



national union of students



Research report

# The true cost of college



Peter Davies, Mick Fletcher,  
Silvia Munoz and Martin Whittaker



national union of students



# **The true cost of college**

the price students pay for  
further education

Peter Davies, Mick Fletcher,  
Silvia Munoz and Martin Whittaker

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# Contents

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Acknowledgements	
Foreword	
<b>1 Executive summary</b>	<b>1</b>
<b>2 Background and methodology</b>	<b>3</b>
<b>3 Literature review</b>	<b>7</b>
<b>4 Sample profile</b>	<b>13</b>
<b>5 Findings</b>	<b>17</b>
<b>6 Conclusions</b>	<b>45</b>
Bibliography	47
Appendix 1 Questionnaire	48
Appendix 2 Survey responses: summary tables	65

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## **Foreword from the National Union of Students**

I am proud to introduce this report that for the first time in 10 years provides an overview of the cost of studying in further education. The National Union of Students (NUS) commissioned this research, in partnership with Learning and Skills Network (LSN) as we firmly believe that cost, both direct and indirect, represents a key barrier to participation in further education. Despite this, it remains poorly understood and under-researched.

Our member students' unions across the country constantly struggle against rising costs, both within college and outside. But the lack of information and research to support their campaigning has made it impossible to place their local circumstances in a national context and argue effectively for action by the government.

This research is the first step in addressing that deficiency, but only the first step. I hope that this research will prompt the government and sector bodies to take FE student costs more seriously and start to invest in answering some of the questions this research poses: What impact does cost have on participation? Where can funding be best directed to reduce the cost of education? How can we improve the package of support currently available for FE students? What more can be done to support those students in greatest hardship?

This report is the beginning of a discussion that we need to have. It is a discussion that everybody in the sector needs to engage in: students, practitioners, colleges, employers, sector agencies and the government. It is a discussion about the future of the FE sector and its students. I look forward to being a part of it.

**Beth Walker**

Vice-President (Further Education)  
National Union of Students

## **Foreword from the Learning and Skills Network**

At one level the provision of financial support for further education students has been one of the great success stories of the last few years. A number of studies have shown that introduction of the Education Maintenance Allowance, in particular, has provided a significant boost to student success, a conclusion confirmed by this report.

The study throws even more light on the importance of financial support to students from a range of backgrounds, who find the day-to-day problems of managing a course, part-time work and a tight budget, a constant challenge.

The study outlines the extent to which FE students must draw on their own and their families' resources in order to stay the course and how many students come close to leaving as the balance of famine today versus feast tomorrow becomes unsustainable.

I believe the authors have made a valuable contribution to our understanding of a key ingredient in the widening participation mix. The results should help inform us all as we seek to strike the optimum balance between funding support and funding provision within the limits of the resources made available.

**John Stone**

Chief Executive  
Learning and Skills Network

# 1 Executive summary

This report describes the initial findings and conclusions of a study of the full cost to individuals of participating in further education (FE) in England and Wales.

The research was undertaken jointly by the Learning and Skills Network (LSN) and the National Union of Students (NUS) between May and September 2008. The primary aim of the study was to obtain an up-to-date understanding of the nature and level of cost that individuals incur when participating in further education, as well as to investigate the impact student financial support has on an individual's learning experience. A secondary objective was to examine financial circumstances and financial support impact on individuals of different ages and social backgrounds to determine whether there are key distinctions in students' views and experiences.

## Key findings from the study

This piece of research provides evidence that financial hardship still presents a barrier to further education for many students; and that for others it prevents them getting the most out of their studies.

- 1. Students in further education have to look mainly to their own earnings, and to family and friends, for financial support. Many are 'working their way through college' without the comprehensive system of grants and loans available in higher education.**
  - Most respondents reported incurring costs as a result of participating in FE. The most common costs were books, meals and transport, which affect over 70% of respondents.
  - 16% of students, mainly from older age groups, reported having to pay course fees of over £500 per annum.
  - Students most frequently drew on their own earnings (48%) and support from family and friends (42%) to finance their learning.
  - The most frequently quoted form of public support accessed was the Education Maintenance Allowance (EMA), reported by 29%.
  - Apart from EMAs, public funding played a relatively minor role in supporting FE students – particularly older students.



**2. Many students contemplate dropping out because of a lack of financial support, and are concerned about the impact of having to work on their studies.**

- Well over a third of students had considered leaving their course for financial reasons; within this group 12% of all students had done so often. For the over-25s this went up to 18%.
- More than 62% of students had a job in parallel with studying – among over-25s, the proportion reaches 72%.
- Of those in paid work, 42% worked more than 15 hours per week.
- Although in general students were positive about the impact of paid work on their studies, significant minorities reported fears about its effect on attendance and examination success.

**3. Many students report that they have lost earnings as a result of participating in further education. For some older students this financial sacrifice can be substantial.**

- Between a quarter and a third of students reported losing earnings through participating in FE.
- 80% of these said they lose over £50 a week, and 15% lose more than £250 a week.
- Among the over-25s in the sample, 29% reported lost earnings of over £250 per week.

**4. There is good evidence that financial support from public funds makes a difference. But most schemes of support are not well known to potential students.**

- Most students considered that the availability of support was an important or very important factor in their decision to participate in FE.
- More than a quarter of students felt they have not been given the full amount of financial assistance to which they are entitled, and a further 21% were not sure.
- A large majority of those entitled to EMAs were aware of their entitlement before they enrolled. But this was not true of most other forms of support, suggesting that their availability has not significantly increased participation.

## 2 Background and methodology

### Background

The cost of education is a core concern of students, parents and the public at large in Britain. Although an enormous amount of research has been conducted to examine and understand the cost implications of participation in higher education (HE), the same attention is not paid to further education (FE).

The cost to individuals of participating in higher education has been the subject of considerable policy debate in recent years and the debate has been informed by a series of research studies. As a result proposals for changes to the fee regime or the mechanisms of student support have been well grounded in an understanding of their potential impact on students. By contrast there has been relatively little attention paid to students in the FE sector even though there have been important changes to fees policy and significant developments in relation to student support. This research sought to provide up-to-date evidence of the full cost to individuals and their families of participating in further education and to explore student attitudes to the financial costs and support available to them.

### Methodology

The methodology for this research comprised three components:

- literature review
- online survey
- student interviews.

As part of the project, a reference group was established. The aim of creating the reference group was to have access to an independent panel of sector experts and students for the project team to consult at key stages of the research. A range of stakeholders were invited to join the group and participate in project meetings which were set up to provide feedback on drafting the survey as well discuss emerging findings. The reference group of around 10 people represented a wide range of organisations and individuals including the Learning and Skills Council (LSC), Association of Colleges (AoC), National Institute of Adult Continuing Education (NIACE), the University and College Union (UCU), CFE, college principals and students.

### Literature review

The study began with a short literature review that sought to identify any relevant research on this topic undertaken broadly in the past decade. It identified three main sorts of studies: those undertaken to help assess the impact on students of specific policy changes; those that started from a more holistic view of the student experience; and general opinion surveys in relation to participation in FE.

Taken together they formed a helpful background to the empirical phase of the work. The main findings from the literature review are presented in Section 3.

### Online survey

The student data gathered to inform the research was principally collected via an online survey. The survey was structured to obtain information across three key areas:

- current status in relation to participation in education
- experience of costs, earnings and financial support
- personal details (age, gender, etc).

#### *Questionnaire design*

The questionnaire was designed by the project team in consultation with the reference group. It consisted of a combination of tick-box, multi-choice and open-text questions that required students to select a response box or type text in the spaces provided.

The questionnaire was designed in an electronic format using the online survey software SNAP. The software was used to upload the survey and generate a URL link that individuals could then click on to access the survey. The survey was structured according to the three broad areas described above. A number of re-routing filters were set within the online survey so that respondents could be redirected to the appropriate sections based on the responses they provided. For example, questions on the employment of respondents, such as the number of hours worked and the income earned, were only asked of respondents who indicated they were currently in paid employment.

Please refer to Appendix 1 for a copy of the questionnaire and the relevant routing instructions.

#### *Questionnaire distribution*

The survey was launched in June 2008 and distributed to a wide range of students and non-students via various channels. These included:

- direct promotion of the survey to approximately 100,000 students through NUS networks
- a briefing on how to promote the survey for students' union officers and student representatives in FE colleges
- publication on NUS and partner public-facing websites
- targeted promotion by development workers and NUS elected officials.

To maximise the number of responses, the survey was also promoted on the NUS website ([www.nus.org.uk](http://www.nus.org.uk)), where individuals could access the link and complete the questionnaire.

The survey closed at the end of July 2008 and a total of 585 responses were submitted. Please refer to Section 4 'Sample profile' for further details of the composition and characteristics of the sample.

### **Student interviews**

Telephone interviews were carried out to gain a more detailed insight into the current financial conditions of individuals and their learning experience. Eight individuals of different ages, genders, locations and social backgrounds were contacted in September 2008 and asked whether they would be willing to participate in a short follow-up telephone interview. The details of the individuals concerned were obtained via the online survey. The information collected via the telephone interviews is summarised throughout the report in conjunction with the survey findings.

Please note: the figures in the main text have been rounded up/down to the nearest whole number – the exact figures appear in Appendix 2 and the tables reproduced in the main text.



### 3 Literature review

The literature review examined all readily accessible studies related to the costs of participation in FE and student support mechanisms that had been undertaken in the past 10 years. They were identified through internet searches, taking advice from expert colleagues, and drawing on a meta study undertaken for the Evidence for Policy and Practice Information and Co-ordinating Centre (EPPI-Centre) by the former Learning and Skills Development Agency. They included formal evaluations of policy initiatives and more general studies of student attitudes.

The review found that there are several good-quality studies of the impact of various student support mechanisms, and in general they show that learner support has a positive impact. We can be confident, for example, that the introduction of Education Maintenance Allowances (EMAs) has been critical in supporting the participation of a significant number of young students. We can also be confident that college-based learner support funds (LSF) are valued by practitioners and students and that they are associated with improved retention and achievement rates. Support with childcare, particularly the 'Care to Learn' scheme, seems to be critical to engaging young parents in learning.

It is also clear from opinion surveys that most people expect to have to pay something for FE courses, and think it is right that they should do so. They are not clear, however, about how much a course might cost or what support might be available. This lack of knowledge suggests that learner support may not be having an effect in terms of increasing participation from vulnerable groups.

Studies looking at the impact of increased fees have not found any clear association between fee levels and participation or retention rates. It is clear, however, that an increasing proportion of FE students have to pay fees, and there is anecdotal evidence of the hardship this causes. Some research suggests that repeat students – who presumably know what courses have cost in the past – are particularly sensitive to fee rises.

