



Mapping the Evidence

A Review of the Literature: Student Financial Support in Further and Higher Education



Personal Finance
Research Centre

JH RESEARCH



national union of students

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Foreword

We are pleased to present the first major report from the NUS Student Financial Support Commission, which we convened in Autumn 2011. We believe that Mapping the Evidence is unique, because it provides a comprehensive overview of the student financial support structures across both further and higher education and allows the reader to begin to understand the 'whole system', including its successes and failures.

The principal conclusion we can draw from this work is this: student financial support in England is over complicated and under researched. That is not a good position from which to get the right amounts of money to the students who need it now, or to revise and reform policies and processes for the future. This is not an area where evidence based policy seems to be winning. The report shows that some support policies are maintained with minimal evidence, with government failing to properly assess their impact; worse, it is clear that some policies - such as EMA - have been discontinued despite a clear balance of evidence in their favour.

Some key issues emerge from an early reading of the report. The overall complexity of support structures is enormous, and there is poor research into the extent to which students are successfully navigating that complexity. The move in both the HE and FE sectors from centralised support policies to discretionary support such as bursaries is very significant and there is growing evidence (mainly in HE, where this shift is now several years old) to suggest this leads to unfairness and poor accountability. The assumptions and expectations around parental support, which were once more explicit in the system if never truly clear, have become far more hazy and nebulous, and lack any substantial grounding. The overall balance of support between students in the FE and HE sectors cannot be considered properly because of the strong differentiation of support policies and the rationale behind them. The report leaves us with exactly what

we need: food for thought and plenty to debate in the coming months.

Some brief comments on where this work fits in. This document is an interim report as part of the wider Pound in Your Pocket programme. Ultimately it will become an early chapter in the final programme report that is planned for publication in Autumn 2012, but we have decided to publish it now as a stand alone report in its own right to inform discussions at National Conference, the summer event Students' Unions 2012, and for use during handover and summer training both at NUS and within students' unions. We are very interested to hear reactions to and feedback on the contents, which will help to inform our policy development. Members can contact either of us directly, or any of the staff contacts listed below.

Finally, we are enormously grateful to the authors, Julia Heynat (JH Research) and Sara Davies (University of Bristol Personal Finance Research Centre), for completing this review within a very short timescale, while not sacrificing any of its coverage or rigour. We also thank the members of the Commission for their advice and guidance.

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Executive summary

1. The systems for funding further education (FE) and higher education (HE) have been subject to substantial change and major review, and the different financial support measures available to students, whether 16 to 18 years old or older, have also undergone or are continuing to undergo significant change and review.
2. These changes are set within a context of
 - the planned raising of the participation age from 16 to 17 in 2013 and thereafter to 18 in 2015;
 - highest ever participation rates for 16, 17 and 18 year olds (of 96.1, 76.1 and 48.8 per cent respectively, as of end 2010);
 - increasing and widening participation in higher education;
 - 1.04 million unemployed 16 to 24 year olds, highest ever youth (16 to 24) unemployment of 22.5 per cent (November 2011 to January 2012) since start of comparable data in 1992;
 - the 2011 Review of Vocational Education by Professor Alison Wolf;
 - the overall FE and skills resource budget reducing by 25 per cent between the financial years of 2011/12 and 2014/15;
 - the Government's stated principle, as set out in its two 2010 strategy documents *Skills for Sustainable Growth* and *Investing in Skills for Sustainable Growth*, that those who benefit more should contribute more to the cost of their learning.
 - a further shift in responsibility of the cost of higher education from the state to the individual; and
 - an increase in the maximum annual tuition fee to £9,000 for students entering HE in 2012/13.
3. Within this context of review, change and transition, we have been tasked with undertaking a review of the literature relating to student financial support measures.
4. The aim of the review is to map the current available evidence relating to student financial support in further and higher education in England (excluding support for fees) and thereby to contribute to the evidence base NUS are developing in order to make policy recommendations in the area.
5. This literature review focuses on research conducted subsequent to the implementation of the 2004 Higher Education Act for the academic year 2006/7 onwards, and relating to specific financial support measures available to, or recently available to, students in further education. For example in order to allow for discussion of the evaluation evidence relating to the Education Maintenance Allowance (EMA) and the Adult Learning Grant (ALG).
6. In the literature we have searched for and examined evidence relating to research based on administrative data sources, qualitative, quantitative and mixed methods as well as drawing on evidence from other literature reviews. This was a rapid evidence assessment, and as such was targeted, not exhaustive.
7. Our approach has been to include academic articles and studies alongside "grey" literature, policy documents and published official statistics.
8. The limits of our review have meant we have not examined evidence relating to social security and welfare benefits. Also, it has not been possible to give detailed consideration to particular types of students (for example, part-time students, disabled students, students who are parents or who have adult dependants, and care leavers). However where possible we have referred to

specific students groups in our various discussions of financial support systems and well as referring to differing groups in our conclusions, policy implications and gaps in the evidence base.

9. We also have identified bodies of evidence relating to discussions of financial incentives and enhancing participation and educational outcomes, as well as other barriers or constraints to education, for example Dearden et al (2009); and Macguire (2008), Spielhofer et al (2010), and though not explicitly discussed or discussed in detail, are included in the bibliography.
10. Therefore the shape of our report has been informed by the evidence we have identified (as well as that which was not returned in our search) along with these limitations and working parameters.
11. Based on the collation and assessment of material identified in this review, this report is divided into two sections *Student Financial Support in Higher Education* and *Student Financial Support in Further Education* which include an overview of financial support arrangements in each sector as well as discussing a review of the evidence relating to a wide range of specific financial support measures.
12. Having reviewed the scope of evidence we highlight a number of perceived gaps in the literature making a number of suggestions for further research along with other conclusions and implications for policy.

Summary of key findings and conclusions including suggestions for further research

Higher Education

13. Overall, the level and type of financial support available for students can play a significant role in the choices, experience and eventual outcomes for students in higher education. The current system suffers largely from the complexity of the eligibility rules, the inconsistency of bursaries (in terms of number, value and eligibility) between different institutions and the resultant lack of knowledge that students and potential students have about the support available (or not), and thus their ability to make well-informed financial planning decisions relating to their ability to meet their costs of study and living (whilst studying), and the longer term impacts of student debt.
14. However, the evidence to date suggests that, so far (up until 2009 entry) this current system has not actively discouraged students from participating in higher education. What is clear is that concern of incurring debt is one element of a 'cost/benefit' consideration that potential students undertake as part of the decision process for higher education.
15. One theory suggests that there are two main 'rules' that students approaching higher education apply, which are that the eventual benefits will outweigh the costs, and that the student has the means to pay when the money is needed. The fact that there has been no decrease in applications as tuition fees have increased up until 2009 entry and in that timescale, there has been no reverse, at least, of any gains in widening participation suggests that the system in place has broadly met these criteria.¹
16. However, with the further changes in the upcoming 2012/13 academic year, there is no guarantee that this will continue to be the case, and the extent to which the system has been effective for different groups of students equally has not been fully explored.
17. Therefore there needs to be further quantitative and longitudinal evidence on the extent to which the eventual benefits of attending higher education do outweigh the costs, and whether or not this holds true for some groups of students but not for others.
18. It is evident that fear of debt and levels of support have some effect on choice, but further qualitative research needs to be conducted to unpick the complicated role that it plays, and where the

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- balance between student support, debt and perceived benefits of HE lies.
19. We know from the evidence that lower income students are discouraged (or more discouraged) by incurring debt, and can make choices based on this.
 20. Research evidence on graduate debt levels suggests different groups of students leave university with different levels of debt. Griffin et al (2009) in their discussion on Healthcare financial support reviews evidence on graduate debt levels. Citing Adnett (2006), also discussed elsewhere in this report, disabled students and those whose parents cannot contribute to their support, left university with higher levels of debt and Callender et al (2006) who found that students from lower social classes, those who had dependent children, and those who lived in their own home or worked during term-time had a higher level of debt on graduating.
 21. This review found limited systematic evidence around funds such as the Access to Learning Fund (ALF), hardship funds and other special support awards that focus on their take-up, use, significance for students and impact within higher education.
 22. With regard to evaluating the effectiveness and impact of Hardship Funding and the Access to Learning Fund, there is a need for systematic, rigorous and up-to-date assessments on: awareness and take-up of hardship funding; evidencing the nature and scale of any mismatch between available funding and need; evidence to understand or better understand the circumstances leading to students applying for funding (or not), criteria for assessment, and the extent to which students are turned down or receive less funding than they might otherwise benefit from or use to mitigate higher burdens of debt.
 23. There is a paucity of recent detailed evidence relating to other forms of financial support such as the Disabled Students Allowance (DSA), Parents' Learning Allowance (PLA), Childcare Grant (CCG) and Adult Dependents' Grant (ADG).
 24. There was little research evidence specifically looking at support for postgraduate students. A recent Department for Business, Innovation, and Skills (BIS) report into postgraduate study (Smith et al 2010) also concludes this, but does suggest that 'anecdotally' lack of financial support may be preventing access to postgraduate study. A report, Broke and Broken - Postgraduate (NUS 2010), also highlights this lack of evidence.
 25. As with postgraduate study, there has been little research conducted specifically into part-time students generally, and even less relating to financial support. A review conducted in 2009 as part of the Future track project (Callender 2009), reported that part-time students are 'extremely heterogeneous', which can make it difficult to draw any conclusions about the group as a whole.
 26. Most of the research into teacher training focuses on factors other than student support, possibly as a result of the previously higher level of student support. There appeared to be no evidence to suggest what effect the changes to teacher training support will bring.
 27. In reviewing the literature on the impact of the Social Work bursary, Moriarty et al (2011) concluded it has helped in increasing the number of students studying a social work qualifying programme and also supported some students whose personal and financial circumstances might otherwise have prevented them. They recommend that further research is needed which examines student financing mechanisms for widening socio-economic participation in professional qualifying education that specifically takes into account variations in income and resources.
 28. Amongst the literature concerning higher education the focus has been on the institutional bursaries, and the incurrence of student debt generally, and this has been considered largely from a 'widening participation' point of view.

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29. The focus on widening participation in the broadest sense, as a goal of finance support, has also led to a lack of research into the effect financial support, or lack of, is having on traditional and special interest groups, such as postgraduate students, or part-time students. The changes to the funding system will affect both of these groups, for example, and it may be worth examining why and how.
30. While the evidence suggests that middle income and high income families are generally not as debt averse in connection with higher education as lower income households are (Callender & Jackson 2008), the introduction of higher level of fees may transform behaviour with regard to higher education in these groups also.
31. Finally, there appears to be a lack of substantial or recent research to evaluate the differing effects parental contribution, term-time working and drawing on an overdraft have in mitigating or 'closing the gap' between income from bursaries, grants and maintenance loan and the cost of studying plus the cost of living, (whilst studying), and the outcomes for different groups of students.
- ### Further education
32. Much of the research evidence relating to financial support measures within FE relates to the evaluation of the EMA, ALG, and Care to Learn (C2L) schemes. The body of evidence relating to each of these schemes demonstrates the positive range of impacts that these schemes have had in increasing participation, retention and achievement and meeting their stated policy objectives.
33. C2L has proven to be crucial in allowing young parents to continue their education, and those who then stay in education after their original C2L funded course often progress to higher level learning.
34. In 2010, of those receiving C2L funding in 2007/8, 12 per cent were at university and for the 2006/7 cohort, 20 per cent were at university.
35. The research evidence also demonstrates that C2L has a large and sustained positive impact in reducing the likelihood of young parents being not in education, employment, or training (NEET). This effect being notable both in the short term (in the year after C2L was originally received), and also in the medium term with a reduction in NEET being sustained 40 months after C2L was originally received.
36. The C2L scheme has also demonstrated positive and sustained impacts on progression in learning. Of the 2008/9 cohort who were in learning in 2010 nearly half (48 per cent) were studying a new course, and of those who were in learning leading to a qualification, 60 per cent were undertaking a course at a higher level than the course they originally had received funding for in 2008/9.
37. The research evidence on the assessment of discretionary learner support (dLS) is limited.
38. The Government in its Equality Impact Assessment (EIA) of the EMA Replacement Scheme (2011) also reported that the evidence for discretionary learning support funding has not been as extensive as that for EMA in terms of evaluation.
39. Given the increasing importance of and structural shift towards discretionary funding in FE, examining issues around awareness, access to and impact of discretionary funding are important areas for further research.
40. For example, evidencing the nature and scale of any mismatch between available funding and need; undertaking more systematic, rigorous and up-to-date assessments on issues around awareness and take-up of discretionary funding; understanding the circumstances leading to students applying for funding (or not); how criteria are set and implemented; the extent to which students are turned down and the reasons for this, and the consequences for students.
41. Research to monitor and evaluate the newly introduced 16 to 19 Bursary Fund and the Adult Learner Support (ALS) fund are crucial to assessing
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their effectiveness and impact including identifying unintended consequences. The Government has stated a commitment to assessing the impact of the new 16 to 19 bursary scheme including “to learn lessons from the first year of operation”, to monitoring applications and approvals for financial support and as well as evaluating the equality of opportunity between certain groups with characteristics protected by equality law.

