether or not to take up learning. These relate to: a lack of awareness and understanding of learning options and practicalities; financial cost, particularly for those on a low income, including childcare and a reduction in pay as a result of reduced

⁴⁷ Learning and Work Institute (2021) [Adult Participation in Learning Survey 2021](#)

working hours; time, particularly for those in full-time work and people with caring responsibilities; and confidence to return to learning, particularly those aged over 40.

People with cost barriers may require support in order to access learning, while others may view time, awareness or confidence as more important barriers to address. Cost barriers were more prominent amongst those who were unemployed or on a low income. The two costs that all interview participants said that they would require support with were for childcare and living costs if they reduce their work hours in order to undertake a course.

7.1 Considerations for policy and practice

The research highlights a number of considerations for future adult learning and skills policy:

1. It is important that **financial support** for adult learners, such as Learner Support, is **proactively communicated**, for example including information in marketing material for courses. Communications could come from learning providers and also via intermediary or referral organisations, such as Jobcentre Plus, schools and voluntary and community organisations.
2. **Childcare costs** were commonly identified as a barrier to learning, regardless of the personal financial situation, and is therefore a priority for financial support.
3. Over half (54 per cent) of learners said that they struggled to cover their living costs to some extent while learning. Interview participants, without experience of learning at Level 3, were concerned about taking a cut in pay through reduced working hours. Financial support towards **living costs** is therefore a priority where adults reduce their time working to accommodate learning.
4. **Online learning** offers adults flexibility so that they can balance learning with work, caring and other commitments, and it can also help to reduce cost barriers to learning.
5. Learning provision needs to **flex to adults' different circumstances**, for example giving adults choice about whether they access formal provision during the normal working day/week, in the evenings/weekends, online or in different locations. This can help to avoid adults needing to reduce working hours and pay.



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