Studies that consider the student experience as a whole seem to begin with a series of reports by Callender and colleagues from 1999 onwards that document the costs associated with participation in FE and the experience of hardship among certain groups. She concluded, for example, that at that time over a half of FE students experienced financial hardship and over a quarter were in debt. Those most at risk were full-time students over the age of 19, lone parents and students from lower socio-economic groups.

Since two of the main reports by Callender and colleagues were produced around a decade ago they form a useful benchmark for this study and are quoted in some detail. Although some things have changed, most notably the introduction of a national entitlement to EMAs for young learners from poorer households, there has not been similar investment in adults. At the same time policy changes on fees and priority provision seem likely to have affected the costs that adults incur.

In their review of relevant literature Herbert and Callender (1997) considered the contribution that financial support made for students in FE and training. They found that while there was no existing literature that systematically documented the cost of participating in FE, it was recognised that there were direct and indirect costs associated with participation, including course fees, add-on costs associated with learning (such as books), direct personal and family support costs, opportunity costs, childcare and dependant relative care costs, transport costs and technical support aids needed by students with special needs.

Herbert and Callender noted the various key sources from which individuals could access financial support. These sources included discretionary awards made by Local Education Authorities, which have now virtually disappeared; Access Funds, which were introduced by the government in 1990/1991; fee remission; government training programmes; social security benefits; the European Social Fund (ESF); career development loans; tax relief; and employers. However, unlike for students in HE, there was no comprehensive system of financial support and funding for FE students was not based on distribution in accordance with notions of equity or need. Herbert and Callender noted that this meant that FE students could only rarely rely on financial support, which increased the burden of the financial responsibility on the individual students. This burden was felt the most by adults, part-time and vocationally oriented/focused students.

By considering both the UK and US literature, Herbert and Callender describe the impact of these findings. They noted a disincentive to participate in FE, especially for adults, unemployed people and women. In contrast, they noted that where financial support was available it could act as an incentive to initial access to FE. They therefore concluded that financial support can widen participation in education, especially among low-income groups, but, based on the funding system in existence in 1997, Herbert and Callender noted that the distribution of funding was 'totally inadequate and unfair' and therefore likely to have only a minimal effect on widening participation. To truly widen participation Herbert and Callender suggested a comprehensive national system of financial support that took into account the full range of funding policies and methods.

In a 1998 survey on income and expenditure of FE students and FE colleges' organisation and distribution of Access Funds, Callender (1999) found that over half of all students were experiencing financial hardship, two-thirds had no savings and over one-quarter were in debt. Students who were most financially at risk were full-time students over the age of 19, students from lower social classes, lone parents and couples with children. While many of these students made personal sacrifices to participate in FE, one-quarter of students were not convinced that they would benefit financially in the long term from participating in FE.

Callender noted that the financial hardship is based on the disparity between a student's income and their expenditure. This varied greatly, with older students having higher incomes, but also higher expenditure. Interestingly, student financial support was students' least valuable source of income – it was less than 2% of their total income and less than a quarter of all students received any financial support. Similarly, Access or Hardship Funds played only a very minor role in supporting students, with only one in sixteen students receiving them. Colleges expressed concern about the limited funding available for Access Funds, the limitations imposed related to age and mode of study, and the high cost associated with administration.

Callender (1999) noted that the impact of financial hardship includes dropping out, with just under a quarter (23%) of students noting that they had considered dropping out for financial reasons, and not being able to participate fully in college life, such as missing lessons because they could not afford travel costs. Callender notes that students were not prepared for the costs associated with studying, with over half having received no information. In light of these findings Callender concluded that 'a radical overhaul of the student support system in FE' (Callender 1999, p6) is needed, including shifting some of the responsibility of the financial burden away from the individual, and providing students with more widely available and more accurate information.

Callender (1999) and, more recently, Ivins and Callender (2006) considered how individuals pay for learning. Callender noted that three-quarters of all students in FE are happy to pay for all or some of the costs associated with learning. Similarly, using two omnibus surveys with a total of 4169 respondents, Ivins and Callender found that three in five individuals are currently, had been or planned to go on a course that would involve costs to them personally. Of these costs, they were most likely to pay for course or tuition fees (35%), books or materials (35%) and travel (31%).

Many respondents to the surveys did not need to save for their learning because they were able to pay for their learning from their current income. Individuals who were not able to pay for their learning from their current income were less likely to engage in learning. Students who had to pay tuition fees were three times more likely to save specifically for their learning or use existing savings (67%) than those who did not (21%). This suggests that students who paid tuition fees saw learning as an investment, indicating that saving for learning may increase if more students are liable for tuition fees.

However, while substantial numbers of students in FE save in advance for their learning, only a minority (26%) of students were able to save the total costs of their learning in advance. This indicates that if there is an increase in tuition fees and an increase in the number of students being liable to pay tuition fees, fewer students will be able to meet the full costs from savings.

Borrowing money for learning was not popular, with just 11% stating that they would borrow money to pay for learning associated with their education/career. Students taking a Level 1 or a Level 2 qualification had the most negative attitudes towards loans and were the most debt averse.



Ivins and Callender also found that the mean amount that Level 3 students who had not paid course fees were willing to pay was £265, while the median was £106. However, the mean tuition fee of those actually studying for a Level 3 qualification was £407, while the median was £224. Ivins and Callender conclude that individuals require far more information on the costs of learning, and especially on tuition fees, in order to have a more realistic understanding of the costs.

In research funded by the Department for Education and Skills (DfES) into the reasons for early leaving, the authors, Simm and Page (2007), identified general financial costs borne by the students that affect early leavers, even when course fees and associated costs are subsidised.

- Only one-quarter (25%) of early leavers had paid directly towards the cost of their course. Reflecting funding priorities, these were mostly aged 19+. Among those who had paid, most paid £100 or less, while among those who had not paid, the most common reason was that the course was free.
- Early leavers aged 19+ were significantly less likely than completers in the same age group to have contributed anything towards the cost of their course (36% compared with 43%). This was the case even among students who were recorded as disadvantaged according to the LSC's Individualised Learner Record (ILR).
- Among those aged 19+, completers who did not pay towards their course were more likely than early leavers to say the course was paid for by another person or organisation (usually their employer), while early leavers were more likely to say the course was free.
- Even though early leavers were less likely to have paid towards their course costs, they were more likely than completers to say they were finding it difficult to cope, financially, while studying. This applied particularly to those aged 16–18. Early leavers from Apprenticeships were around twice as likely to say they were finding it 'very difficult' to cope financially, compared with those in other forms of learning (18%, compared with 10% in FE and 9% in other work-based learning).
- Analysis of those who cited financial reasons for leaving (just 4% of early leavers overall) found that they were no more or less likely than average to have paid towards their course, although they were more likely to be finding it difficult to cope financially.
- This suggests that financial difficulties were general, rather than specifically about course fees and other course-related expenditure.

What is not known from the study is the nature of the indirect costs that affected the decision to leave courses early. Some of the reasons may be issues of quality and some of finance: see Davies (2006), Callendar (2006) and Sachdev *et al.* (2006). *Learners' perceptions of learner support funding*, a research report by Sachdev *et al.* (2006), highlights the perceptions and experiences of students attending further education and sixth form colleges, who have applied for learner support funding and have either been refused or awarded financial help from one or more strands of learner support funding.

It identifies issues relevant to the process of applying for and receiving or not of support funds. It identifies that awareness and knowledge of support can vary. For instance, young students may find out about EMA through school or Connexions, while adults may be more reliant on friends and colleagues to inform them of any support or entitlement. Some students were not aware of the full range of support available and did not apply again if turned down by one particular strand of funding. Access to written information was not always displayed around the college. There are factors that help or hinder the application process and these may be issues of evidence of household income or fluctuating income.

Importantly, the report identifies that:

- students who received learner support funding saw it as critical to their attendance
- insufficient financial support was felt to have a negative effect on attendance, ability to complete assignments/coursework and subsequently on progression.



## 4 Sample profile

There were 585 completed responses, with a reasonable spread across key sub-groups. The key demographic features of the sample showed:

- 61% of respondents were female and 39% were male
- 59% were under 19 years and 41% were 19 years and over
- 85% were of a 'White' ethnic group, 6% were 'Asian or Asian British' ethnic group, 3% were 'Black or Black British' ethnic group and 3% were 'Dual Heritage' ethnic group. The remaining respondents identified themselves as 'Other' ethnic group
- 42% were of a 'high' wealth Mosaic grouping, 31% were 'medium' wealth Mosaic grouping and 27% were 'low' wealth Mosaic grouping.

Socio-economic profiling and information on the wealth status provided in the analysis is based on the social grouping application provided by Mosaic UK. Mosaic UK is a geo-demographic application developed by Experian which classifies the UK population into 11 main socio-economic groups, sub-divided into 61 different types, based on postcodes. The wealth status rankings used in the survey analysis were based on Mosaic classifications, which are informed by census and other data, including the Index of Multiple Deprivation.

Respondents were categorised into a Mosaic Group and type based on the postcode of their home address which they submitted in the online survey. Once these details were matched, wealth rank indices were available and students were aggregated into three wealth bands:

- high wealth: Mosaic type wealth rank 1–20
- medium wealth: Mosaic type wealth rank 21–40
- low wealth: Mosaic type wealth rank 41–61.

Other details collected on the sample showed that:

- The large majority of respondents (70%) were currently living with their 'parents, guardians or other family members'. Just over 14% lived in 'private rented accommodation', and just under 9% in 'accommodation that they own'.
- Around 16% of respondents indicated that they had one or more 'dependants'.

- Fewer than 13% considered themselves to have a ‘disability or learning difficulty’ – most commonly ‘dyslexia’ (39%).
- The large majority of respondents (72%) had ‘another family member who has attended a further education course’.
- A year from now, over 35% of respondents expected to be ‘on the same course as at present’, just under a third thought they would be ‘at university’, and almost 14% that they would be ‘taking another course at a college of FE’.

With a truly random sample the responses obtained would be accurate to within + or – 4%. However, respondents were self-selecting, and therefore not random, and taken overall they encompassed the following variations from a fully representative profile of the FE student population:<sup>1</sup>

- an over-representation of those from relatively better off socio-economic backgrounds, and an under-representation of those from relatively worse off circumstances (see Table 1 below, which compares the distribution of the sample with that of all students in the LSC’s Individualised Learner Record (ILR) database

**Table 1 Proportion comparison of survey data to ILR data (FE 2006/07) by Mosaic ranking**

Mosaic postcode type wealth ranking	Survey data		ILR learner data
	No.	%	%
High wealth (1–20)	198	42	34
Medium wealth (21–40)	148	31	27
Low wealth (41–61)	125	27	39
<b>Total</b>	<b>471</b>	<b>100</b>	<b>100</b>
Postcode unknown	114		
Overall total	585		

- an over-representation of respondents from the East Midlands, South East and South West regions, and an under-representation of those from the Eastern, London, North West, West Midlands and Yorkshire and The Humber regions
- an over-representation of the younger age group: 59% of our sample were ‘under 19’, compared with 40% currently enrolled on LSC-funded FE provision

<sup>1</sup> The full profile of respondents is displayed in Appendix 2. In the tables derived from questions 27–39 the profile of current learners is based on the enrolments at 1 October 2007 as published in the LSC’s Statistical First Release dated 10 April 2008.