42. Research to evaluate the impact of withdrawal of EMA and the ALG, and the effects of shifting from a centrally administered means-tested system to one based on local individual institutions' discretion of individual applications for funding is another related area for further research and assessment.
43. It is also suggested that given the general lack of systematic and evidenced base evaluation of adult discretionary support that this area of financial support merits further attention.
44. The scale of change in arrangements for providers' in administering the new 16 to 19 bursary scheme and the Adult Learner Support fund, also suggests the need to develop a well-informed and evidence-based understanding of the impact the new administrative arrangements will have/are having on institutions.
45. For example, including exploring issues of how eligibility criteria are set and assessed, the extent to which providers' are able to take account of changes to an individual's circumstances, how well equipped they are in assessing relative hardship and managing the costs of administering the new arrangements, and the potential impacts on or consequences thereof for students.
46. Care to Learn and the two residential support schemes for 16 to 18 year olds continue to be under review (the residential schemes being combined for those aged over 18 from 2012/13), though will continue for 2012/13, and the remit of the Professional and Career Development Loans (PCDL) scheme is also being reviewed within the

context of the Government's proposed introduction of fee loans within FE from 2013/14.

Further gaps in the research cross-cutting further and higher education

47. Given the increasing importance of and structural shift towards discretionary funding in FE and the importance of hardship funding for students within HE this would suggest that further evidence on the impact of discretionary funding, generally and for specific groups of students, are important areas for further research.
48. The quality and availability of the management information and administrative data relating to discretionary schemes represent a vital component within any assessment of impact as well as for informing future funding decisions. Accordingly, all those involved in making well-informed decisions about future funding allocations and the provision of financial support for students will need to be aware of the strengths and any limitations of these important data sources.
49. Quantifying and having a grounded understanding of the extent to which students, in either FE or HE, miss out on or fall through the hardship funding or discretionary payment “safety net” might be a critical area for further investigation.

Policy implications

One area that clearly needs deliberation by policymakers is the lack of clarity that HE students (and potential students) have of how the system works and thus the ability for individuals to make well-informed financial decisions about the costs of living and costs of study and the scale of debt that they are likely to accrue.

There are also information, advice and guidance implications within FE, given the introduction of new systems of locally administered discretionary payments and the withdrawal of EMA (from the system of financial support for 16 to 18 year olds) and ALG (from the system of financial support for adult learners). Existing

and potential students will need to be clearly aware of the criteria and new procedures for applying for funding support, the potential level and nature of payments for which they may (or may not) be eligible and thus the likelihood of whether (or not) they will receive funding support.

Within HE a strong case for a national bursary scheme is put forward by Chester and Bekhradnia (2008), and the evidence suggests clearly that the inconsistencies between institutions in terms of the support they offer make it harder for students to make informed choices. The case proposed for a national bursary seeks to alleviate some of the inconsistencies and would mean that all students from low income backgrounds would benefit evenly from any bursary provided.

Issues of inconsistencies also arise with the shift from a centrally administered means tested system to one based on careful targeting of limited resources by individual schools and colleges. As highlighted by the July 2011 House of Commons Education Select Committee report with regard to the 16 to 19 Bursary scheme:

“It will be difficult to ensure that the bursary funds are matched efficiently to need and that inconsistencies which will inevitably arise do not erode confidence in the scheme or distort learners’ choices of where to study.”

There are also uncertainties about the basis for deciding the future funding allocation of financial support for students affecting 16 to 19 year olds and other adult learners within further education. The current allocation for the funding of the 16 to 19 Bursary scheme initially has been based upon the proportion of young people receiving the maximum weekly rate of EMA, yet the basis of the distribution methodology is subject to review which may have further implications for financial support provision for 16 to 19 year olds. As highlighted by the government Advocate for Access to Education, Simon Hughes, in his 2011 report:

“One key issue which will need soon to be addressed is how this money will be distributed to schools and colleges in forthcoming years. With the end of EMA, a new and fair formula is needed.”

There are also implications for the provision of financial support for adult learners within FE as the Skills Funding Agency (SFA) has stated it will be monitoring the allocation of ALS funds by providers and that assessment of the impact of funds will inform future funding arrangements.

Finally, in respect of HE, the way in which support should be structured - whether it is via maintenance grants or fee rebates - is an important issue for widening participation and for sound financial planning, and further evidence needs to be gathered to ensure that whatever funds are available are put to the most effective use.

Aims and Methodology

The aim of the review was to map the current available evidence relating to student financial support in further and higher education in England (excluding support for fees) and thereby contribute to the evidence base NUS are developing in order to make policy recommendations in the area.

This literature review focuses on research conducted subsequent to the implementation of the 2004 Higher Education Act for the academic year 2006/7 onwards, and relating to specific financial support measures available to, or recently available to, students in further education. We primarily focused on papers reporting studies relating to financial support for students in England and undertaken since 2006. However, we did not restrict our search exclusively to this timescale and in some discussions of specific schemes we have included or referred to earlier studies or evaluation evidence.

In the literature we have searched for and examined evidence relating to research based on administrative data sources, qualitative, quantitative and mixed methods as well as drawing on evidence from other literature reviews. This was a rapid evidence assessment, and as such was targeted, not exhaustive. Our approach has been to include academic articles and studies alongside “grey” literature (such as theses, Government research and market research), policy documents and published official statistics.

The search strategy therefore involved searches of a number of electronic bibliographic databases, web-based publications lists from a range of organisations and organisation types and web search engines. Appendix 1 provides a table of the different financial support schemes that this review aimed to cover. Although we adopted a rigorous and targeted approach to searching and screening, given project constraints and the limits of our review, it was not intended to provide an exhaustive or replicable search of the literature.

The limits of our review have meant we have not examined evidence relating to social security and welfare benefits. Also, it has not been possible to give detailed consideration to particular types of

students (for example, part-time students, disabled students, students who are parents or who have adult dependants, and care leavers), nor has it been possible to cover all forms of financial support. However where possible we have referred to specific students groups in our various discussions of financial support systems and well as referring to differing groups in our conclusions, policy implications and gaps in the evidence base.

We also have identified bodies of evidence relating to discussions of financial incentives and enhancing participation and educational outcomes, as well as other barriers or constraints to education, for example Dearden et al. (2009) and (2006); Slavin et al (2009); and Macguire (2008), Spielhofer et al (2010), and though not discussed or discussed in detail, have been drawn upon and are included in the bibliography. Therefore the shape of our report has been informed by the evidence we have identified (as well as that which was not returned in our search) along with these limitations and working parameters.

Based on the collation and assessment of material identified this report is divided into two sections *Student Financial Support in Higher Education* and *Student Financial Support in Further Education*. These two sections include an overview of financial support arrangements within each sector followed by a review of the evidence relating to a wide range of specific financial support measures.

Having reviewed the scope of evidence we highlight a number of perceived gaps in the literature making a number of suggestions for further research along with other conclusions and implications for policy.

Glossary

ADG:	Adult Dependants' Grant	HECSU:	Higher Education Careers Services Unit
ALS:	Adult Learner Support	HESA:	Higher Education Statistics Agency
ALF:	Access to Learning Fund	IES:	Institute of Employment Studies
ALG:	Adult Learning Grant	IFS:	Institute for Fiscal Studies
AoC:	Association of Colleges	ILR:	Individualised Learner Record
ATL:	Association of Teachers and Lecturers	LSC:	Learning and Skills Council
BIS:	Department for Business, Innovation, and Skills (previously Department for Innovation, Universities and Skills)	LSN:	Learning and Skills Network
C2L:	Care to Learn	LSYPE:	Longitudinal Study of Young People in England
CCG:	Childcare Grant	MI:	Management Information
CDL:	Career Development Loan	NAO:	National Audit Office
CRSP:	Centre for Research into Social Policy	NatCen:	National Centre for Social Research
DaDA:	Dance and Drama Award	NEET:	Not in Education, Employment, or Training
DfE:	Department for Education (previously Department for Education and Skills)	NFER:	National Foundation for Educational Research
DfES:	Department for Education and Skills	NUS:	National Union of Students
DIUS:	Department for Innovation, Universities and Skills	OFFA:	Office for Fair Access
dLS:	Discretionary Learner Support	OU:	Open University
DSA:	Disabled Students Allowance	PLA:	Parents' Learning Allowance
DWP:	Department for Work and Pensions	PCDL:	Professional and Career Development Loan
E2E:	Entry to Employment	RAF:	Residential Access Fund
EIA:	Equality Impact Assessment	RBF:	Residential Bursary Fund
EMA:	Education Maintenance Allowance	RSS:	Residential Support Scheme
ESRC:	Economic and Social Research Council	SLC:	Student Loans Company
FE:	Further Education	SFA:	Skills Funding Agency
GCSE:	General Certificate of Secondary Education	SIES:	Student Income and Expenditure Survey
HE:	Higher Education	UCAS:	The Universities and Colleges Admissions Service
HEFCE:	Higher Education Funding Council for England	YCS:	Youth Cohort Study
HEI:	Higher Education Institution	YPLA:	Young People's Learning Agency

Student Financial Support in Higher Education

Overview of student financial support in higher education

Over the last two decades the governmental system for funding of higher education has been subject to a number of significant changes. These changes have come in tandem with a two other major shifts in policy regarding higher education; a decision to increase in the numbers participating in higher education, and a shift of responsibility for the cost of higher education from the state to the individual.

The shift began with the introduction of Student Loans in 1990. From 1990, the non-repayable maintenance grant was frozen, then reduced, and supplemented with a repayable loan. This system continued until 1998, with the introduction of tuition fees, payable up front, and the complete removal of the maintenance grant. Reforms at the time of the *Higher Education Act 2004* brought further change, notably the reintroduction of means tested grants in 2004 at a level of £1,000, then increasing from 2006 onwards.

Even since 2006, there have been changes to the amounts paid, and the household income required for eligibility. Students receive the full maintenance grant of £2,906 if they are 2008, 2009, 2010 or 2011 entrants and coming from households with an income under £25,000. Students, who are entrants since 2009 and come from households with an income of over £50,020 receiving no grant, and those in between, receive a partial grant (on a sliding scale). Eligibility for previous cohorts is different; the maximum household income to qualify for any maintenance grant is £39,333 for the 2007 cohort, rising to £60,032 for the 2008 cohort.

Other special support awards are also available, depending on circumstances, including the Adult Dependants' Grant, Childcare Grant, Disabled Students Allowance and Parents' Learning Allowance. With the exception of the DSA, these other allowances are income-assessed. Any student receiving the full maintenance grant or a special support award is also entitled to a non-repayable bursary of not less than 10

per cent of the cost of the tuition fees (equivalent to £337 in 2011/12).

Any other non-repayable bursary is given at the discretion of the institution, although there is a requirement, via the 2004 Act, for universities to ensure that the higher fee regime did not have a negative effect on widening participation via the mandatory bursaries, and with strong encouragement to offer non-mandatory ones. There is an obligation to evidence this via an Access Agreement with the Office for Fair Access (OFFA).

The system is due to change again in 2012/13, with an increase in the maximum annual tuition fee to £9,000 and an overhaul of the method of repayment of both the tuition loan and maintenance loan.

This literature review focuses on research conducted subsequently to the implementation to the 2004 Higher Education Act for the academic year 2006/7.

Amounts awarded

In the academic year 2010/11, which is the most recent year that full figures are available,² a total of around £1.26bn was awarded in maintenance grants. (This figure includes any special support awards, as detailed above). Of the 594,100 eligible applicants to enter higher education in either 2009, 2010 or 2011, 41 per cent were entitled to a full maintenance grant, 20 per cent were entitled to a partial grant, and 39 per cent were not entitled to any grant at all (this includes those who did not submit evidence, as well as those whose household income was above the level for eligibility).

In the same year, 39,500 applicants were awarded some form of special support, with a total value of £121m. This included 37,100 applicants receiving the Parents' Learning Allowance (with a total value of £53.3 million), 12,300 applicants receiving the Childcare Grant (with a value of £44.3 million), 9,700 applicants receiving the Adult Dependants' Grant (to a value of £22.6 million) and 1,100 applicants receiving the Travel Grant (totalling £1.2 million). In 2010/11 (provisionally)

45,900 students had received Disabled Students Allowance to the value of £101.3 million.

In the academic year 2008/9, higher education institutions (HEIs) distributed approximately £312m in bursaries and scholarships, which equated to 23 per cent of the additional fee income they had received. According to the Student Income and Expenditure Survey (SIES) 2007/8, 35 per cent of new students received some form of institutional bursary, receiving £980 on average.

What is the purpose of student support?

As documented above, the system of student finance has been subject to a number of changes, and with each change, the given reasoning behind the change indicates a move in the public discussion on the nature of governmental support for higher education students.