- an over-representation of respondents from a White – British background (82% compared to 71%), and an under-representation of those from certain ethnic minority backgrounds – specifically, ‘Asian or Asian British – Pakistani’, ‘Asian or Asian British – Bangladeshi’, ‘Asian or Asian British – Other Asian’, ‘Black or Black British – Caribbean’, ‘Black or Black British – African’, ‘Black or Black British – Other Black’, ‘White – European’, and ‘Any other ethnic background’. However, in each of these instances the actual numbers of respondents involved was quite small
- a substantial over-representation of the better qualified (7% with ‘fewer than 5 GCSEs at grades A–C’; 41% with ‘full Level 2’; 47% with ‘Level 3 or above’).
- an under-representation of those in ‘work-based learning’ (4% compared to 6%).
- a substantial under-representation of ‘non-completers’ (0.4% compared to 13%) and non-participants (4% compared to between 10%–15% of 16–19 year olds, and a substantially larger proportion of older age groups).

Please refer to **Appendix 2** for data tables summarising the survey responses across all questions.



## 5 Findings

This section summarises the main findings of the survey as well as providing, where relevant, an account of actual student experiences and views that were collected in the telephone interviews. The summary is structured into three sub-sections:

- 5.1 Current status
- 5.2 Costs, earnings and financial support
- 5.3 Impact of changes.

The section provides an overall summary of the results for the whole sample; however the data was investigated further to determine whether there were significant variations in the results according to gender, age and wealth status. In the rest of this section of the report, the existence of such differences is noted wherever they were found.

### 5.1 Current status

First, respondents were asked to indicate what their current status was in terms of participating in education. The large majority of respondents are 'currently enrolled on a course' (nearly 90%). Just under 10% 'have completed a course since 2007 but are not enrolled currently'.

**Table 2 Number and proportion of respondents by current status of participating in education and training**

#### Q1 Please tell us your current position with regard to education and training

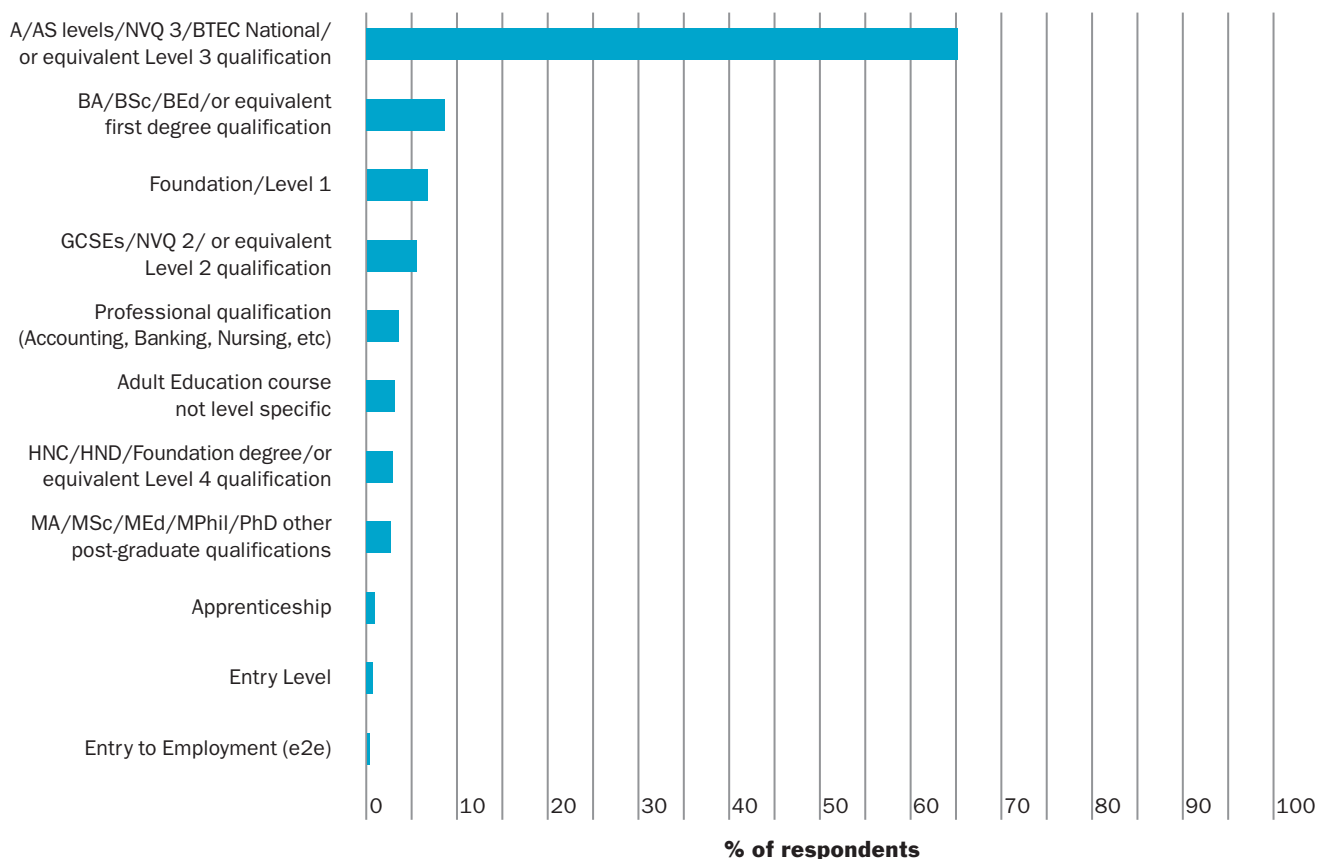
	Count	%
I am currently enrolled on a course	506	89.7
Since September 2007 I completed a course of study, but am not currently enrolled	56	9.9
Since September 2007 I left a course of study before I completed it, and am not currently enrolled	2	0.4
<b>Total</b>	<b>564</b>	<b>100.0</b>
I am not currently enrolled on any course and have not been since September 2007	21	3.6
Total – including respondents not enrolled on any course	585	100.0



Although only small numbers were involved, a slight majority of those not currently involved in education indicated that since September 2007 they had wanted to enrol on a course, and most of them had been deterred by one or more of the financial factors involved, especially in the older age bands.

The majority of respondents who were currently enrolled, or who had undertaken a course since September 2007, are/were studying towards a Level 3 qualification (65%)<sup>2</sup> (see Figure 2).

**Figure 2 Main type of course on which respondents are/were enrolled**



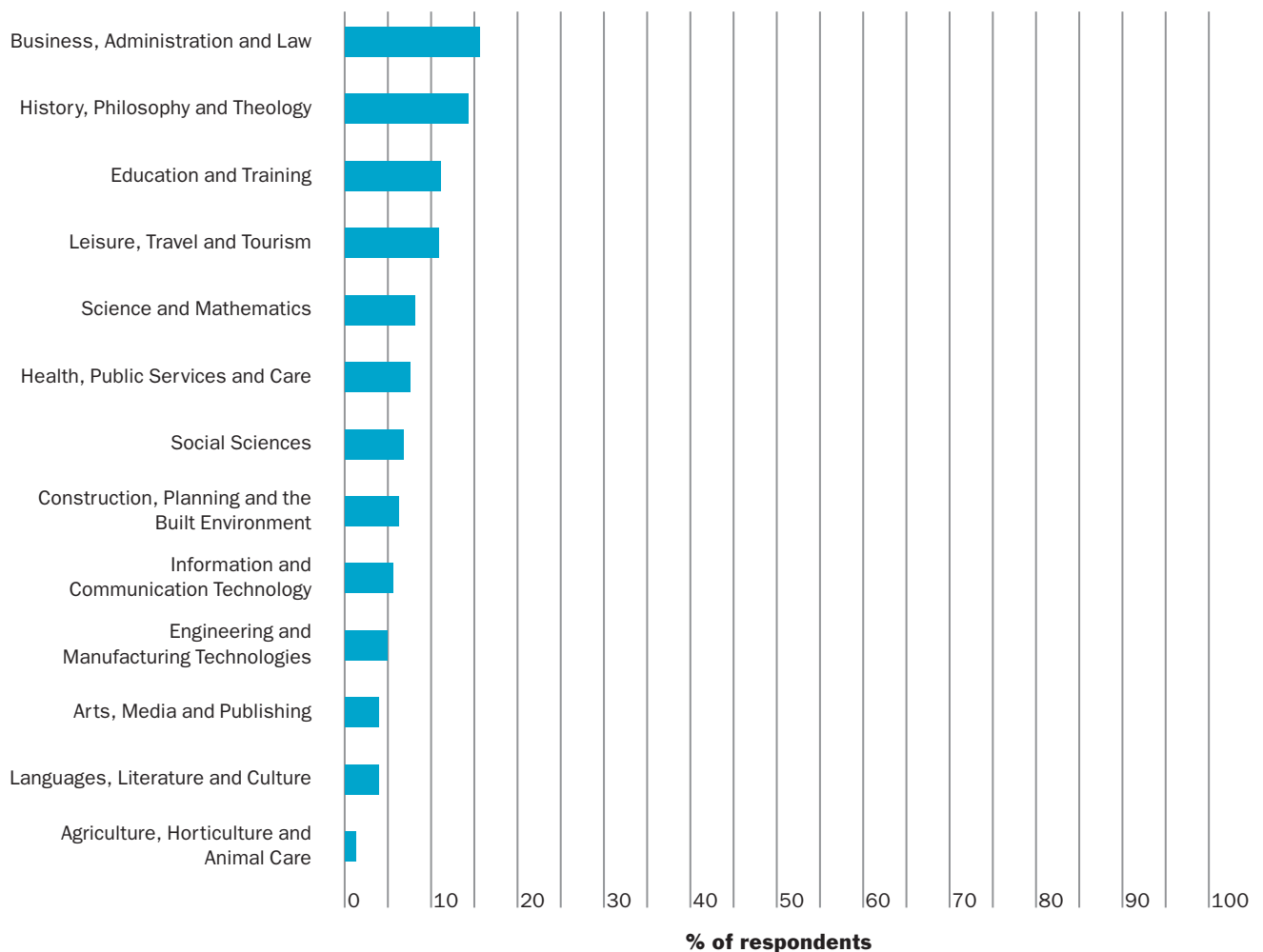
There were some gender differences in the types of qualification respondents were studying, females being proportionately more likely than males to be studying for a Level 3 qualification, and less likely for a qualification below Level 3.