Much of the discourse and evidence is around the purpose of higher education generally, and the resulting question of where the burden of the cost of financing it should lie. This includes the amount of governmental subsidy to HEIs and the level of tuition fees paid by the individual as part of the debt accrued by students generally. However, the type and amount of financial support available for students, and the way in which this is accessed is also an integral part of this discussion.

Since 1999, the issue of widening participation has been on the agenda, and even more so since the 2004 Higher Education Act. The reintroduction of means tested grants was one way in which the government could mitigate the potential effect of the increased fees. Within this context, the subject of bursaries, both statutory and non-statutory, has primarily been positioned as part of the widening participation debate, in two main regards: that no one should be discouraged from attending higher education as a result of the change in funding, and, as stated by Charles Clarke, then Secretary of State for Education and Skills, that “no student from a poor background will be worse off as a result of our proposals, whichever

university they attend and whatever fee is charged” (House of Commons, debate, 8.1.04, col 419 quoted in Callender 2010 p. 48). Callender (2010) concludes of bursaries, that “the key aim is to eliminate price as a factor in student decision making about university entry and course of study”.

However, much has also been made of the “quasi market” (Smith 2007, Adnett & Tlupova 2008, Callender 2010, Harrison & Hatt 2011) that the 2004 *Higher Education Act* created, one purpose of which was to create a ‘market’ with the variable fee regime, which would “drive the quality agenda and ensure efficient ‘matches’ between students and higher education providers” (Adnett & Tlupova p. 248). While the bursaries therefore appear to serve the purpose of ensuring that those who were more disadvantaged did not lose out, given that the majority of the bursary was left to the discretion of individual institutions, other than the mandatory fees bursary, it is unclear exactly how the Government intended the bursaries to operate (and to ensure that those from more disadvantaged backgrounds did not or are not losing out). This deregulation would therefore also give the institutions the chance to “target financial incentives at potential entrants” (*ibid*). It was hoped that the incentive of higher bursaries may attract more disadvantaged students to apply to the universities offering them (Corver 2010a).

Two of the most recent summaries concerning funding, both written in 2010, take slightly different positions on how student support within the higher education system should operate: Barr, in his submission to the Independent Review of higher education and funding and student finance, suggests that HEIs are not the place to be focusing policies to increase widening participation. His belief is that the potential debt that could be accrued from entering higher education has not discouraged those from the lowest economic backgrounds to enter HEI (Barr 2010, p. 17) and that most students who achieve good A level results do subsequently go on to higher education (*ibid* p. 26). For Barr, this indicates that the widening participation policies would be better concentrating on school age children, and increasing levels of post 16-participation in education. There is no distinction made, however,

between the socio-economic background of the student and the type of HE institution attended. Analysis of the administrative data (Chowdry et al 2010) also confirms that the biggest gap, in terms of socio-economic disadvantage, is in prior attainment, and concludes that policy, and therefore funding, should be concentrated at high school education.

The Sutton Trust, in contrast, recommends that there needs to be a guaranteed minimum bursary for those from low income families, and even possibly a 'first year for free' scheme to encourage those who are deterred from applying because of the debt they will incur. They believe the focus should be, at least in part, on encouraging participation in elite universities from those from more disadvantaged backgrounds, as that is where the gap is greatest.

What is the potential effect of student support or lack of?

While there has been some evaluation of the effect of the current system of student support implemented from 2006/7, it is limited by the relative recentness of this particular version. There has, however, been considerable argument around the effect that differing levels and types of student support can have on the choices that young people make (such as whether to attend higher education or not, where to attend and what to study), and how successful they are when attending.

It is clear that choosing to continue on to higher education or not is a complex decision that encompasses a large number of economic and cultural factors (Davies et al 2008, Adnett & Tlupova 2008), of which finance is only one. This can make it difficult to evaluate the extent to which financial matters have been influential. Evidence does suggest that a fear of incurring large amounts of debt and concerns over financial issues play a major role in decisions about study (Callender & Jackson 2008, Callender 2008, Adnett & Tlupova 2008, Davies et al 2008, Maringe & Foskett 2009) and that this concern over debt is correlated strongly with those from lower socio

economic groups. This debt includes all aspects of the costs of studying, including tuition fees, but clearly the amount of student support received will be one factor in the total debt accrued.

Overall, the different responses to this worry over incurring debt can have consequences, even if the response is still to attend. Callender & Jackson (2008) concluded that it was the combination of coming from a low income household coupled with a high recorded fear of debt that affected choice; this combination was more likely to incline students to attend a university allowing them to live near home and work during term time rather than compromise on the course they wanted.

As a result, the issue of studying at a university nearer to home, or living at home while studying again becomes one of widening participation. Callender & Jackson (2008) found that "the average distance between their home and their higher education institution is correlated with their social class" (p. 409). This necessarily restricts choice of universities, and could potentially prevent access to the most 'elite' universities (as students from lower income households are more likely to choose a university that enables them to live at home).

The consequences of working during term time have also been documented; Callender (2008) notes that studies in both the UK and the US have found that term time working effects the behaviour of students in ways such as missing lectures or seminars, spending less time studying and having increased levels of stress. Her own analysis of a random selection of 1,360 undergraduates from six institutions found that "term-time working was associated with lower degree classification and the more hours a student worked, the greater the likelihood of getting a poorer degree" (p. 372).

There is also some research on graduate debt with evidence of different groups of students leaving university with different levels of debt. This evidence is also discussed in Griffin et al (2009) in their examination of healthcare student financial support systems (which is discussed further in this chapter). Griffin cites Adnett

(2006) who found that disabled students and those whose parents cannot contribute to their support, left university with higher levels of debt. Callender et al (2006) found that students from lower social classes, those who had dependent children, and those who lived in their own home or worked during term-time had a higher level of debt on graduating.

Overall, therefore, there are strong indications as to why and how levels of student support can be significant in the journey through higher education.

Other forms of support and Access to Learning Funds

Since 2006/7, the main form of student support is the maintenance grant and/or loan. Other forms of specialist support are available such as the Disabled Students Allowance, the Parents' Learning Allowance, the Childcare Grant and the Adult Dependents' Grant. There appears to be limited research relating to these specialist forms of support, although we found research evidencing of the positive effect DSA has on retention as well as analysis highlighting concern that eligible students are missing out on entitlement.

In 2009/10 just over 51,000 (4.9 per cent) of full-time and part-time first degree undergraduate students were in receipt of DSA.³ We found a number of pre 2006/7 small scale studies on the experience of being a student with a disability but these did not focus on financial considerations. A 2004 Economic and Social Research Council (ESRC) funded study by Tinklin et al reported delays in DSA left students disadvantaged at start of course and that the label "disabled" which students had to adopt to qualify for DSA, did not sit easily with many students as a self-concept. A 2007 study by the National Audit Office (NAO), *Staying the Course: The retention of students in higher education*, identified a common finding across institutions relating to disabled students. Students receiving DSA were much more likely to continue their course than other students self-declaring a disability. A key concern in the NAO study was finding the wide variation in the uptake of DSA amongst institutions where in some cases less

than 10 per cent of self-declared students, studying full time or at least more than half time, obtained DSA in contrast to over 70 per cent in other institutions thereby raising concerns over eligible students missing out on entitlement.

Though we found some research on Access to Learning Funds (ALFs) or hardship funding, there was generally a lack of systematic or detailed evaluation evidence.

A report on Future track⁴ students in 2010 found that only eight per cent overall intended to use university hardship /ALFs to help fund their studies. Furthermore, the hardship fund is distributed at the discretion of each individual institution, so there is no systematic knowledge of how these funds are used or received. The NUS / HSBC study into finance also suggests a similarly low number receiving anything other than maintenance grant or an institutional bursary. The 2007/8 Department for Innovation, Universities and Skills *Student Income and Expenditure Survey* found just three per cent of students received ALFs, with mature students and lone parent students more likely to receive them.⁵

The NUS (2009) *Meet the Parents* research also reported that discretionary funding such as the ALF is a vital source of income for student parent groups. This research reported NHS student parents as being one of the biggest single groups who apply to the ALF because of their need to cover informal childcare cost especially for nightshifts and placements brought about by their irregular shift patterns. The research, carried out between November 2007 and December 2008, involved an online (self-selected) survey of nearly 2,200 students with children and a series of focus groups with 73 student parents in 10 further and higher education institutions.

The research found contrasting experiences amongst student parents when applying for funding. From the online survey, when asked how they felt about the application process 46 per cent said they felt "grateful" though 42 per cent reporting feeling "embarrassed" and 24 per cent "confused" with both positive and negative experiences also being reported in the qualitative research. From the focus group research, examples

were given where lengthy and intrusive application processes for hardship funding left students feeling frustrated and upset, to the extent several reporting the process as so upsetting and difficult that they would not do it again, whilst others reported positive experience with welfare and administrators being crucial in providing support for students.

Finally, in a study examining the experiences of students with dependent children (Marandet & Wainwright, 2010), found there to be an “information gap” in relation to any financial support that this group was entitled to, and criticism was made of the complexity of and lack of assistance with applying to the ALF in particular, where it was noted that having dependent children was one of the main criteria. Overall, it was the lack of suitable childcare, in terms of affordability and availability that appeared to be the biggest hurdle to attending higher education.

Bursaries from 2006/7

One of the main criticisms that have been levelled at the current bursary system is its complexity (Mitton 2007, Smith 2007). As noted, the bursaries available to students are variable from one institution to the next in terms of the numbers offered, amounts and eligibility. Callender (2010) claims that there is no systematic examination of the type of bursaries and scholarships available, thereby making it difficult to conduct an evaluation of the effectiveness of the system overall. In their study of the university access agreements, McCaig and Adnett find that the many ways that the additional financial support is expressed “do not lend themselves to easy comparison” (2009:31). A report for Million Plus by London Economics (2007, quoted in Adnett & Tlupova 2008) found:

“The student finance system for full time students is exceptionally complicated. The combination of differential fees, fee loans, maintenance loans, free grants, maintenance grants bursaries and the Educational Maintenance Allowance make the package almost impossible to understand”.

Not only does this result in little evaluation of the bursary system as a whole, more pertinently, it makes it very difficult for students themselves to understand it. Looking at research conducted in the USA, it is apparent that “students respond differently to different types of student aid” (Adnett & Tlupova 2008) and that “properly designed grants” are the most effective means of encouraging entrance to higher education from low income students. Mitton (2007) suggests that, based on knowledge of how the take-up of income-based benefits generally works the lack of clarity and consistency of the rules on bursaries could be off putting to the very people that they were aimed at. The system “assumes that the potential non-traditional entrant to higher education can calculate that their liability to pay higher tuition fees is more than offset by the combination of grant, loan, scholarship and/or bursary available to them” (Adnett & Tlupova 2008:248).

Furthermore, many potential students would not be aware of the amount of grant they may be entitled to when applying to university (ibid) therefore would not be able to use this information to form part of any cost/benefit analysis that they make take before choosing to enter HEI. It also appears contradictory to the aim of HEIs to form a market, as knowledge of the differences between levels of bursary offered by each institution is relatively low (Ibid). This was born out by research conducted with ‘A’ level students (Maringe & Foskett 2009), which showed that while students were aware there would be grants and bursaries available, knowledge about who would qualify, and how the system was administered was very low. Mangan et al (2010) found that a large proportion of potential students who would likely qualify for a bursary or grant (based on their household income) did not think in fact that they would, and that there was a reluctance to actively search for information regarding finances.

There is also some concern to the degree that universities are efficiently distributing the potential funds. A report from OFFA in 2008 reported that English HEIs spent nearly £20 million less than anticipated of their additional fee income in the first year of the scheme (McCaig & Adnett 2009, Adnett & Tlupova 2008). In the same report, OFFA estimates

that 12,000 students missed out on a means tested maintenance grant, by choosing not to give permission for their household to be assessed.

However, so far, there is little evidence that the current system of student support has deterred entry, or influenced choice. Overall, participation rates into higher education have increased.⁶ A report for OFFA in 2010, which analysed the Universities and Colleges Admissions Service (UCAS) data for three years prior and subsequent to 2006/7 years, found that bursaries had not influenced the choice of university, in that there was no increase in applications to the universities that offered the highest bursaries (Corver 2010a). The 2007/8 SIES⁷ found that 82 per cent remained confident that the long term-benefits of HE outweighed the costs (although it has declined slightly over time).

While students may not be using differential bursaries to choose between universities, there is an indication that the institutions themselves are using the bursaries to attract the student body that is most beneficial to them. Based on analysis of the 2006/7 data, the level and number of bursaries varies according to how “prestigious”⁸ the university was (Callender 2010, McCaig & Adnett 2009).

The most prestigious universities were most likely to offer needs based bursaries to a fewer number of students, but of a higher value. The least generous bursaries were offered by the lowest ranked universities, and these were also more likely to be non-needs based. The highest number of merit-based bursaries was offered from the middle-ranking universities. Callender concludes that “institutional aid was being used as a competitive recruitment tool and as a means of marketing their institution” (2010:53). Whether the need is to improve their reputation in university rankings by attracting those students with the highest academic achievement at ‘A’ level, to improve the widening participation rates at the institution, or to recruit as many students as possible, the institutions can tailor the eligibility rules for their bursaries to achieve this end.

This again appears to be in conflict with the stated aims of widening participation, as this is likely to “perpetuate the differences between the types in relation to

widening participation and fair access, and work as against the ‘marginal student’” (McCaig & Adnett 2009:35). Those from low income backgrounds who are not attending the more prestigious universities may lose out financially.

Davies et al (2008) found that some marginal students (those from areas with low levels of participation in HE, and those whose grades are borderline for attending) could be dissuaded from continuing into higher education by concerns over levels of debt. However this marginality was not related to social background specifically, but did suggest that the rejection was on the basis of expectations of a “lower graduate premium” (p. 203).

A strong case for a national bursary scheme is put forward by Chester and Bekhradnia (2008) to alleviate some of the above mentioned issues; the amount of ‘unclaimed’ bursaries, the differences in eligibility between institutions, and the higher financial burden on institutions with a larger proportion of low income students, for example. The evidence suggests clearly that the inconsistencies between institutions in terms of the support they offer make it harder for students to make informed choices. It would also mean that all students from low income backgrounds would benefit evenly from any bursaries provided.

Student opinion

While much of the discussion focuses on the behaviour of students and potential students with regard to financial support, there is little direct knowledge of what students themselves think of the post 2006 system of support. The institute for employment research at the University of Warwick is conducting a longitudinal study about career decision-making amongst HE students, which has already released a report about the choices of those undertaking foundation degrees. One of the findings from this research highlighted the lack of knowledge amongst students about accessing funding (p. 20). An online survey conducted by NUS and HSBC into the finances of students, found in 2010, just over a fifth (22 per cent) felt that their level of debt was

higher than expected, and one third (33 per cent) were concerned about the level of debt.⁹

Qualitative research on student's attitudes to the system implemented in 2006 (Maringe and Foskett 2009) substantiates much of the research, that one of the main issues with the system was the lack of understanding of the detail of the new system that students had, and that the messages given to them were "confusing, erratic, incomplete, conflicting and not easy to access" (ibid:150).

They also found that the variable fee system was not off-putting to those who wanted to attend higher education; "the long term benefits would outweigh the short term financial burden" (ibid:152). In fact the change in the repayment system, to smaller monthly amounts was considered positively and was "reassuring" to some. As other research also suggested, (Callender 2008 (a), Davies et al 2008) the possibility of incurring debt was most discouraging to those who were not sure about higher education for a raft of reasons. In terms of decision making, the level and nature of bursaries is not high in terms of priorities (Davies et al 2008, Harrison and Hatt 2011)

However, in the SEIS 2007/8, almost one third of students stated that the availability of funding and student support affected their decisions about HE, and a similar number (lower for full time students: 25 per cent) said that concerns over debt almost stopped them from coming.

A 2006 survey conducted with students and parents suggested that while satisfaction with the process of applying for student support was reasonably high, it had dropped from 2005. Nearly half (43 per cent) of parents, and half of students sought further information, and over a quarter of parents (29 per cent) claimed it was "not straightforward" to find out about HE financial support.¹⁰

Support for postgraduate study

There was little research evidence specifically looking at support for postgraduate students. The recent BIS

report into postgraduate study concludes this, but does suggest that 'anecdotally' lack of financial support may be preventing access to postgraduate study. A report, *Broke and Broken - Postgraduate* (NUS 2010) highlights this lack of evidence, but includes the results of an online survey conducted with a self-selected sample of nearly 2,500 postgraduates in England. Approximately two thirds were wholly self-funded, and of these, relatively few had taken out a PCDL – only 12 per cent of those who were full time had and fewer of those who were studying part time or studying through the Open University (OU).

A key finding from this research was the apparent lack of knowledge around the forms of financial support that may be available; over half did not know whether any help with costs was available, other than individual studentships.

Most of the research into teacher training focuses on factors other than student support, possibly as a result of the previously higher level of student support. A report from the Association of Teachers and Lecturers (ATL)¹¹ in 2007 found that the level of debt amongst trainee teachers had remained relatively static from 1995 to 2004, although the majority had accrued extra credit card debt throughout their training. Overall, however, there was no evidence to suggest what effect the changes to teacher training support will bring.

Evidence on the impact of Professional and Career Development Loans (PCDLs)

A PCDL is a deferred payment commercial bank loan and any amount from £300 to £10,000 can be borrowed from a participating bank. The loan can be used to supplement a grant or bursary or to help with living costs, fees and course associated costs. BIS in participation with Barclays and the Co-operative Bank administer the scheme. The money borrowed must be repaid, though the SFA¹² pays the interest on the loan while the individual is learning and for one month after the course finishes. NUS advises¹³ that individuals

should consider carefully whether or not this approach is the most affordable option and to seek financial advice where possible.

The Career Development Loan (CDL) scheme underwent several changes in 2009 and rebranded 'Professional and Career Development Loan' at that time. Since then, BIS announced that the remit of the PCDL scheme is being reviewed alongside the introduction of Government backed fee loans in further education. As part of a 2011 consultation into the proposed introduction of fee loans within further education it is possible that this process may have collected recent evidence on the role, value and experience of PCDLs. However, it was not possible to explore this evidence within the scope of the current study.

Outside of this review, there appears to be limited evidence on the evaluation or effectiveness of the PCDL scheme. An earlier analysis of the CDL scheme was undertaken by the Learning and Skills Council (LSC) (2008)¹⁴ based on management information data relating to learners who took out a loan in the financial year 2006–07. The report provided summary profile details but did not cover learners' experience of receiving a loan, nor reported on longer term impacts of having taken out a loan, and the reporting of data meant it was difficult to ascertain the split between postgraduates in higher education and adults within further education who had taken out a loan. Furthermore, as the report covers data relating to a slightly different scheme than to the one currently available it is unclear how representative the findings are of the current profile of learners in receipt of a loan and therefore the data presented is of questionable value. With this proviso details from the management information report for learners taking out a loan in 2006/7 are summarised below.

The total number of CDL learners in Great Britain in 2006/07 was just under 11,850 and represented a reported reduction of nearly 4,800 learners (29 per cent) compared with 2005/06. Three banks were involved in the CDL programme in 2006/07. Almost four-fifths of learners (78 per cent) had taken out their CDL with

Barclays, with the Co-operative Bank accounting for a further 18 per cent of learners and 4 per cent with the Royal Bank of Scotland. The report stated that Barclays remained the largest provider of loans, however the total amount lent by Barclays and the total number of loans were reported to have decreased substantially compared to 2005/06.

The total amount lent by the three banks was over £63 million in 2006/07, with each loan worth just over £5,300 on average. This was reported as representing a decrease in the overall total in the amount lent but an increase in the average size of loans. The average amount lent for course fees was just over £3,400 and the average lent for living expenses was just under £1,500, noting that on average, in 2006/7, nearly two-thirds (64 per cent) of a typical loan was used to pay for fees.

Part-time students

As with postgraduate study, there has been little research conducted specifically into part-time students generally, and even less relating to financial support. A review conducted in 2009 as part of the Future track project (Callender 2009), in reviewing the literature available on part-time undergraduates, notes that part-time students are "extremely heterogeneous", which can make it difficult to draw any conclusions about the group as a whole. However, the reasons for part time-study were "overwhelmingly financial" (Callender 2009), in that students could not afford to give up their jobs to study. Any financial support that they received tended to be from their employers and this highest amongst the best qualified students with the highest household incomes (Bredee 2006, Osborne et al 2004, Callender et al 2006 (a) 2006 (b) Woodley 2004, quoted in Callender and Feldman 2009).

The SIES 2007/8 found that part time students were also less likely to feel that the long term benefits of HE were worth the costs than full time students. Nonetheless, three quarters (74 per cent) did feel that the long term benefits were worth it. The forthcoming national Student Income and Expenditure Survey may

allow for more detailed and recent evidence relating to part-time students.

Healthcare Student Support Systems

NHS-funded healthcare students in England are funded under a separate set of arrangements than other undergraduates, with non-means tested bursaries for diploma level study and means-tested bursaries and 'reduced rate' student loans for degree-level programmes via the Student Loans Company, as well as a range of similar, but not identical supplementary grants for certain groups of students. Therefore NUS are keen to establish if this group of students are differentially affected by these other forms of financial support.

Griffin and colleagues (2009) conducted a study on behalf of the Department of Health to investigate evidence of the impact of healthcare student financial support systems. The authors reviewed qualitative, quantitative and mixed methods peer reviewed scholarly studies alongside "grey" literature of healthcare and similar student financial support systems and was undertaken in early 2009. They concluded there is a paucity of research on the impact of health student support systems and so in their assessment relied on wide range of evidence from studies (including those discussed in this review) of general students to offer some insights for students in healthcare education.

Griffin and colleagues concluded that the majority of evidence suggests that students, including healthcare students, work to pay for essentials such as accommodation, travel, childcare costs and/or to avoid debt. In reviewing the evidence on graduate debt levels they cite Adnett (2006) who found that disabled students and those whose parents cannot contribute to their support, left university with higher levels of debt and Callender et al (2005) who found that students from lower social classes, those who had dependent children, and those who lived in their own home or

worked during term-time had a higher level of debt on graduating.

The authors also reported that a significant proportion of healthcare students have childcare and other dependent responsibilities and pressures from balancing caring responsibilities, study placements and often work, can be particularly problematical for this group of students. From their review of the literature they concluded that debt repayment, particularly commercial debt, in the early years of employment can create financial difficulties, and that bursaries have a positive impact by helping to reduce the number of hours work by non-traditional students and thus the amount of commercial debt they acquire. Within the limits of this study it has not been possible to establish if more recent or specific evidence has become available since this review by Griffin and colleagues.

Social Work Bursary

The introduction of the Social Work bursary was part of a wider package of initiatives and coincided with the start of new social work degree level qualifying programmes and when there was concern about a decline in numbers applying for social work qualifications. The bursary was introduced in England in 2003 as a financial incentive to encourage students to study a social work qualification. The amount of the bursary varies depending on whether students are following an undergraduate or postgraduate qualification. In 2010/11 all students, undergraduate and postgraduate, were given a bursary of £4,575 (£4,975 in London), with postgraduates able to access a further £3,362 on a means-tested basis (£3,762 for students studying in London). Undergraduates are also able to access the standard package of grants and loans, and may also receive payments from hardships funds. Students can use the bursary to pay for their tuition fees using the remainder to go towards living costs or students can take out a student loan to pay for tuition fees using the bursary to contribute towards their cost of living.

Moriarty et al (2011) undertook a literature review and analysis of secondary data to examine the impact of this financial incentive on social work education and concluded, based on their assessment of the evidence that it appeared to have been a neglected topic. When finding that their searches revealed how little published research related to social work students, they also undertook an analysis of the dataset collected as part of the Evaluation of the New Social Work Degree qualification in England. This included anonymised records of nearly 5,700 students, responses from over 2,600 students to an online survey, information from 28 focus groups comprising nearly 170 students across six universities.

They found that social work students had a different profile from other undergraduate students in that they were older and more likely to be women and from a Black Caribbean or Black African background. Also over half of the students responding to the online survey stated they had caring responsibilities. Only around half of students responding to the online survey said they would “definitely” or “probably” have enrolled on a social work course had the bursary not existed and a strong theme in the focus groups was how the bursary helped non-traditional students who had been unable to go to university directly from school.

The authors stated that neither the maintenance grant available to students nor the Social Work bursary is sufficient to meet all of a student’s living costs, citing NUS estimates which highlight the extent of the shortfall between students’ income from loans and grants and their costs for living whilst studying and study expenses. They also discussed the controversy in the literature (Foskett, 2006; Callender 2010; Callender and Jackson, 2008) over the extent to which student loans deter potential university applicants.

Following their review of the evidence, Moriarty et al concluded that the introduction of the Social Work bursary has helped increase the number of students enrolling on social work qualifying programmes in England and has also supported some students whose personal and financial circumstances might have prevented them from undertaking such qualifications.

The authors pointed to other evidence (Harris et al, 2008; Hussein et al, 2011) which has shown that employment based students have better progression rates and suggest that the greater financial stability may help account for the difference. They also cited Adnett and Slack (2007), who argue that for some students the rate of return from the student earnings premium may not be sufficient to justify their decision to participate in higher education.

The authors suggest there is a need for further research that takes account of variations in income and resources, and other potential sources of inequality, to specifically examine student financing mechanisms for widening socio-economic participation in professional qualifying education. Moriarty and colleagues, in their 2011 paper, also refer to a consultation being launched by the Department of Health into the review of the Social Work bursary, which may provide further evidence on the impact of financial incentives for social work students.