Respondents' courses of study spread across all main subject/programme areas; the most common were (see Figure 3):

- business, administration and law (16%)
- history, philosophy and theology (14%)
- education and training (11%)
- leisure, travel and tourism (11%).

<sup>2</sup> This figure seems anomalously high in relation to the 47% of respondents who indicated that they already hold a qualification at Level 3 or above, but may be explained at least partially by respondents in the 2nd year of A-level programmes, who have already gained one or more AS levels in their first year.

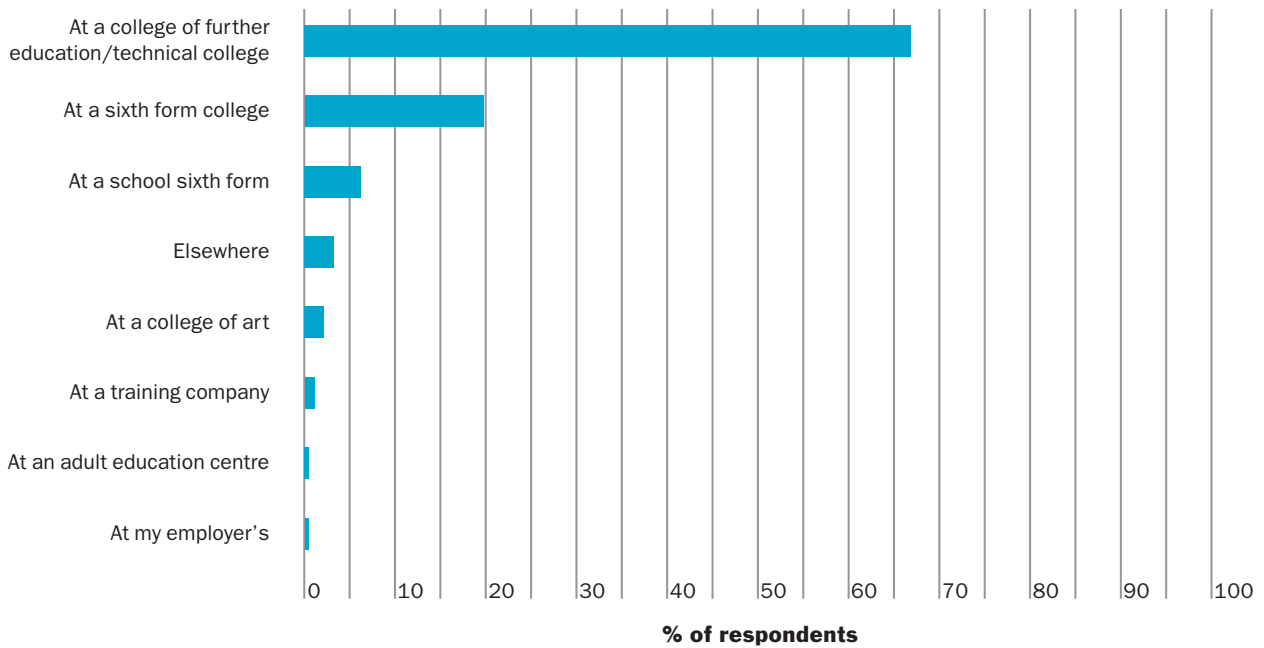
**Figure 3 Subject/programme area of course on which respondents are/were enrolled**



There were substantial gender differences by subject/programme area. Females were more likely than males to be studying social sciences; languages, literature and culture; health, public services and care; education and training; and multidisciplinary subjects. They were relatively less likely than males to be studying science and mathematics; information and communication technologies (ICT); engineering and manufacturing technologies; and construction and the built environment.

Just over two-thirds undertaking courses did or had done so at a college of further education/technical college, just under a fifth at a sixth form college, and some 6% in the sixth form of a school (see Figure 4). The large majority attended full-time (84%), and were involved in courses lasting at least a year (91%).

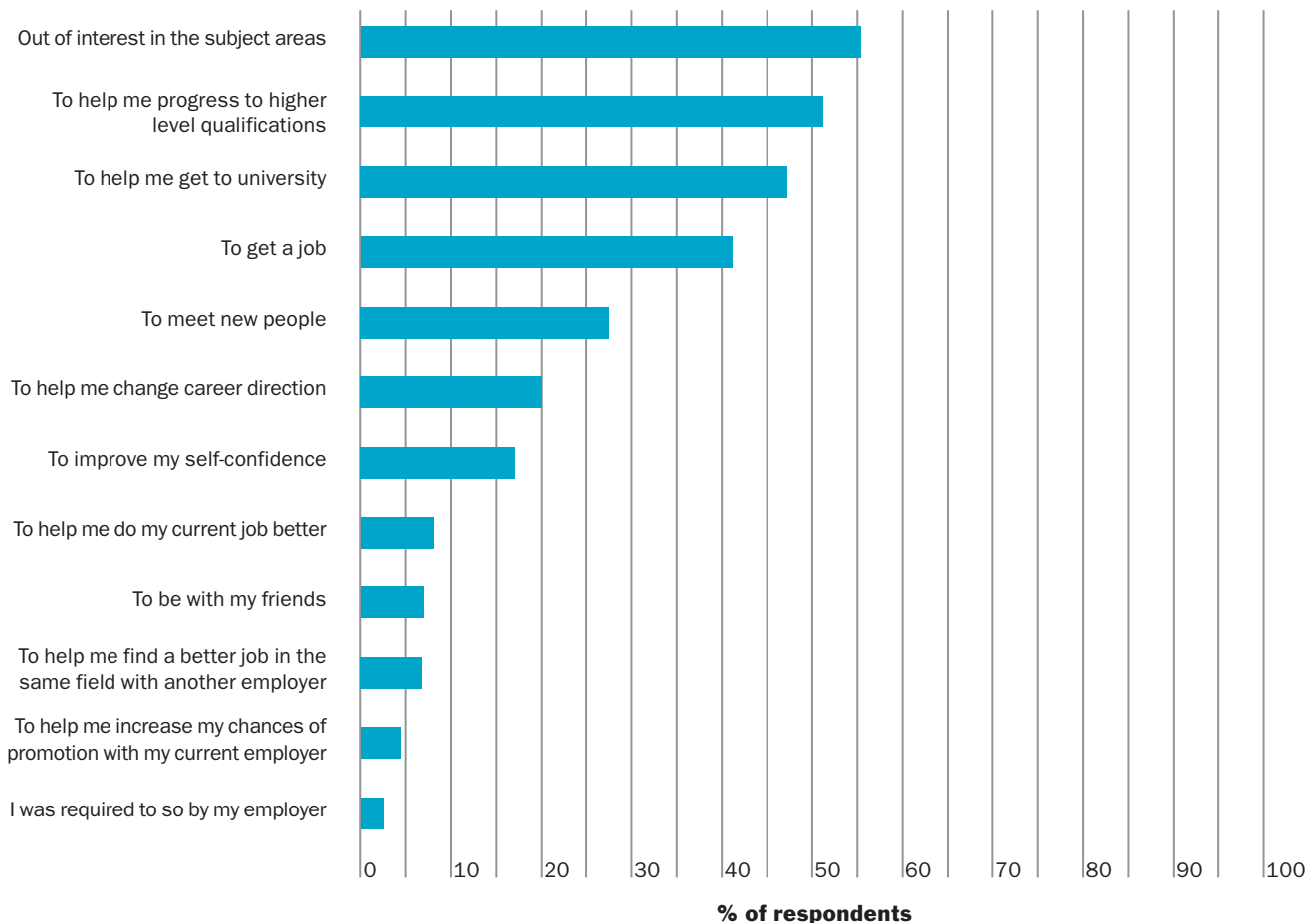
**Figure 4 Location of course**



The most common reasons given for enrolment were (see Figure 5):

- 'Out of interest in the subject areas' (55%)
- 'To help progress to higher level qualifications' (51%)
- 'To help get to university' (47%)
- 'To get a job' (41%).

**Figure 5 Reasons for enrolment**



## 5.2 Costs, earnings and financial support

Respondents were asked a series of questions about the different types of costs incurred, and earnings received and foregone, as well as the types of government support and personal support accessed while attending their course. The results are presented below.

### 5.2.1 Costs

The main areas in which respondents incurred costs were ‘meals, books, etc’; and ‘transport’; affecting 70% or more. In general, these were also the areas of the greatest total costs, though almost 16% of respondents (mostly from the ‘older age bands’) indicated that they had incurred ‘tuition or course fees’ of over £500 per annum, and an only slightly smaller proportion ‘accommodation’ costs of over £50 per week (see Figures 6 and 7).<sup>3</sup>