Conclusions

Overall, the level and type of financial support available for students can play a significant role in the choices, experience and eventual outcomes for students in higher education. The current system suffers largely from the complexity of the eligibility rules, the inconsistency of bursaries from different institutions and the resultant lack of knowledge that student and potential students have about the support available (or not) and their ability to meet their costs of living and the longer term impacts of the student debt.

However, the evidence suggests that, so far this current system has not actively discouraged students from participating in higher education. What is clear is that concern of incurring debt is one element of a ‘cost/benefit’ analysis that potential students undertake as part of the decision process for higher education. One theory suggests that there are two main ‘rules’ that students approaching higher education apply (Finney 2004 quoted in Maringe et al 2009), which are that the eventual benefits will outweigh the costs, and that

the student has the means to pay when the money is needed. The fact that there has been no decrease in applications as tuition fees have increased¹⁵, certainly up until 2009 entry, and there has been no reverse in this time frame, at least, of any gains in widening participation. This suggests that the system in place, so far has broadly met these criteria. However, with the further changes in the upcoming 2012/13 academic year, there is no guarantee that this will continue to be the case, and the extent to which the system has been effective for different groups of students equally has not been fully explored.

Research gaps

There are considerable gaps in the research evidence around financial support for students in higher education. The focus has been on the institutional bursaries, and the incurrence of student debt generally, and this has been considered largely from a 'widening participation' point of view. While we know that lower income students are discouraged by incurring debt, and can make choices based on this, there is little research to understand the extent to which the nature of the repayment schedule is influential. Very little of the evidence, for example, focused on how the change in repayment method from paying fees up front and a longer repayment period, and the effect that had, in terms of perceptions, if not actual behaviour.

There was also limited systematic evidence around the use of funds such as the ALF, hardship funds and other special support awards that focus on their take-up, use, significance for students and impact within higher education.

As mentioned, quantitatively it is evident that fear of debt and levels of support have some effect on choice, but further qualitative research needs to be conducted to unpick the complicated role that it plays, and where the balance between student support, debt and perceived benefits of higher education lies.

There also needs to be further quantitative and longitudinal evidence on the extent to which the eventual benefits of attending higher education do

outweigh the costs, and whether or not this holds true for all students but not for others.

There is also little research from a students' perspective, particularly around how they view the bursary system and how effective (or not) it is in closing the gap between the costs of living whilst studying and the burden of debt they are accruing. While it is apparent that their knowledge of the system is limited, it would be worth investigating how students themselves would prefer the system to work, and which underlying factors carry more weight in the decision process than others.

Equally, the difference between the full amount available in maintenance grant and/or loan combined compared to the costs of living whilst studying implies that the system relies on parental contribution. There does not seem to be any substantial recent research to evaluate the effect this assumption of parental contribution has on the system as a whole, to what extent parents are contributing, and how it affects those whose families do not or cannot help.

Evidence suggests that term time working is also filling part of the gap, but the extent to which this is instead of, or in addition to, parental contribution is not clear. Another area for exploration is the use of overdrafts, credit cards and other commercial borrowing. While some information is known¹⁶ about the different types of credit holding among students there remains a lack of understanding about the role of each of these, and how they are viewed within the context of the student experience of debt, whilst at or after leaving university.

The focus on widening participation in the broadest sense, as a goal of finance support, has led to a lack of research into the effect financial support, or lack of, is having on more traditional students, and special interest groups, such as postgraduate students or part-time students. The changes to the funding system will affect both of these groups, for example, and it may be worth examining why and how. While the evidence suggests that middle income and high income families are generally not as debt averse in connection with higher education as lower income households are (Callender & Jackson 2008), the introduction of a higher level of

Mapping the Evidence

fees may transform behaviour with regard to higher education in these groups also.

The lack of research evidence into the system can partly be explained by changes within and the relative 'newness' of the system. Students take three years to move through higher education, and so by the time evaluation of this system is starting to filter through, as they appear to be, the system has once again changed. With the implementation of a new system in 2012, a good opportunity to set up proper systems of evaluation is offered.

Policy Implications

Regardless of the way the system is implemented, one area that clearly needs deliberation by policymakers is the lack of clarity that students have of how the system works and thus the ability for individuals to make well-informed financial decisions about the costs of living and costs of study and the scale of debt that they may potentially accrue. As noted earlier, it is hard for financial support to achieve a policy aim, if the potential beneficiaries are not aware of its existence, and are therefore not receiving it.

The inconsistency between institutions in terms of the support they offer, but also the inconsistency in policy aims had partially caused the aforementioned problem. A strong case for a national bursary scheme is put forward by Chester and Bekhradnia (2008), and the evidence certainly suggests that the inconsistency makes it harder for students to make informed choices.

The way in which support should be structured - whether it is via maintenance grants or fee rebates - is an important issue for widening participation and for sound financial planning, and further evidence needs to be gathered to ensure that whatever funds are available are put to the most effective use.

Student Financial Support in Further Education

Overview of the changing arrangements in financial support for 16 to 18 year olds and adult learners

Financial support for students within, or considering further education has been subject to substantial change and major review. These changes have implications for existing and potential students as well as for schools, sixth forms, colleges and training providers.

Changes in financial support arrangements and how they relate to 16 to 18 year olds and adult learners are set within an overarching context of significant change, policy shifts and major reviews affecting education and training. For example, the overall further education and skills resource budget is set to reduce by 25 per cent between the financial years of 2011/12 and 2014/15¹⁷; there has been a substantive 2011 Review of Vocational Education by Professor Alison Wolf; the participation age is set to be raised from 16 to 17 in 2013 and thereafter to 18 in 2015; and place in conjunction with the Government's stated principle, as set out in its two 2010 strategy documents Skills for Sustainable Growth and Investing in Skills for Sustainable Growth, that those who benefit more should contribute more to the cost of their learning.

A summary of the changes to student financial support for both 16 to 18 year olds and adult learners are outlined in boxes 1 and 2.

Summary of new arrangements for financial support for young people

Funding provision and financial support arrangements for 16 to 18 years olds have been subject to major change and on-going review. Perhaps the most significant and certainly high profile of these changes in arrangement was the Government's decision to end the EMA scheme, which represented a significant policy shift in the funding arrangements for disadvantaged

Box 1: Summary of new arrangements for financial support for young people

- Government indicates in the 2010 autumn spending review that targeted support will be through locally managed discretionary funds. No new applications for EMA accepted from 1 January 2011. EMA to be replaced by a new discretionary 16 to 19 Bursary Scheme from September 2011.
- Budget of £194 million to provide transitional support for young people in receipt of EMA.
- For students in receipt of EMA differing transitional arrangements apply depending on amount of their allowance and whether their course started in 2009/10 or 2010/11.
- The discretionary Learner Support Fund (dLS) becomes part of the 16 to 19 Bursary fund from September 2011.
- The 16 to 19 Bursary scheme replaces EMA and the dLS starting from September 2011 with a budget of £180 million for 2011/12.
- Residential Bursary Fund and Residential Support Scheme continue for 2012/13 though both schemes remain under review.
- Care to Learn continues for 2012/13 though remains under review.

and vulnerable 16 to 18 year olds. In the autumn 2010 Comprehensive Spending Review the Government indicated that financial support provided by EMA in the future would be targeted on the most vulnerable, indicating that dLS funding would be the channel through which student support would be paid. The Government's decision to close the scheme at the end of 2010 was contended and controversial. In response to representations the Government came forward with a revised proposal in March 2011 for a bursary scheme. In a March 2011 press release the Department for Education stated that a new £180 million bursary scheme was being established to

help the most vulnerable 16-19 year olds to continue in full-time education. The scheme would be in two parts: a guaranteed payment to a small group of the most vulnerable students and a discretionary fund for schools and colleges to distribute.

The allocation of funds to schools, colleges and training providers for the new discretionary bursary scheme, initially would be based upon the proportion of young people receiving the maximum (£30) weekly rate of EMA, with the distribution methodology being subject to future review. An additional £194 million was to be allocated to provide transitional support for young people in receipt in EMA in 2010/11, though payment provision would differ depending on when students had started their course (in either 2009/10 or 2010/11) and their level of support (£30, £20 or £10 per week), with some having their payments protected until end of 2011/12, and others receiving either a reduced or no payments. However all young people continuing to receive weekly payments would be eligible for the bursaries.

Simon Hughes, as Advocate for Access to Education, stated in his July 2011 report to the Prime Minister and Deputy Prime Minister, stated that the purpose of the 16 to 19 Bursary scheme is to make it available to 16 to 19 year olds with a particular emphasis on supporting the most vulnerable. The Secretary of State, Michael Gove, reported that the Government expected students in care, care leavers, certain disabled students, and those on Income Support to receive an annual bursary of at least £1,200 if they stayed in education, and that about 12,000 young people fell into these categories. He went on to state, that even after the guaranteed bursaries have been paid to the most vulnerable 12,000, colleges would still have £165 million for the discretionary pot.¹⁸

The Government, in implementing the new 16 to 19 Bursary scheme stated that the fund has been set at a level of support for the most vulnerable young people and any other students facing genuine financial difficulties may be awarded a bursary at the discretion of their school, college or training provider.

Summary of new arrangements for financial support for adult learners

In parallel with the decision to withdraw the EMA scheme, BIS, in its November 2010 publication *Investing in Skills for Sustainable Growth*, announced the intention to change arrangements for financial support for adult learners in further education, including the decision to withdraw the Adult Learning Grant (ALG). The ALG was established as a weekly payment for those on low incomes of up to £30 to help cover costs of learning such as travel, books and equipment. The ALG was to be replaced by an “enhanced” discretionary learner support (dLS) scheme, the Adult Learner Support (ALS) scheme. As well as the decision to withdraw the ALG discretionary financial support provision for adult learners, under the new arrangements the Discretionary Learner Support (dLS) fund would also come under the new Adult Learner Support fund.¹⁹ In explaining these new arrangements for dLS, the Skills Funding Agency (SFA) stated that these changes were intended to enable colleges and training providers to better meet the needs of their learners by targeting available funds to those individuals most in need and financially disadvantaged. The Government also stated that working with the SFA it wanted to reduce the costs of operating the current funding system to maximise the amount of funding available for learners including those entering and remaining in work.²¹

From 2011/12 the ALG budget and the dLS funds have been brought together under a new Adult Learning Support (ALS) fund. No new applications for ALG were received after 1 July 2011 and those in receipt of ALG in 2010/11 would continue to receive their weekly ALG payments in 2011/12 if they were continuing their course however learners who received ALG in 2010/11 but enrolled on a new course in 2011/12 were not eligible for further support from the scheme²².

The Government also announced changes to residential support funding for adult learners, stating that from 2012/13 the existing Residential Support Scheme (RSS) and Residential Bursary Fund (RBF)

will be combined into a new Residential Access Fund (RAF). In addition, the Government also announced its intention to make changes to the fee remission policy to be implemented in 2012/13 along with a proposal to introduce a FE loan in 2013/14.²³ Box 2 summarises the new arrangements.

Box 2: Summary of new arrangements for financial support for adult learners

- Government withdraws the Adult Learning Grant (ALG), closes July 2011 and introduces the Adult Learner Support (ALS) fund commencing September 2011 with a budget of £152 million for 2011/12.
- ALS replaces two previous forms of support the Discretionary Learner Support (dLS) and the Adult Learning Grant (ALG).
- ALS is a locally administered discretionary form of support. Adult learners apply to individual colleges and training providers.
- Providers set criteria for assessment and awards are decided on a case by case basis, within set budgets.
- Skills Funding Agency (SFA) to monitor the allocation of funds by providers. Assessment of the impact of funds to inform future funding arrangements.
- Changes to fee remission policy from 2012/13.
- Remit of Professional and Career Development Loans (PCDL) to be reviewed alongside the introduction of Government-backed fee loans. Introduction of FE fee loan for level 3 learners aged over 24 from 2013/14.

Within this context of change and review, we were tasked with reviewing the literature relating to existing forms of financial support for 16 to 18 years and adult learners. Though EMA and ALG have been withdrawn and closed to new applicants during 2010/11, evidence on their assessment forms the vast majority of literature on financial support within further education. We have also included a literature review relating to dLS16-

18 and dLS19+ given their relevance to assessing discretionary funding provision. Noting that from 2011/12 funding provision for dLS for 16-18 year olds (dLS16-18) and dLS for adult learners (dLS19+) each come under the newly introduced 16-19 Bursary fund and the Adult Discretionary Learner Support fund.

Other forms of support that we have reviewed include the Care to Learn (C2L) scheme, introduced by the last Government to support teenage parents (under the age of 20) to continue or return to education. The Government has stated that this scheme is under review but will continue for 2012/13. We have also carried out a review of the literature relating to the residential support schemes available to 16 to 18 year olds and adult learners as well as the Dance and Drama Awards (DaDA) (similarly available to both age groups).

Finally, though newly introduced from September 2011, we also include a discussion of some of the evidence relating to monitoring and evaluation of the 16 to 19 Bursary fund and the Adult Learner Support (ALS) fund.

We therefore review the literature relating to each of the following schemes:

- Education Maintenance Allowance (EMA)
- Adult Learning Grant (ALG)
- Care to learn (C2L)
- Discretionary Learner Support (dLS) 16 to 18 year olds
- Discretionary Learner Support (dLS) 19 plus
- Residential Support Scheme (RSS) and Residential Bursary Fund (RBF)
- Dance and Drama Awards (DaDA)
- 16 to 19 Bursary
- Adult Learner Support (ALS)

Following a review of the literature relating to these specific financial support measures we make a number of conclusions including suggestions for future research and implications for policy.

Review of the literature: EMA

The EMA was introduced by the previous Government to encourage more young people from lower income households to stay on in learning post 16. The original rationale for the scheme was set out by the Rt. Hon. Baroness Blackstone in January 1999 when the number of 16 to 18 year olds in education and training from lower income families was 20 per cent lower in lower income households than for young people from better off households, and EMA pilots were to test how allowances would encourage such young people to stay on and achieve in education²⁴. The EMA was established as a centrally administered means-tested allowance for young people living in poor or lower income households, and initially piloted in 15 pilot local authority areas in 1999. It was rolled out nationally for 16 year olds at the start of academic year 2004/5, though in former pilot areas full-time students aged up to 18 were eligible. Eligibility in the rest of the country was extended to 17 year olds in 2005/6 and thereafter to 18 year olds in 2006/7. In April 2006 EMA was also extended to include learners on LSC funded Entry to Employment (E2E) or Programme-Led Apprenticeship courses.

At the pilot stage, in 1999/00 there were 14,000 recipients. When the scheme was rolled out to 16 year olds nationally in 2004/5 take-up increased to 297,000, then to 430,000 in 2005/6 (as it was extended to 17 year olds) and then to 527,000 in 2006/7 when the scheme was fully extended to 18 year olds and learners on E2E and apprenticeship courses. Thereafter, in 2007/8 recipients increased to 546,000 and again to 576,000 in 2008/9. 643,000 young people received one or more EMA payments in 2009/10, representing 47 per cent of all 16 to 18 year olds in full-time education and 32 per cent of the 16 to 18 year old population. In December 2010 when the scheme was closed there were 603,000 students in receipt of EMA and expenditure on EMA for 2010/11 totalled £564 million²⁵. The latest EMA take-up statistics (as of March 2012), show there were 635,000 EMA recipients as of August 2011.²⁶

Young people who had applied successfully for EMA for the first time in 2009/10 were given a guarantee that they would receive EMA at the same level until the end of 2011/12. However, for a young person applying for the first time in 2010/11 differing arrangements applied. For those in the 2010/11 cohort receiving the lower weekly payments (of £10 or £20) they would receive weekly payments to the end of that year, whilst those in 2010/11 cohort who received the maximum EMA of £30 per week would then receive payments to the end of 2011/12 but at a reduced rate of £20 per week. However all young people continuing to receive weekly payments would be eligible for bursaries.

The research literature and evidence relating to the EMA scheme is fairly extensive. Appendix 3 provides the bibliography of the evidence base including all references noted in the current and previous Governments' Equality Impact Assessments as well as additional sources identified as part of this study's review of the literature.

The EMA scheme has been subject to a detailed and progressive series of evaluations. The Department for Children, Schools and Families in 2010 when undertaking an EMA Equality Impact Assessment concluded:

“EMA was introduced to encourage more young people from lower income households to stay on in learning post 16. It has been subject to one of the largest evaluations of any educational programme which has shown that the programme has a positive impact.”

The Department for Education in the subsequent Equality Impact Assessment of the EMA Replacement Scheme, reviewed the evidence including reference to the EIA of the EMA, and also reached a positive assessment of the evidence:

“EMA had a positive impact on participation and attainment for young people particularly those from the most disadvantaged groups.

The combined research evidence does show that EMA had a positive impact on increasing participation, attainment and retention. The groups

that EMA has shown to benefit include male learners; those from lower socio-economic groups and deprived backgrounds; teenage mothers; and young people from ethnic minority backgrounds particularly Pakistani and Bangladeshi.”

The two Government Equality Impact Assessments summarise the positive impact the EMA scheme had on participation, retention and attainment. Within the scope of this study it is not possible to cover all the detailed and extensive literature relating to the assessment or evaluation of the EMA, though some of the headline findings from the literature are noted below.

The evaluation of the initial EMA pilots was conducted by a consortium led by the Centre for Research into Social Policy (CRSP) and involving the Institute for Fiscal Studies (IFS) and the National Centre for Social Research (NatCen). The main aims were to assess the impact of EMA on participation, retention and achievement in post-16 education, the design was a longitudinal cohort study involving surveys of large random samples in ten of the original 15 EMA pilot areas and 11 control areas.

The initial evaluation (2003a Middleton et al) found evidence of increased participation for 16 year olds and 17 year olds with participation was found to be higher in particular for those 16 and 17 year olds within socio-economic groups 2 and 3. The final report (Middleton et al, 2005) concluded that EMA increased participation among 16 year olds by an estimated 5.9 percentage points and for 17 year olds by 7.1 percentage points.

Subsequently, the LSC commissioned RCU Research and Consultancy Services (Aitken et al, 2007) to evaluate the national roll-out (prior to the extension of EMA to E2E learners and Programme Led Apprentices) using a combination of telephone (2,000) interviews with a cross-section of EMA recipients, a postal questionnaire asking learning provider about their views of the scheme (375 respondents) and analysis of the 2004/5 administrative dataset for 16 year olds studying on one year further education courses to examine the effect of EMA on retention, achievement and success.

Analysis of the survey data revealed a correlation between EMA payment and level of study, notably that those receiving the highest payments were more likely to be taking the lower level courses. The survey also revealed that there was a high level (85 per cent) of parental support for students' decision to continue in education with the majority (more than three-quarters) believing parental support had been stronger because of the EMA scheme. Sixteen per cent of those who completed their course believed they would not have done so without EMA payments. This figure increased to over 20 per cent among those who had taken lower level (level 2 or below) courses. As well as receiving EMA, well over half the sample had part-time jobs with the majority stating they would have had to work more hours if they had not received an award.

Examining the management information data RCU found that for EMA learners retention rates were higher across all qualification levels though the difference was greatest for those studying a level 2 qualification. Overall in-year retention rates were 2.3 percentage points higher for those receiving EMA compared to non-recipients. Retention rates were also found to be higher among EMA recipients across all deprivation bands, compared to non-recipients. The administrative data also revealed that retention rates tended to fall off with increasing deprivation, although the fall off was much less among those in receipt of EMA.

From the analysis of administrative data and survey sample, the authors concluded EMA had a positive impact on retention, achievement and success. Those benefitting most appeared to be from groups traditionally associated with lower levels of achievement such as male learners, learners from minority ethnic groups, those from more deprived backgrounds and learners on the lower level and vocational courses.

In the 2009 (Vaid et al, 2009) evaluation of C2L, a scheme providing childcare support for low income teenage parents, the authors found that C2L recipients who also received EMA were less likely to drop out from their course. An earlier evaluation of EMA (Perren and Middleton, 2005) had found that teenage mothers and

young people with special needs were also found to have been influenced in a positive way.

Fletcher (2009) in his review of the EMA evidence concludes that as a policy instrument EMAs have proved to be “*Successful in delivering their intended outcomes. There is robust evidence that EMAs have increased participation and achievement among 16 and 17 year olds, and contributed to improved motivation and performance*”. He also concludes EMA evaluation evidence shows that the efficacy of the allowance is linked to its rate.

Chowdry and Emmerson (2010) asked the question, “*what does the evidence on the effectiveness of the EMA show?*” They referred to a previous study by the Institute of Fiscal Studies (Dearden et al, 2009) that found EMA significantly increased participation rates in post-16 education among young adults who were eligible to receive it. In particular, it increased the proportion of eligible 16-year-olds staying in education from 65 per cent to 69 per cent, and increased the proportion of eligible 17-year-olds in education from 54 per cent to 61 per cent. The authors concluded, based on these impacts and on estimates of the financial benefits of additional education taken from elsewhere in the economics literature, that the costs of providing EMA were likely to be exceeded in the long run by the higher wages that its recipients would go on to enjoy in future.

Chowdry and Emmerson (2010) also referred to other IFS research that found “in areas where EMA was available, students as a whole were around two percentage points more likely to reach the thresholds for Levels 2 and 3 of the National Qualifications Framework; they also had A Level grades around 4 points higher (on the UCAS tariff) on average”.

The National Federation of Education Research (NFER, 2011) in submitting evidence to the House of Commons Education Select Committee on 16-19 Participation in Education also reviewed the evidence of the impact EMA had on participation, attendance and achievement. This evidence refers to research by IFS (2010) and Fletcher (2009) noted above and also to research carried out by the NFER, Spielhofer

et al (2010) on barriers to participation in education and training, which found that “only 12 per cent of a subset (838 EMA recipients) of the sample of young people they surveyed said that ‘they would not have participated in the course they are doing if they had not received an EMA.’” NFER went to say that this finding in part maybe explained by young people’s realisation of the value of education and training. Subsequently, Dr Thomas Spielhofer, the lead author of the study was asked by the House of Commons Select Committee whether the Government had been justified in basing its policy on the 12 per cent figure. As noted in the HOC (July 2011, p. 37) “He replied that he thought that it had been misinterpreted, in that the 88% would have included some for whom finance would have been at least a constraint if not an absolute barrier,” and “He also indicated that the 12 per cent was, in itself, a significant figure, and he described it as ‘a worrying statistic’.”

The Department for Education (2011) in reviewing the evidence refers to Bolton (2011) who presents summary data for 17 and 18 year olds in England in 2008 from the Longitudinal Study of Young People in England (LSYPE) and the Youth Cohort Study (YCS). In the Equality Impact Assessment, a summary of this data is presented showing the following demographic groups to have the highest percentages receiving EMA compared to the average for 17 and 18 year olds:

- Minority ethnic groups, particularly Bangladeshi and Pakistani;
- ‘lower’ socio-economic groups;
- Those who were formerly FSM-eligible at school;
- Those whose parents/carers are less well educated; and
- Learners who are living with only one parent/carer.

The Government in deciding to end EMA stated that it will target financial support to a similar group of young people as highlighted above and additionally other vulnerable groups including care leavers, looked after children and those on income support. The monitoring and evaluation of this new scheme,

the 16 to 19 Bursary, is discussed later. However, the evidence examining the impact of withdrawing the EMA scheme and any unintended consequences of the shift in funding arrangements is yet to be seen. Wilson (2011) has argued the current high levels of youth unemployment present a buffer against any dramatic drop in post-16 staying on rates by acting as a deterrent to seeking work rather than remaining in education. The effect and impact of withdrawing EMA is suggested as a possible area for further investigation.

Review of the literature: the Adult Learner Grant (ALG)

The ALG was announced in July 2003 and became part of an overall programme of learner support designed to help overcome financial barriers to participating in learning. Like EMA, grants were means-tested with recipients receiving £10, £20 or £30 per week depending on their financial circumstances. Learners had to be 19 or over, on a low income and studying full-time towards their first full level 2 or level 3 qualification. The grant helped learners with course costs such as travel expenses and study materials.

The rationale for the ALG stemmed from the gap in the overall student support arrangements. While EMAs were beginning to be made available for 16-19 year olds and new student support entitlements were being introduced in higher education, there was no guaranteed form of student support entitlement for adults in further education. A grant targeted on the previous Government's Skills Strategy (*21st Century Skills: Realising our Potential*) priorities was considered to be the most effective way of bridging the gap.

ALG was rolled out nationally in 2007. The first pilots of the ALG began in September 2003 in ten areas across England. In 2004/5 the ALG was extended into the whole of the North East and South East Regions, and in the year thereafter into the West Midlands and Yorkshire and the Humber regions. The ALG expanded to cover the whole of England in 2007/08. From the launch of the first ALG pilots in 2003, the number of ALG awards increased, though not on the same scale as seen with

the uptake of EMA. Starting out with 2,400 ALG awards in 2003/04 the scheme expanded to 12,400 in 2006/07, increasing to 23,400 in 2007/08 and reaching 30,400 learners in 2008/09.²⁷

A series of evaluations of the ALG were carried out including early evaluations of the pilot scheme culminating in a detailed evaluation in 2010 by IFF on behalf of the Young People's Learning Agency (YPLA).²⁸ The 2010 evaluation drew on several research elements including a review of previous ALG evaluations, analysis of the Individualised Learner Record (ILR) database, and a quantitative telephone survey of 1,200 ALG learners in 2008/9, a series of 15 depth interviews with ALG learners and a survey of 100 learner providers who deliver ALG to their learners. The aim of this last evaluation was to understand the impact of the ALG on learner participation, retention, achievement and progression in learning. The evaluation evidence showed that the ALG had a number of significant benefits for learners and provided a variety of positive outcomes including:

- persuading people to participate in learning who might not otherwise have done so;
- positively impacting on the decision making process of many learners by removing financial constraints and encouraging participation in learning;
- helping a sizeable proportion of learners to start their course earlier than they would otherwise have done;
- encouraging many learners to study full time;
- positively impacting on participation, retention, achievement and progression in learning;
- significantly improving completion and achievement rates; and
- learners benefiting from increased confidence, self-esteem and perceived improved employment and career prospects.