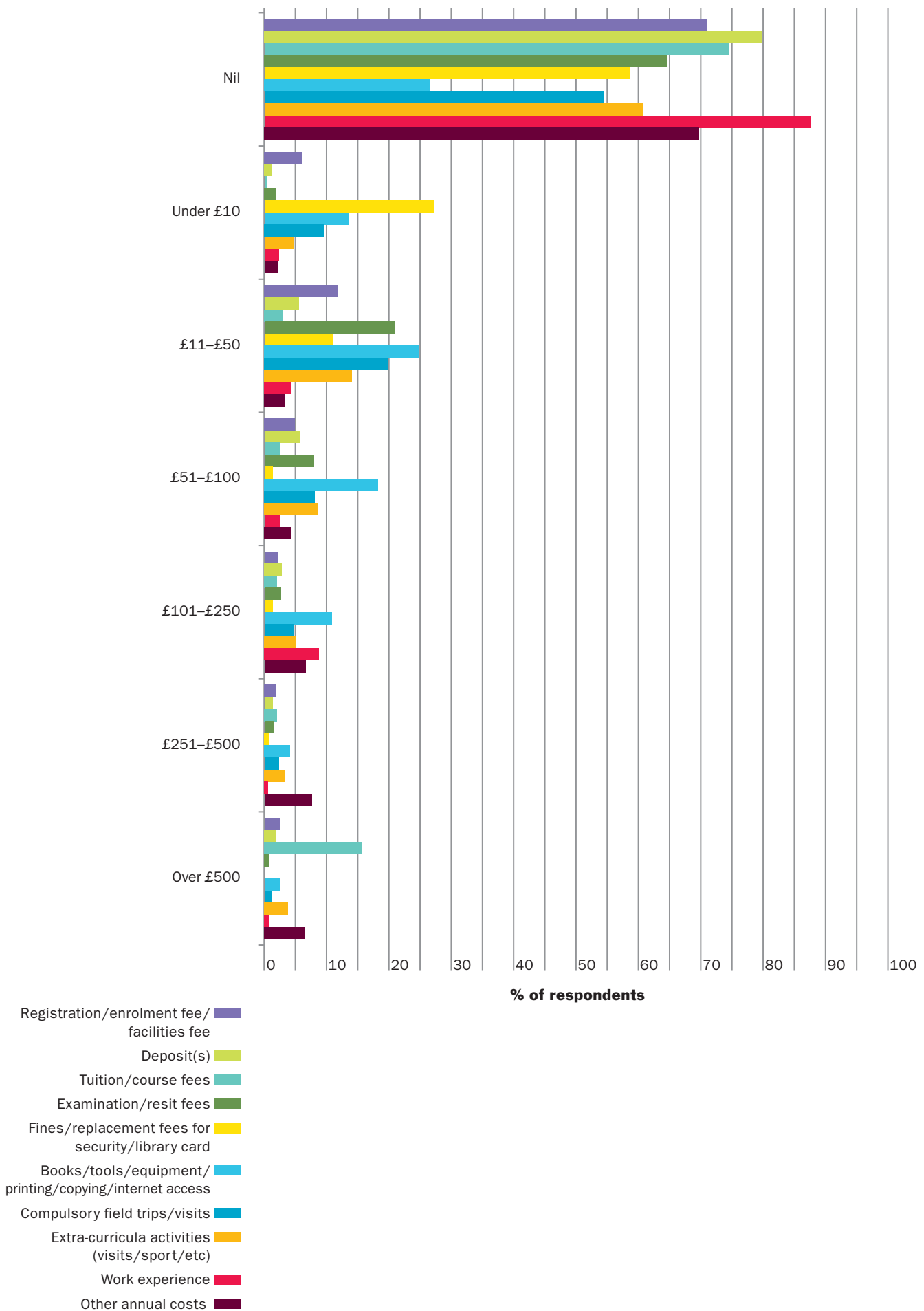
Students provided a range of recommendations and comments when asked about financial costs they incurred while attending the course and most confirmed the burden represented by travel and material costs.

*At my FE college the main expenses come from trips and travelling to and from college each day. However the costs of books, paper and other equipment is just huge! It would be the biggest help if something was done to tackle the problem of affording books that you will only use for a year or so. Some books cost £20 and when you need to buy two or three for each subject this gets expensive.*

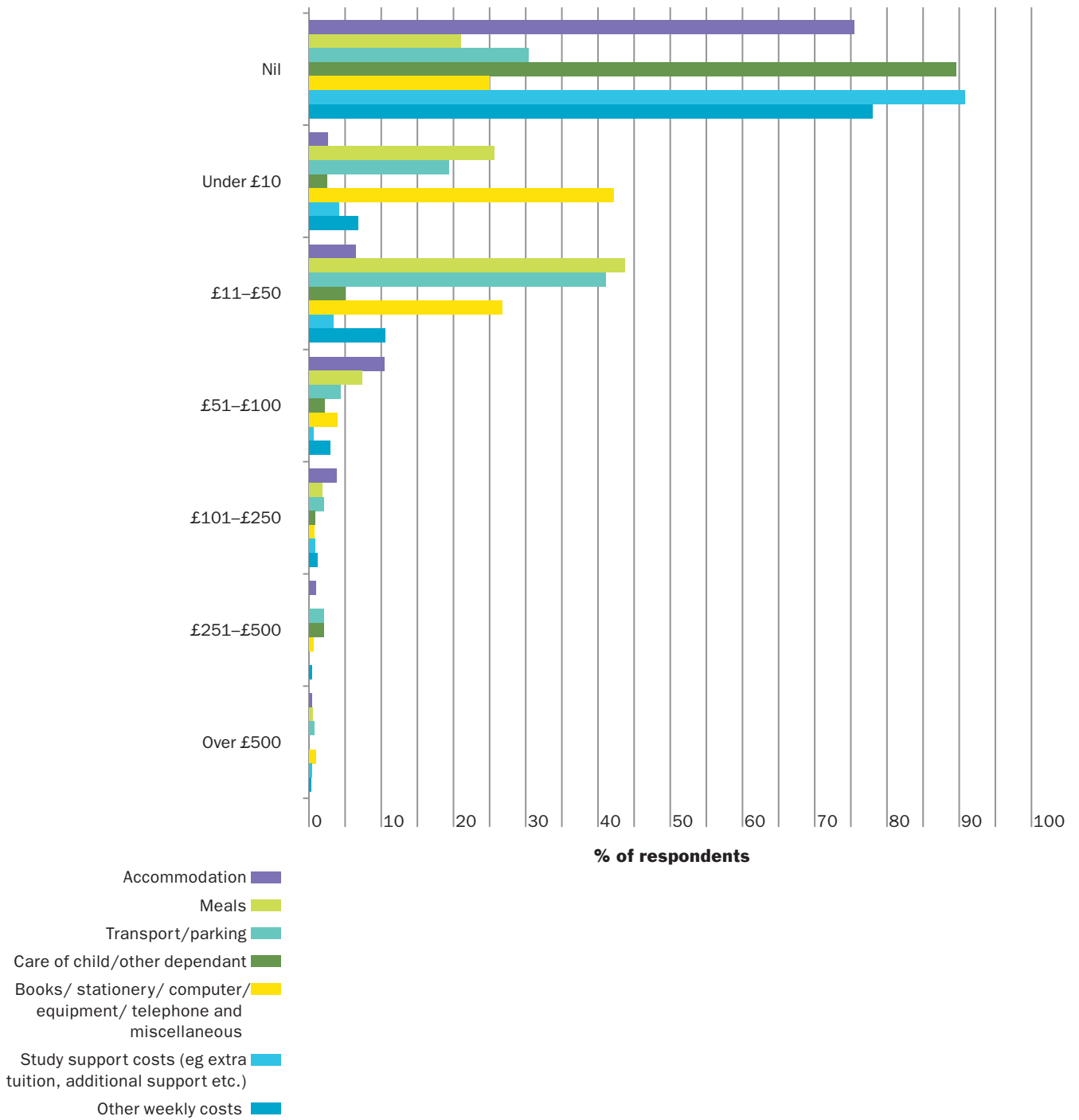
*I found that the biggest [cost] was being able to afford transport to and from college every day which over the year came to over £400, which is a lot for a student. I think that there should be more help from the government to help pay for this so that we are able to attend college without worrying about the cost of transport each week.*

<sup>3</sup> Ivins and Callender (2006) found that the mean tuition fee of those studying for a Level 3 qualification was £407, while the median was £224. Callender (1999) reported average course-related expenditure of £600.

**Figure 6 Total annual costs associated with attendance at course**



**Figure 7 Total weekly costs associated with attendance at course**



Older age bands were also associated with the payment of some level of ‘registration fees’. The ‘under-19 age band’ was the least likely to incur any of the types of weekly cost that we asked about.

‘Female’ respondents were somewhat more likely than ‘males’ to have incurred costs associated with ‘care of child/other dependant’ (13% compared with 8%).

There were, however, only marginal differences in the levels of annual and weekly costs incurred according to the 'Mosaic wealth ranking of home postcode'.

### **Birju, aged 28, Leicester**

I started out doing a biology degree before deciding to change careers when I couldn't get a job.

Now I'm aiming to become a qualified accountant. Last year I did a part-time foundation level AAT (Association of Accounting Technicians) qualification at Leicester College. I have now moved on to the intermediate level at Kaplan Financial, a private training company for the accountancy industry.

While studying at Leicester College it was a struggle as I had to pay for my own books and the course fees of around £800 which came out direct from my wages.

This year my course fees are paid for through government funding – I only have to pay exam fees and membership fees. Exam fees are roughly £60 and membership for the AAT is about £70. I also have travel costs and I'm still paying the loans I had taken for my degree.

From next year I'll have to pay course fees again. I have a full-time job, working as an accounts assistant. But finances are still a problem, especially if you're paying course fees out of your wages and have the house to run as well.

If my fees weren't subsidised this year it would be a big problem. You have to find £800–£900 plus, you've got to do one evening a week, plus study for your exams ... plus a full-time job, and making it to college one evening a week.

So it does create a bit of pressure. If I did have to pay fees this year I'm not saying I would quit, but I would certainly be thinking about my options.

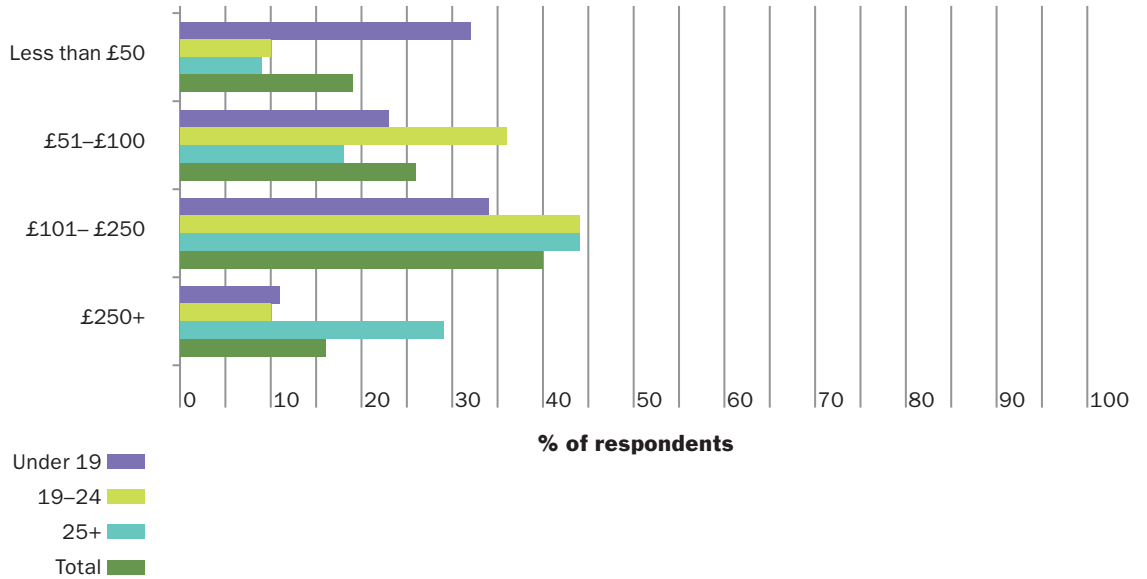
Some 28% of respondents who had enrolled on courses since September 2007 indicated that they had 'foregone some degree of paid employment, or declined or deferred actual or prospective job offers'. Over 80% of this group of respondents calculated their 'lost earnings at over £50 per week', more than 15% indicating losses 'in excess of £250 per week'.