Review of the literature: Care to Learn Scheme (C2L)

C2L is a scheme funded by the YPLA that helps young parents in England continue in, or return to, education or training by providing financial help with childcare costs, with a registered or approved childcare provider, and travel. It was rolled out nationally in 2004/5 with the aim of narrowing education inequalities and increasing the number of parents aged 16 to 19 in education, training and employment. In 2008/9 16 per cent of young parent received C2L, of which 80 per cent were lone parents and 71 per cent were receiving income support, 78 per cent were White, and 90 per cent lived in urban areas.²⁹

A maximum of £160 per child per week is payable (£175 in London). Individuals can apply if they are aged under 20 and wanting to start or to continue at a publicly funded course at school or sixth form college or to start a course at an FE college.³⁰ The YPLA has also announced that the C2L childcare support scheme will continue to provide childcare support for parents when they start their course in 2012/13, although, it has stated that arrangements for future years will continue to be reviewed.³¹

In 2010, the Centre for Economic and Social Inclusion with Ipsos Mori undertook an evaluation on behalf of YPLA. YPLA reported the 2010 evaluation was the latest evaluation of the C2L programme which continued to show the scheme had a positive impact on participation.

In addition to the 2010 evaluation there have been a series of evaluation reports including a 2009 report covering young parents funded in 2006/07 and 2007/08 and tracking their destinations, academic achievement and progression, and a 2008 report which tracked the destinations of C2L recipients. The Institute of Employment Studies (IES) published a suite of evaluation reports in 2007 on the impact of the 2003/4 cohort examining issues and barriers faced by young parents wishing to return to learning; and issues faced by learning providers working or wishing to work with

young parents. IES (2006) conducted a telephone survey of 1,000 young parents who had received support from C2L in 2004/5 to find out what they did after their learning. Teenage Pregnancy Co-ordinators were also interviewed to examine their thoughts and experiences with the C2L scheme in 2004/5.

The 2010 evaluation involved a survey of 1,728 young parents who had received C2L funding in the 2008/09 academic year. The sample represented 22 per cent of all young parents who received C2L funding in 2008/09, with responses weighted back to be representative of the overall population. The evaluation reported that in 2008/09 C2L supported 8,000 young parents to continue their education by covering the costs of childcare while they undertook a programme of learning. By doing this it improved the education levels and opportunities of young parents and therefore reduced the risk of their remaining entrapped in a cycle of poverty.

Key findings from the evaluation included:

- C2L was crucial in allowing young parents to continue their education; seventy-seven per cent of young parents receiving C2L funding in 2008/09 said that without C2L they would not have been able to go on the course.
- Those young parents who stay in education after the original course funded by C2L often progress to higher level learning; and
- C2L has an important role in reducing the proportion of young parents who
- are NEET. This effect being notable both in the short term (in the year after C2L was originally received), and also in the medium term with the reduction in NEET being sustained 40 months after C2L was originally received.

The authors concluded the evidence demonstrates the C2L scheme has a large and sustained positive impact in reducing the likelihood of young parents being NEET. Before starting learning in the 2008/09 academic year, 69 per cent of all young parents receiving C2L had been NEET, in line with national figures. However,

by the time of the interview in early 2010, only 27 per cent were NEET, suggesting that C2L is an effective way of reducing the proportion of young parents who are NEET. The evaluation also found that young parents aged 16 to 18 who received EMA were less likely to be NEET some 16 months after starting their C2L funded learning. Only 24 per cent of those who were also receiving EMA were NEET in the summer of 2010, compared to 33 per cent of those who were not receiving EMA.

Demonstrating impact on progression to higher level learning, of those young parents receiving C2L funding in 2008/09 who were in learning early in 2010, nearly half (48 per cent) were studying on a new course that was not the same as the course they were doing during the 2008/09 academic year. Taking all young parents into account, and not just those who continued in learning, the evidence suggested that 32 per cent of all young parents receiving C2L funding in 2008/09 used C2L as a stepping stone to undertake further learning.

Of those who were in learning and studying a new course that leads to a qualification, three in five (60 per cent) were undertaking learning at a higher level than the course they originally received funding for in the 2008/09 academic year, suggesting that C2L helps learning progression of these young parents. Five per cent of young parents who received C2L funding in 2008/09 were at university in early 2010. The proportions of young parents from the earlier cohorts were higher; of those receiving funding in 2007/08 12 per cent were at university, and 20 per cent of those who received funding in 2006/07 were at university in 2010.

The authors also found there was also great support for C2L among stakeholders, who thought that without such a programme many young parents would be forced to end their education and thereby seriously restrict their employment opportunities in the future. Where there were suggestions for improvement, they were made in the context of strong support for the aims of the programme.

Review of the literature: Discretionary Learner Support (dLS) 16 to 18

From September 2011, the dLS has become part of the new 16 to 19 Bursary fund.

The primary source of evidence is the return of Individual Learner Records and in July 2011, the YPLA produced an analysis of dLS based on 2009/10 Management Information (MI) returns from 525 providers across England, undertaken by the Learning and Skills Network (LSN). The report covered the purpose of dLS, stating it enabled more potential learners to participate in learning and to enable those already in learning to apply themselves without the distraction of financial hardship. Discretionary funds were to provide exceptional financial support to learners aged 16 and over experiencing difficulty with meeting the cost associated with their learning. Such financial support could be used to cover the cost of books and equipment, visits or field trips, hardships affecting a learner's living, learning or personal circumstances and emergencies. Individuals apply directly to their college who determine priority groups and maximum amounts awarded.

The LSN reported that 2009/10 was the first time that information on the number of awards and the number of learners was collected and that quality checks undertaken directly with providers revealed some confusion as to what an award represented. Therefore, learner numbers and awards may not have been consistently measured by providers. With this proviso, analysis of the MI management information showed that total funds available for 16-18 learners in 2009/10 were £31,711,416. This was distributed over two areas of spend, Hardship funding (70 per cent of funding) and the RBF (16 per cent of funding), with the remaining expenditure on Administration. £22,325,672 of funding was allocated to Hardship funding, being spent on over 267,000 awards relating to nearly 200,000 learners. 44 per cent of this expenditure were awards for books and equipment, 17 per cent on transport, 16 per cent

on additional course costs with the remainder being allocated for exam resit fees, accommodation, meals and other expenditure. The average spend per award was £83.40.

National expenditure on the 16 to 18 residential bursaries totalled £5,061,382, supporting some 2,800 awards of which nearly £4.6 million or 91 per cent of the budget was spent on accommodation. In 2009/10 there was a net under spend in the 16-18 dLS allocation of £3,992,211 though it was reported that some providers had spent more than had been allocated.

The Government's Equality Impact Assessment of the EMA replacement also presented summary analysis of management information of the dLS fund but relating to the previous year, 2008/09. The summary headline information presented suggested that the dLS funds were targeted at vulnerable groups, of the 16-18 cohort receiving dLS fund including residential bursaries, the following was reported:

- 60 per cent of learners aged 16-18 who received dLS funding also received EMA
- 29 per cent were from black or minority ethnic backgrounds compared to 19 per cent of the full 16-18 cohort sampled;
- 19 per cent declared a Learning Difficulty or Disability compared to 16 per cent of the full 16-18 sample; and
- 46 per cent were eligible for the Disadvantage Uplift in the LSC's funding model compared to 31 per cent of non-recipients.

As with the 2009/10 data, most of the dLS expenditure was on books and equipment, followed by transport. The Government's assessment stated that the evidence for discretionary learning support funding has not been as extensive as that for EMA in terms of evaluation, and apart from the summary data based on the YPLA Management Information (MI) reports the only evidence found specifically with regard to dLS funds was a much earlier evaluation of the Learner Support Funds (2004/5) by the IES (and therefore not covered in this report).

Review of the literature: discretionary Learner Support for adults, dLS (19+)

In searching the literature we found limited evidence relating to adult discretionary funding. In July 2011, the YPLA published an analysis of dLS for adults, based on Management Information (MI) returns from providers, undertaken by LSN.³² The authors stated the analysis of 2009/10 MI returns sought to provide an up to date account of evidence in order to support an assessment of their impact, effectiveness and inform future developments. However, the report mainly covered a description of the purpose of discretionary support, national and regional analysis of spend, and distribution of spend by different funding streams.

The report stated that dLS funding has had an important role to play in helping learners to overcome financial barriers that might hinder them in accessing and completing further education courses. Providers are required to use their discretion in providing support to learners. However, this discretion must be exercised in accordance with the Discretionary Funding Guidance and Requirements document produced annually by the YPLA. The guidance states that when making decisions about awarding funds, providers must take into account the availability of other strands of financial support for learners, including support funding through the Department for Work and Pensions (DWP) and Jobcentre Plus, ahead of consideration for the discretionary funds, dLS must not be used where other sources of funding are available.

The 2009/10 budget for discretionary support funding, for both youth and adults, was reported as approximately £112 million and of this £80 million (71 per cent) was allocated for adult learners. The funds available for 19+ learners were distributed over three areas of spend: 19+ Hardship (including FE in HEIs), £34,647,393, 19+ Residential Bursaries, £1,798,319, 20+ Childcare, £40,280,481 with the remainder on administration £3,816,184.

Apart from the YPLA (2011) analysis of management information data as reported we found a paucity of evidence relating to assessments or evaluations of dLS funds.

Davies et al (2008) included some discussion of the literature relating to the experience of learner support and identified issues relevant to the process of applying for and receiving (or not), of support funds. The authors, in referring to Sachdev et al, highlighted awareness and knowledge of support can vary and that some students were not aware of the full range of support available. They reported there was evidence of some students who had been turned down for funding did not apply again. They also highlighted the finding that students who received learner support funding saw it as critical to their attendance and that insufficient financial support was felt to have a negative effect on attendance, ability to complete work and on progression.

In researching the experience of students with children in further and higher education, NUS (2009) raised concerns that the level of discretionary funding available to students in FE was insufficient. The authors reported their research evidence echoed that of a Daycare Trust (2007) study which had highlighted the gravity of the situation for adult learners, and that their experience of funding was insecure, incomplete and inaccessible.

Review of the literature: the Residential Bursary Fund and the Residential Support Scheme, for 16 to 18 year olds

The Department for Education (DfE) has been reviewing two schemes which help in providing residential support for young people, the RBF and the RSS. This review has included looking at how students are supported to help pay for residential costs for provision that is not available to them locally. The YPLA recently announced that DfE has decided not to make any changes to the RBF and the RSS for 2012/13 though they will continue to review arrangements for future years. There is limited evidence relating to both

of these schemes. Headline figures on spend have been covered under the dLS section. The YPLA were contacted to establish if there was any further published details available as part of the review of the two schemes. YPLA confirmed that the Davis and Dewson (2004) Evaluation of the Residential Support Scheme 2004/5 Pilot was the only published report available, and has not been included in this report.

Review of the literature: Residential Support Scheme and Residential Bursary Fund, for those aged 19 or over

The existing RSS and RBF are to be combined into a new Residential Access Fund (RAF) operational from 2012/13. New learners in September 2012 who are aged over 19 will apply for funding directly to one of 44 designated individual colleges though overall responsibility remains with BIS. The RAF will be based on the current RBF approach where providers receive “residential” funds within their dLS allocation to the meet the needs of learners who need accommodation either because appropriate provision cannot be accessed locally or they need access to specialist provision. BIS has been reviewing learner support arrangements, and both RSSs for adult learners have been under review, however there was no published evidence available for this study. The only evidence identified in the literature relating to assessment of the RSS was limited to the data in the Management Information reports as described earlier when discussing evidence on the dLS (19+) fund.

Review of the literature: Dance and Drama Award

Neelands et al, (2009) carried out a Strategic Review of the DaDA scheme. The aim of the review was to examine and determine the need for and focus of DaDA scheme taking account of previous government strategies and funding regimes with a view to ensuring

a more coherent pathway for dance training and young people. It found that existing sources of data held by the various government agencies at the time were not robust or consistent enough to be useful as evidence to support recommendations and their the review used a mixed methods approach to collect data to establish profile details relating to the current scheme. The scheme had been established in 1999 and offers reduced tuition fees and income-assessed support with living and learning costs at some of the leading independent dance and drama schools in England. From 2005 when then LSC took over the scheme around 500 awards were made each year. At the time of the review 61 per cent were aged 19 to 25 and 39 per cent aged 16 to 18. The review recommended that a national employer led review be undertaken but that the DaDA scheme continues at current levels until alternative arrangements were put in place.

It has not been possible to establish if there is more recent evidence relating to a review or assessment of the scheme and its impact on students. Neelands et al, (2006) also undertook an evaluation of Phase II of the DaDA scheme including discussion of the award since its inception in 1999 and the authors undertook an evaluation of the DADA scheme in 2003, as they relate to an earlier period these evaluations have not been reviewed as part of this study.

Review of the Evidence: Professional and Career Development Loan scheme

The CDL scheme underwent several changes in 2009 and rebranded 'Professional and Career Development Loans' (PCDL) at that time. Since then, BIS has announced that the remit of the PCDL scheme is being reviewed alongside the introduction of Government backed fee loans in further education. As part of a 2011 consultation into the proposed introduction of fee loans within further education it is possible that this process may have collected recent evidence on the role, value and experience of PCDLs. However, it was

not possible to explore this evidence within the scope of the current study.

Evidence in the literature on the evaluation of the PCDL scheme is discussed within the evidence review relating to postgraduate students in the higher education section.

The 16 to 19 Bursary scheme: monitoring and evaluation

The aim of the 16 to 19 Bursary scheme is that it would operate in a different way to EMA. The Government announced that it would be a discretionary fund, for targeted support and managed locally with young people applying to their school, college or training provider for a "bursary" payment. It being the discretion of each individual college and training provider to determine the relative merits of each application for financial support.

As the NFER (2011), in their evidence to the Education Select committee on how effective the new discretionary scheme would be in replacing the EMA scheme stated, it will depend partly how it is implemented and partly on the extent to which young people are aware of, understand and can access it. The purpose of the then existing dLS fund was to provide some assistance for only the learners in greatest needs experiencing financial hardship to complete their course by providing contributions towards items such as books, equipment, resit exam fee and travel to study, whereas EMA was aimed at incentivising participation using the same criteria of eligibility for all learners.

The Select Committee highlighted that the new funding arrangements represented a shift from an allowance based on entitlement to a discretionary payment arrangement. A number of witnesses expressed reservations about the scheme and the committee in considering the question, of whether the shift from an entitlement to a discretionary system was justified, by the savings to be made concluded it to be a very finely balanced issue. In its recommendations³³ the Committee concluded:

“It will be difficult to ensure that bursary funds are matched efficiently to need and that inconsistencies which will inevitably arise do not erode confidence in the scheme or distort learners’ choices of where to study. The Committee is not persuaded that a strong enough case has been made for distributing £180 million in student support as discretionary bursaries rather than as a slimmed-down, more targeted entitlement. We believe that the Department should have conducted an earlier, more public assessment of the options for better targeting of student support.”

The Select Committee also expressed concern over the arrangements stating that the allocations of funding for student support through the bursary scheme for 2011/12 had been made far too late to allow the 2010/11 Year 11 cohort of students to make fully informed decisions on what they will do in the following year.

The Association of Colleges (AoC, 2011) has expressed some early concerns about the impact of the decision to end EMA has had on participation. It surveyed all of its 347 English member colleges in the latter part of September³⁴ and 52 per cent of colleges responded. Half (49 per cent) of the colleges reported a fall in the numbers of students aged 16-19. Those reporting a decline in the numbers said that the end of EMAs for students in their first year of the course, a lack of affordable transport, competition from other providers and cuts in funding per student were the main reasons. The Chief Executive of the AoC stated that it was a “complex picture” with some of the changes possibly being attributable to demographic factors and also by improvements in school teaching possibly leading to a decline in enrolments to Level 1 courses. However, over half (52 per cent) of colleges also reported that they were ‘topping up’ government bursary funding with their own contributions and 79 per cent agreed that free meals in colleges for 16 to 18 year olds, not currently available, unlike in schools, would encourage participation.

In commenting on the findings, the AoC said the findings highlighted the need for more research in

order to compile better data on which to base their future conversations with Government about how to mitigate the impact of any unintended consequences of policy and funding changes to students and their families. The Government has stated³⁵ it will monitor new arrangements carefully working with representative bodies such as the Association of Colleges, the Sixth Form Colleges forum, the Association of Employment and Learning Providers and Association of Schools and College Leaders to learn lessons from first year of operation.

Furthermore the Government (2011) in the Equality Impact Assessment of the EMA Replacement Scheme announced its intention to keep the impact of the new discretionary funding arrangements under review including monitoring the impact of the new arrangements. It stated that it wants to consider how to monitor applications and approvals for financial support and to evaluate the equality of opportunity between certain groups with characteristics protected by equality law. In keeping the impact of the new discretionary funding arrangements under review, the Government stated this also included “*identifying evidence gaps and commissioning and sourcing research to reveal the impact of the policy.*”

Adult Learner Support: monitoring and evaluation

Adult Learner Support replaces two previous forms of support for adult learners, the Discretionary Learner Support (dLS 19+) and the Adult Learning Grant (ALG). From August 2011, decisions about the use of learner support funding were fully devolved to FE colleges and training providers, in line with the Government’s proposals in *Skills for Sustainable Growth*.

The SFA has highlighted that the Government is committed to creating a fund which is better targeted and focuses on those individuals who are financially disadvantaged, and in need of support for childcare, transport, books, equipment and other ad-hoc essentials whilst in learning. Funding would be aligned to “priorities for funding” or groups to

receive fee remission. Priority groups for dLS funds include disabled students and/or learning difficulties, those leaving care, probationers and students reaching 19 and losing benefits during their course.³⁶ The SFA³⁷ in explaining arrangements for the new “enhanced” dLS fund stated that these changes were intended to enable colleges and training providers to better meet the needs of their learners by targeting available funds to those individuals most in need and financially disadvantaged.

Colleges and training providers have been required to develop clear criteria for the allocation and distribution of these discretionary funds. Providers are to determine the amount and the way in which learners receive funding. The SFA has stated that it expects that in most cases providers will be paying one-off requests though learning providers have been given the flexibility to determine the way in which learners receive their discretionary funding, allowing for some support to also be paid in stages. The arrangements mean that each provider will be making separate decisions about each individual application for discretionary payment based on their knowledge of an individual’s needs and considering each case for hardship funding on its merits, and subject to available funds.

The SFA retains monitoring arrangements and has stated it will use data from the returns provided by colleges and training providers to assess the impact of funds and to inform future budget allocations.

Therefore having consistent, reliable and comprehensive systems in place for monitoring applications will be critical to this process. It also will be vital to have other research data or evidence (quantitative and qualitative) which will provide a grounded understanding around issues of awareness and take-up, the extent to which applications for funding are accepted and turned down, the reasons for this and the consequences for individuals. This will be necessary in order to identify any mismatch between need and available funding and to help inform assessment of the impact of the ALS funds allocated. In the light of the paucity of rigorous research evidence on the evaluation and impact of discretionary funding, as

identified earlier, it is suggested that this is an important gap in the evidence base.

Conclusions and areas for further research

Much of the research evidence relating to financial support measures within FE relates to the evaluation of the EMA, Adult Learning Grant and Care to Learn Schemes. The body of evidence relating to each these schemes demonstrates the positive range of impacts that each of these schemes have had in increasing participation, retention and achievement and meeting their stated policy objectives.

Given the increasing importance of and structural shift towards discretionary funding in FE it is suggested that understanding the role and quantifying the impact of discretionary funding are important areas for further research. For example, evidencing the nature and scale of any mismatch between available funding and need; undertaking more systematic, rigorous and up-to-date assessments on issues around awareness and take-up of discretionary funding; understanding the circumstances leading to students applying for funding (or not); how criteria are set and implemented; the extent to which students are turned down and the reasons for this, and the consequences for students.

Research to monitor and evaluate the newly introduced 16 to 19 Bursary scheme and ALS fund are critical. The Government has stated a commitment to assessing the impact of the new 16 to 19 bursary scheme including “to learn lessons from the first year of operation”, to monitoring applications and approvals for financial support as well as evaluating the equality of opportunity between certain groups with characteristics protected by equality law.

Research to evaluate the impact of withdrawal of EMA and the ALG, and the effects of shifting from a centrally administered means-tested system to one based on local individual institutions’ discretion of individual applications for funding is another related area for further research and assessment.

It is also suggested that given the general lack of systematic and evidenced base evaluation of adult discretionary support that this area of financial support merits further attention.

The scale of change in arrangements for providers' for administering the 16 to 19 bursary scheme and the Adult Learner Support fund, also suggests the need to develop a well-informed and evidenced based understanding of the impact the new administrative arrangements will have/are having on institutions. For example, including exploring issues of how eligibility criteria are set and assessed, the extent to which providers' are able to take account of changes to an individual's circumstances, how well equipped they are in assessing relative hardship and managing the costs of administering the new arrangements, and the potential impacts on or consequences thereof for students.

Policy Implications

With the extent of changes affecting students across the sector there are information, advice and guidance implications. The NFER (2011) in their submission to the Education Select Committee highlighted:

“Research conducted by Spielhofer et al. (2010), found that 96 per cent of the young people surveyed were aware of what an EMA was and 43 per cent of those aware were receiving EMA funding. In contrast, fewer young people (11 per cent) were aware of hardship funds or discretionary support funds for continuing in education or training after Year 11 and, of those aware of the funds, only 12 per cent said that they were receiving money from such a fund.”

Therefore, with the introduction of new systems of locally administered discretionary payments and the withdrawal of EMA and ALG, existing and potential students will need to be clearly aware of the new procedures for applying for funding support, the particular eligibility criteria that apply, the potential level and nature of payments for which they may (or may not) be eligible and thus the likelihood of whether (or not) they will receive funding support.

Issues of inconsistencies also arise with the shift from a centrally administered means tested system to one based on careful targeting of limited resources by individual schools and colleges. As highlighted by the July 2011 House of Commons Education Select Committee with regard to the 16 to 19 Bursary scheme:

“It will be difficult to ensure that the bursary funds are matched efficiently to need and that inconsistencies which will inevitably arise do not erode confidence in the scheme or distort learners' choices of where to study.”

There are also uncertainties about the basis for deciding the future funding allocation of financial support for students affecting 16 to 19 year olds and other adult learners within further education. The current allocation for the future funding of the 16 to 19 Bursary scheme for students initially has been based upon the proportion of young people receiving the maximum weekly rate of EMA yet the basis of the distribution methodology is subject to review and the effect of this may have further implications for financial support provision for 16 to 19 year olds. As highlighted by the Advocate for Access to Education:

“One key issue which will need soon to be addressed is how this money will be distributed to schools and colleges in forthcoming years. With the end of EMA, a new and fair formula is needed.”

The Government in responding to the House of Commons Education Select Committee has also stated it will consider again the anomaly of free school meals being available in schools but not in colleges when reviewing financial support arrangements for 16 to 19 year olds with the move towards the raising of the participation age.

There are also implications for the future funding arrangements and provision of financial support for adult learners within further education. The Skills Funding Agency has stated it will be monitoring the allocation of Adult Learner Support funds by providers and that assessment of the impact of funds will inform future funding arrangements.

Therefore the quality and availability of the management information and administrative data relating to these schemes will represent a vital component within any assessment of impact. Accordingly, all those involved in making well-informed decisions about future funding allocations and the provision of financial support for students will need to be aware of the strengths and any limitations of this important data source.

Appendix 1

Table of Student Financial Support Schemes

Financial Support	16 to 19 funding in further education	Adult funding in further education	Undergraduate higher education funding	Postgraduate higher education funding	Funding for NHS
Education Maintenance Allowance (EMA) ⁱ	●				
16-19 Bursary Fund	●				
Care 2 Learn ⁱⁱ	●	●			
Residential Support Scheme	●	●			
Residential Bursary Fund	●	●			
Dance and Drama Award	●	●			
Discretionary Learner Support or Hardship fund		●			
Adult Learning Grant ⁱ		●			
Professional and Career Development Loan ⁱⁱⁱ		●		●	
Maintenance Grant			●		
Special Support Grant			●		
Student loan for living costs			●		●
Disabled Students Allowance			●	●	●
Adults Dependents' Grant			●		

Financial Support	16 to 19 funding in further education	Adult funding in further education	Undergraduate higher education funding	Postgraduate higher education funding	Funding for NHS
Childcare Grant			●		
Parents' Learning Allowance			●		●
Travel grant			●		
Part-time course costs grant			●		
Access to Learning Fund			●	●	●
Institutional bursary or scholarship			●	●	●
Social Work bursary			●	●	
PGCE Teacher Training Salary				●	
Research Council Studentship				●	
Means tested bursary					●
Non means tested bursary					●
Childcare Allowance					●
Dependants' Grant					●
Placement Expenses					●
Initial Expenses Allowance					●

ⁱ Currently being phased out, as described in the overview of financial support in further education.

ⁱⁱ Care 2 Learn can be accessed by learners aged 19 at the start of their course.

ⁱⁱⁱ PCDL funding is not normally available to undergraduates but those unable to access standard funds, such as those on second degree courses, can do so.

Appendix 2

The Education Maintenance Allowance evidence base from the Equality Impact Assessments of the EMA and the EMA Replacement scheme: 16 to 19 bursaries and transitional arrangements, plus additional sources

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