For respondents 'aged 25 and above', the equivalent percentage was 29% (see Figure 8). Those from 'medium wealth ranking' postcodes were the most likely to have foregone paid employment (42%), and those from 'low wealth ranking postcodes' the least likely to have done so (20%). However, the latter sub-group were associated with the 'highest level of lost earnings' as a consequence (Figure 9).

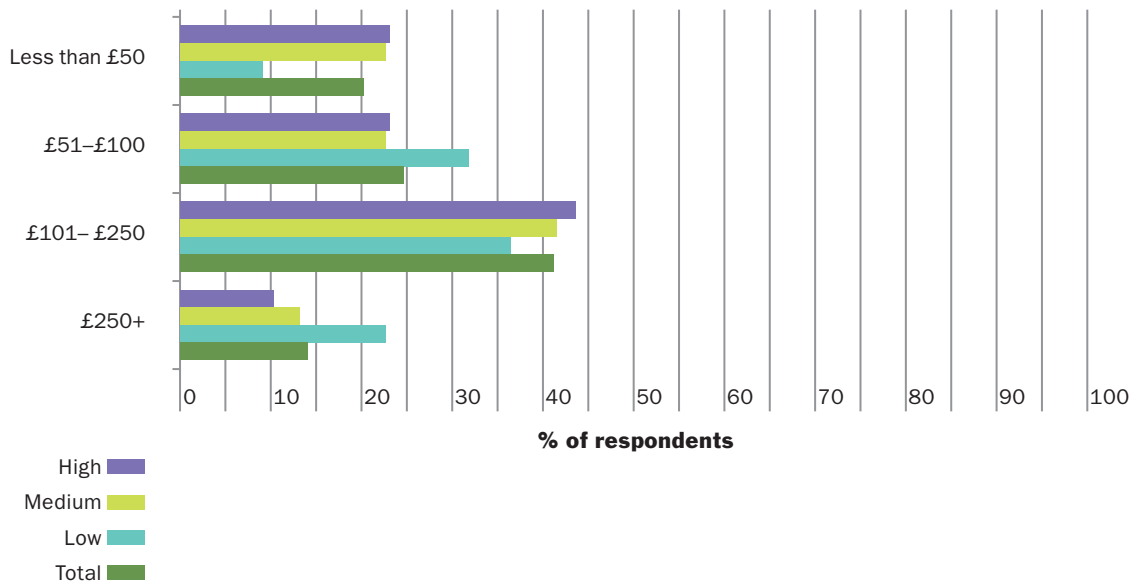
An example of a situation where a mature student left employment to study is outlined below:

*The course would have been easier had I been given the right information regarding funding options, etc, at the time. I gave up paid work to do this course only to have to go back to lower paid work during the course to meet the demands of my family.*

**Figure 8 Lost earnings per week as a result of attendance at course by age**



**Figure 9 Lost earnings per week as a result of attendance at course by Mosaic wealth ranking of home postcode**

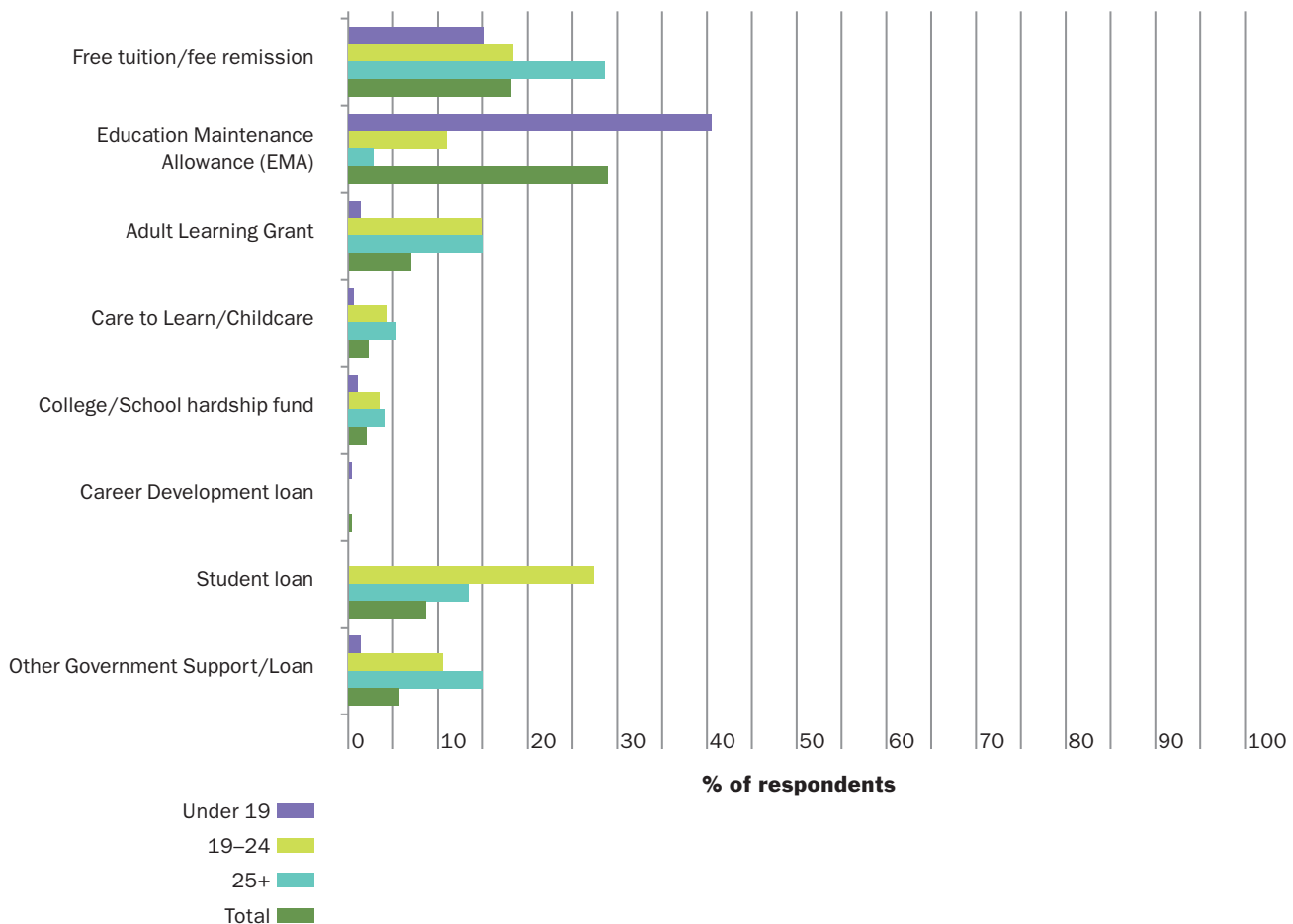




### 5.2.2 Financial support

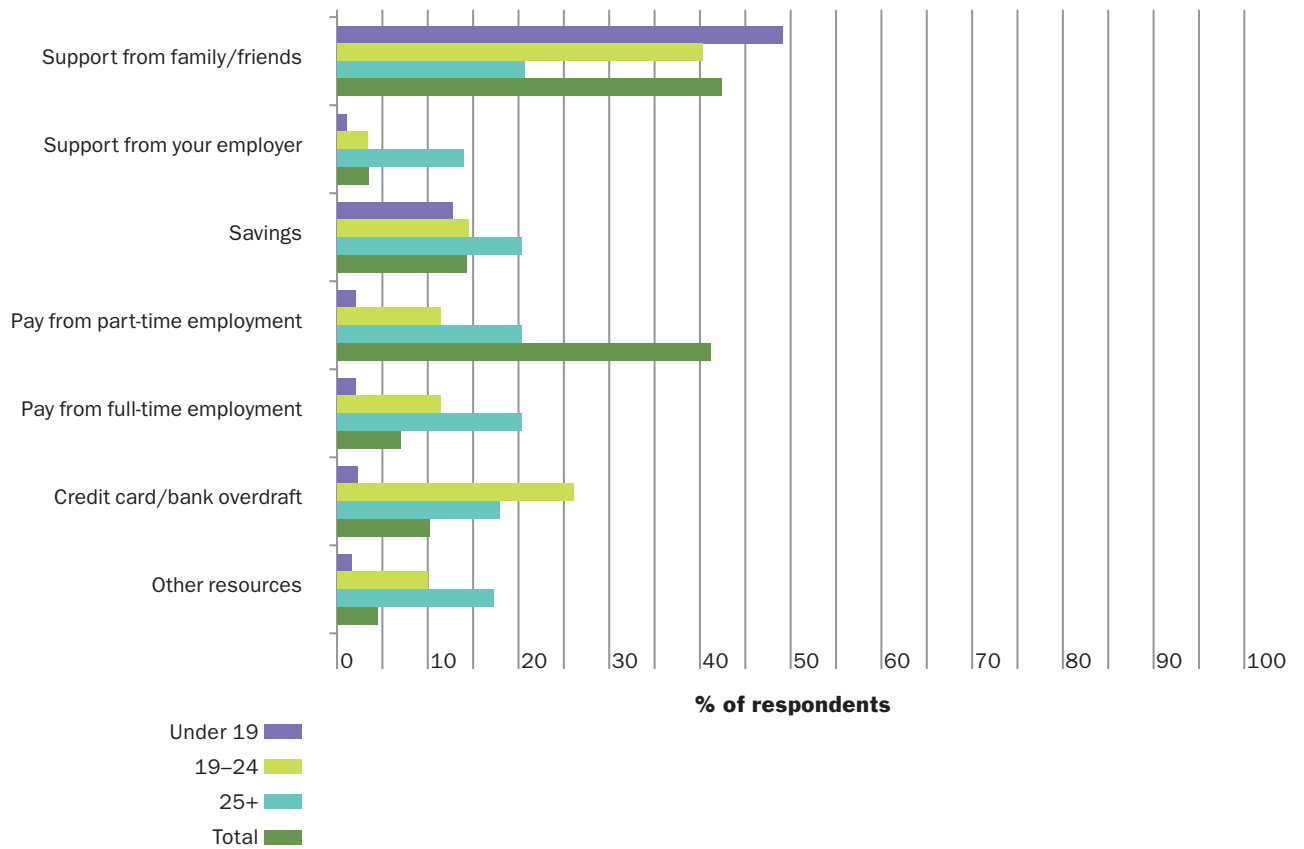
The most commonly recorded forms of financial assistance in the form of governmental support were 'EMAs' (29%) and 'free tuition/fee remission' (18%).<sup>4</sup> The most common forms of other financial resources recorded as having been drawn on were 'pay from employment' (48%) and 'support from family/friends' (42%). With the exception of 'EMAs' and 'support from family/friends', the proportion drawing on support increased with age (see Figures 10 and 11).<sup>5</sup>

**Figure 10 Respondents in receipt of government support/loans by age**



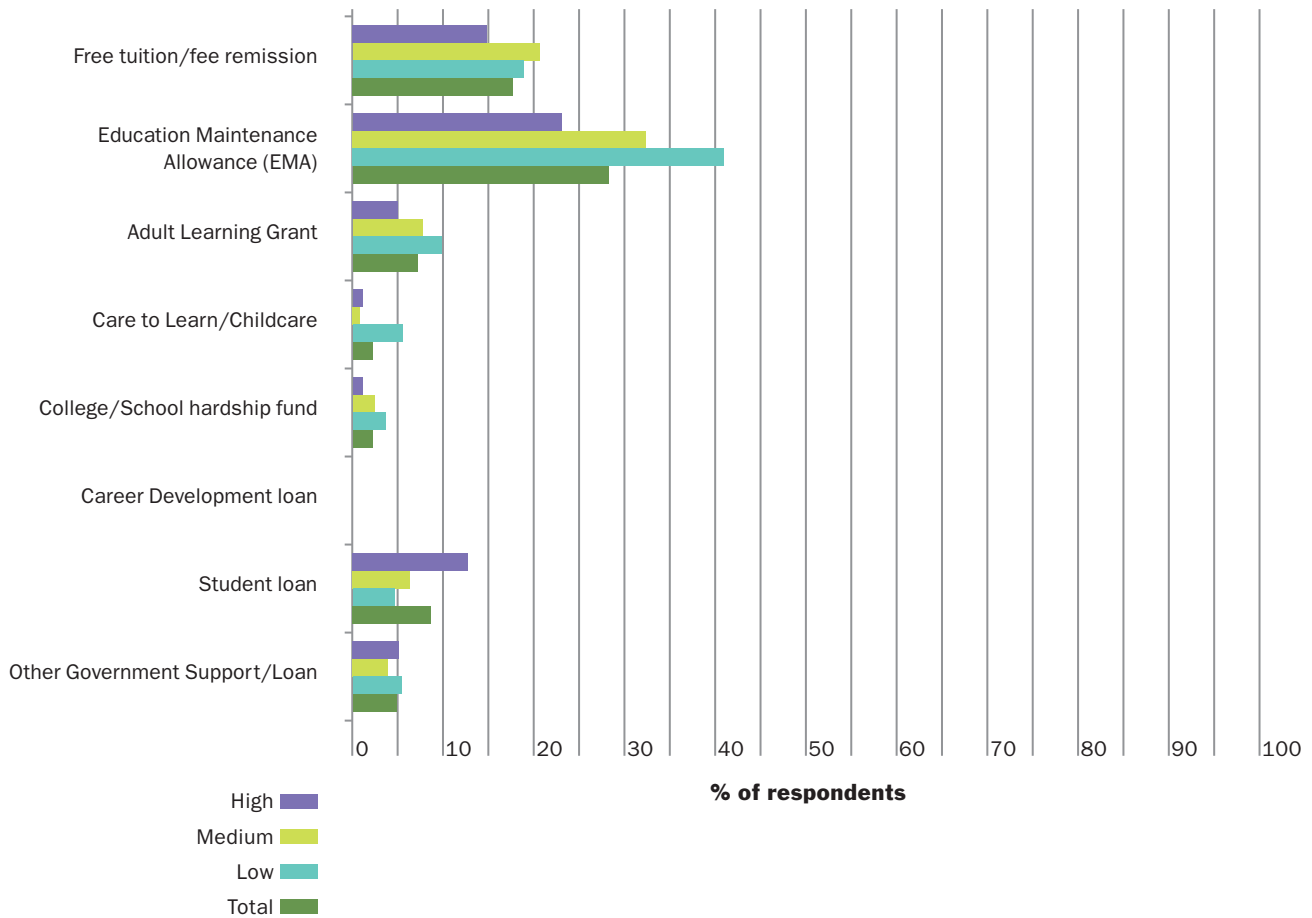
<sup>4</sup> This proportion appears to be far lower than the actual numbers in receipt of free tuition.

<sup>5</sup> The pattern of government support relative to other financial resources appears broadly consistent with Callender's 1999 finding that fewer than a quarter of students received any financial support, and that Access and Hardship Funds played only a very minor role in supporting them. She estimated the average breakdown of students' total income as 64% from paid work, 17% from social security benefits, 14% from other general sources, 3% from family, and 2% from student financial support.

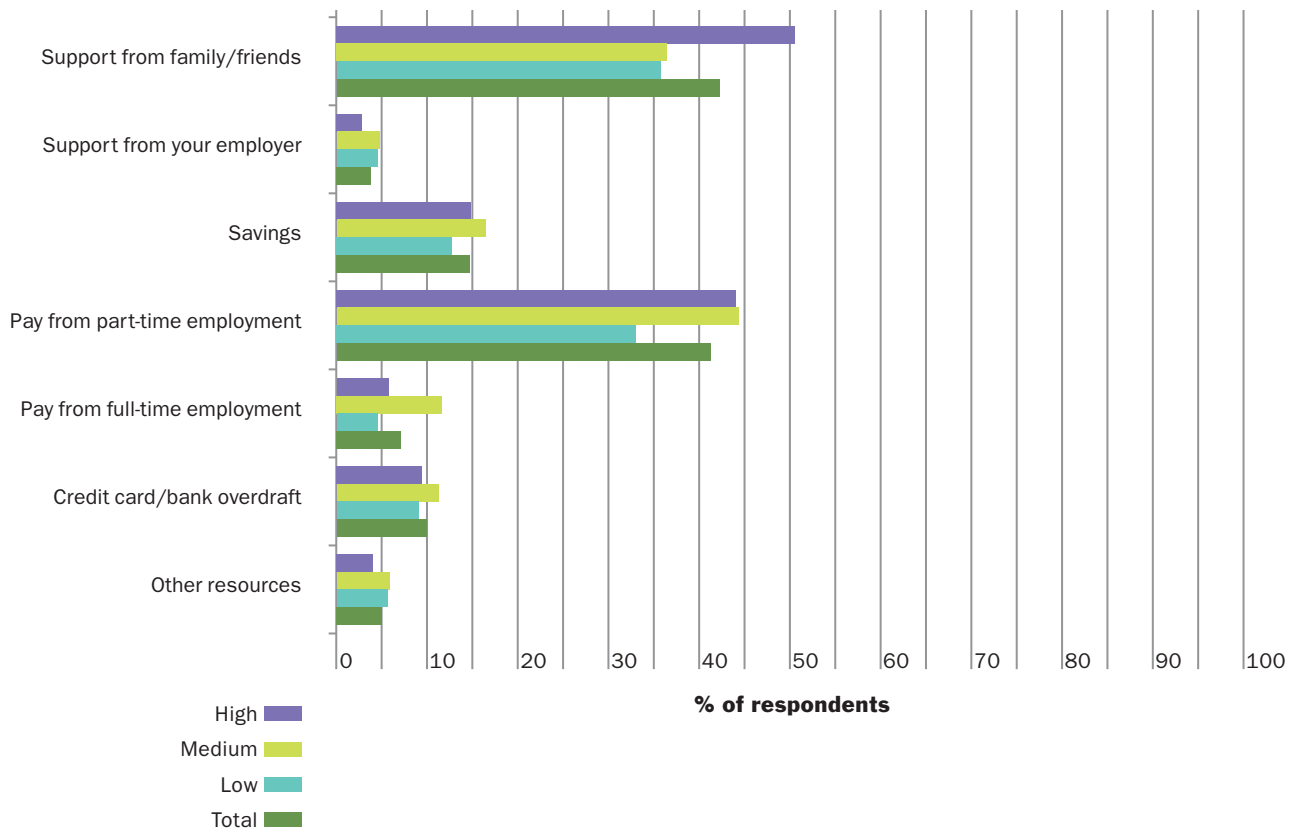
**Figure 11 Respondents drawing on other financial resources by age**

In general, respondents with 'high wealth ranking' home postcodes were the least likely to receive government support/loans, and the most likely to draw on other resources (Figures 12 and 13).

**Figure 12 Respondents in receipt of government support/loans by Mosaic wealth ranking of home postcode**

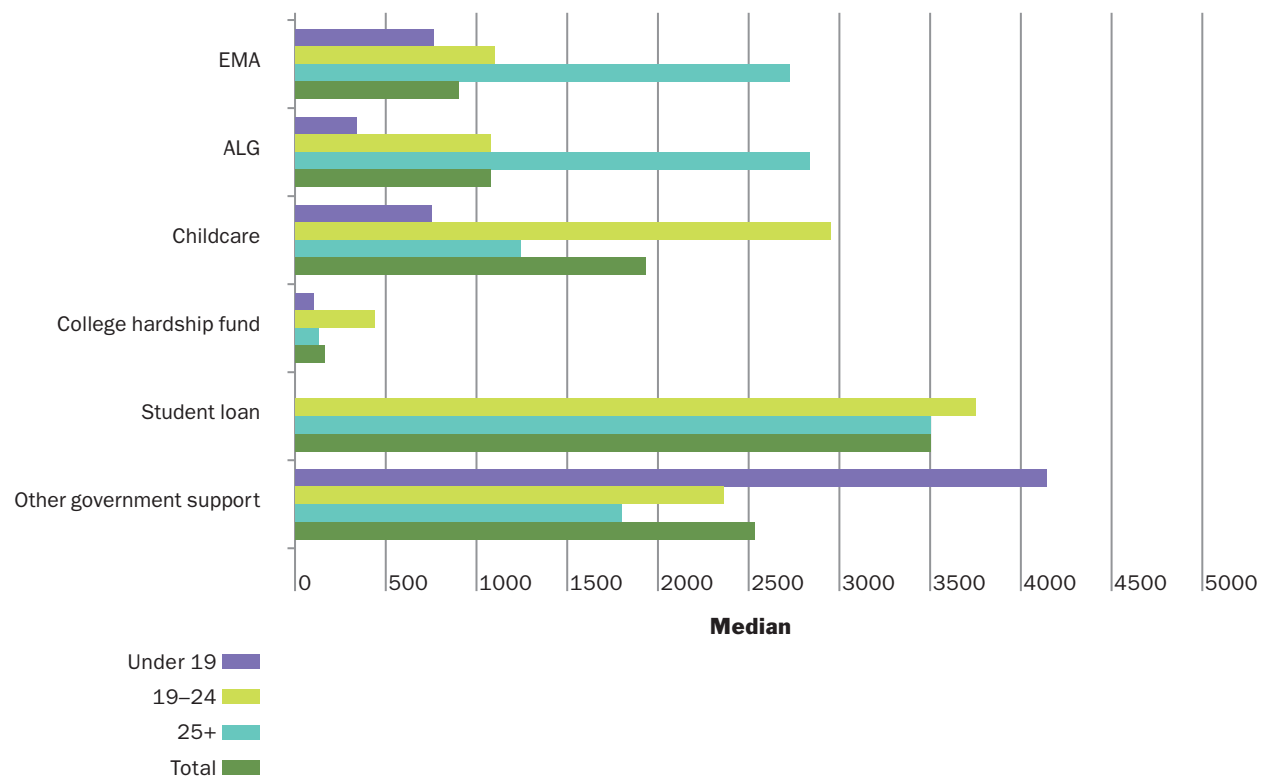


**Figure 13 Respondents drawing on other financial resources by Mosaic wealth ranking of home postcode**

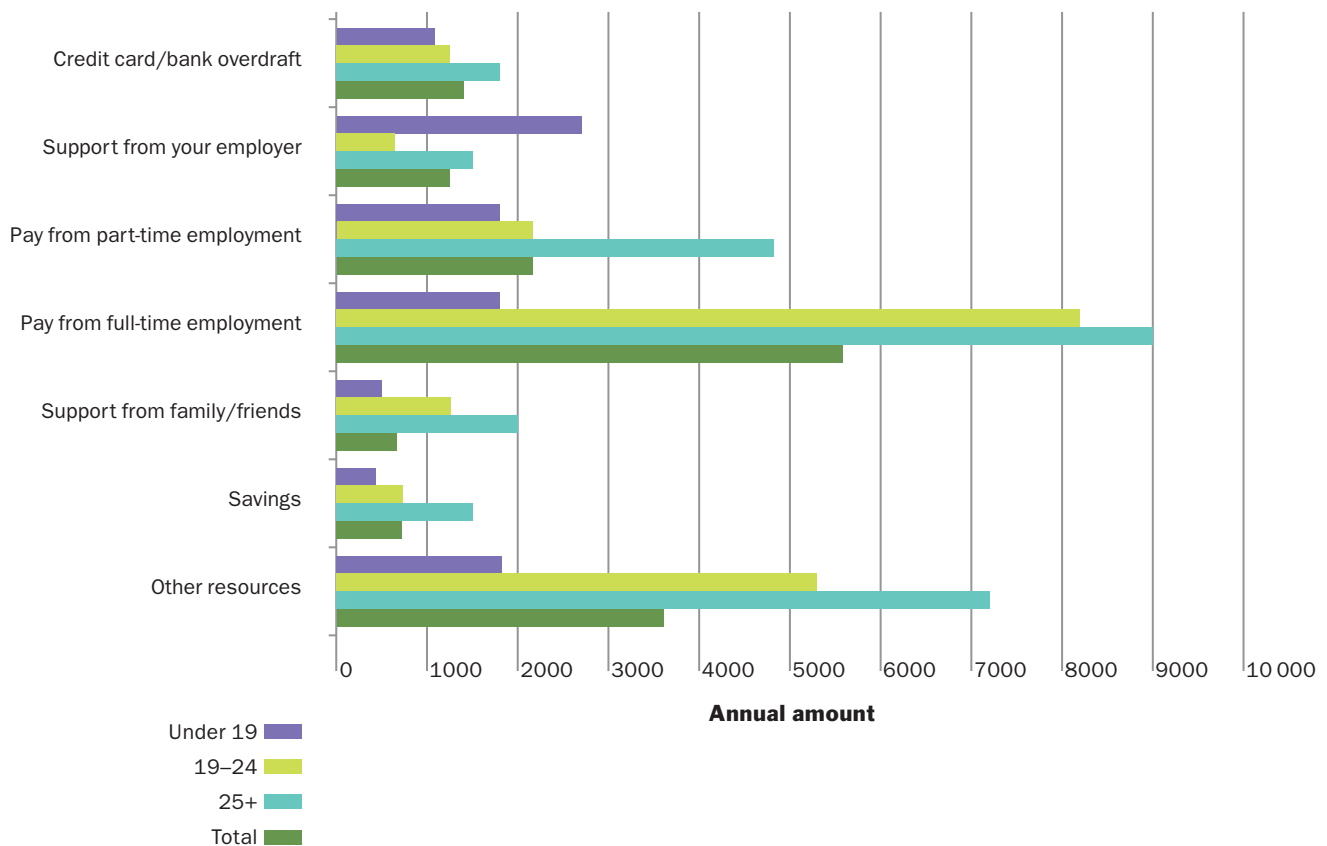


Amounts of government support were highest for 'Student loans, the median being £3500' for those in receipt of them. Where applicable, even larger sums were involved in respect of other types of financial resources that we asked respondents if they had drawn on. In most cases, though, there were significant variations in the maximum and minimum amounts quoted, and the median values were lower than the mean. Generally speaking, the amounts of both government support and other resources involved 'increased markedly by age', though 'childcare support 'appeared highest among the 19–24 age group (Figures 14 and 15).

**Figure 14 Median annual amount of government support<sup>6</sup>**



<sup>6</sup> Only one respondent was receiving a Career Development Loan, and they failed to indicate the amount involved.

**Figure 15 Average annual amount of other financial resources drawn upon****Judith, aged 52, Kent**

I've just taken GCSE maths at 52 – I wasn't allowed to take it at school. So I decided I'd have a bash and I passed it this year. Now I'm returning to Thanet College to do Triple Science GCSE.

Last year I had to pay the full course fee of £185 – I will also have to pay it this year. I also have travelling costs, plus books and stationery. I don't get any reduction in fees. Although I don't work, luckily my partner does.

It hasn't been easy but I've saved up for it. But I do feel the fees are high. I wanted to do another A-level but it's £500, which I think is outrageous.

The point of adults returning to study is that they want to do it. I think if they've made that effort and that sacrifice, then the fees should be lower. So many people at school are not paying and don't want to do it. And the ones who do want to do it have to pay.

Another student's view of the range of financial support available was:

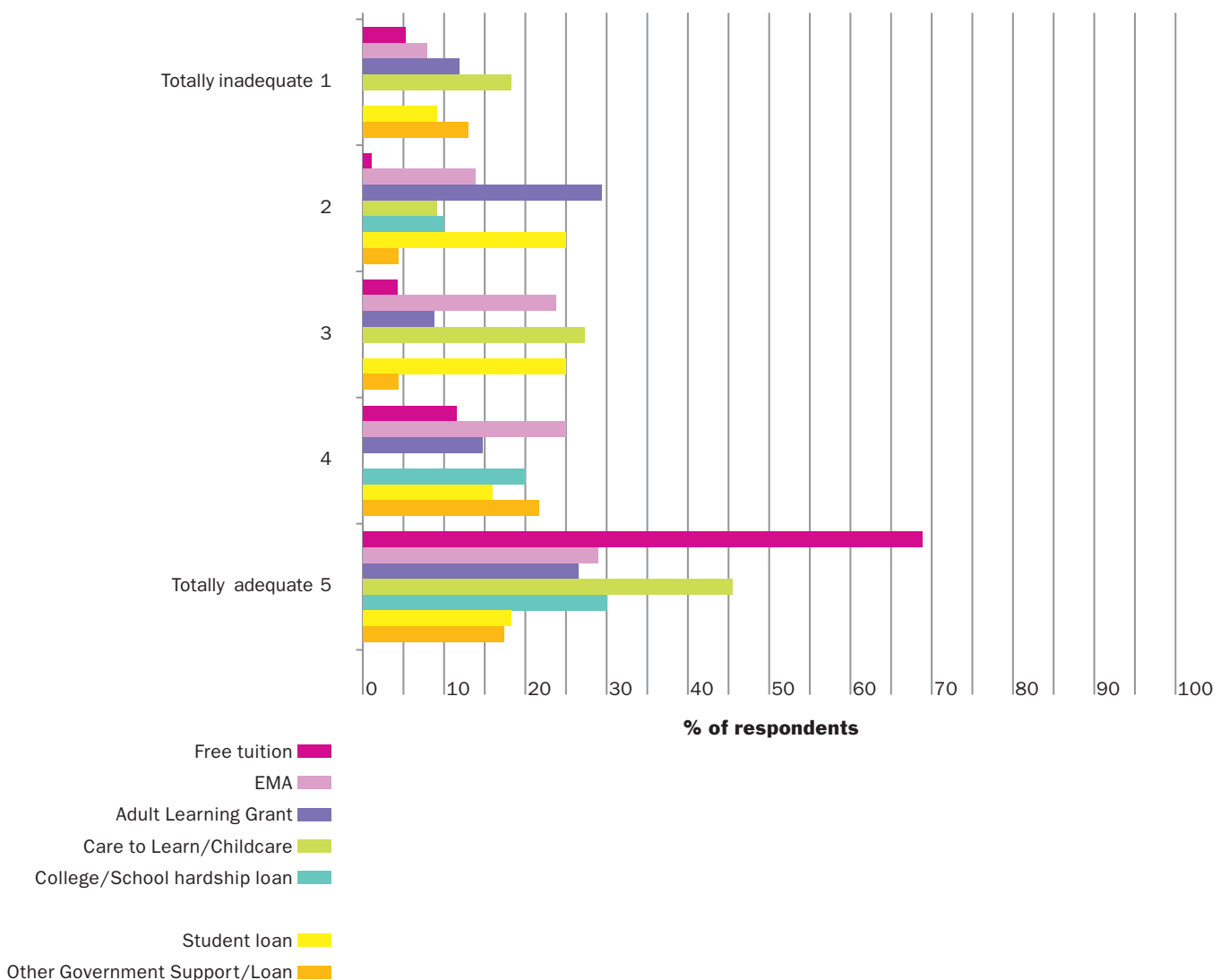
*I feel that it is extremely difficult to have to pay for childcare during the half term. I feel that it would be of great benefit to students if colleges could cover those costs as if I was at university this would more than likely be the case.*

Most forms of financial assistance given to respondents appeared to be considered adequate by a majority of those to whom they applied, especially 'Free tuition/fee remission', where 89% recorded ratings above the mid-point on the 5-point scale of adequacy. Instances where sizeable minorities recorded ratings below the mid-point included the 'Adult Learning Grant' (45%), 'Student loan' (36%), 'Care to Learn/Childcare' (27%), and 'EMAs' (22%) (see Figure 16).

Comments provided by students demonstrated a range of views and opinions, including:

*I feel that the amount given is quite acceptable although it can still be hard ... I feel that if students fail to turn up after a specific time then they should be penalised if it is not a genuine reason. People tend to come for the money and then go, this is disheartening for those of us who are older and generally want to do the course and progress to a degree for our chosen career ... if it was monitored better then any excess could be used to support the genuine people who are there to learn, ie book voucher...*

**Figure 16: Perceived adequacy of financial assistance in relation to costs of course**



Awareness of available financial assistance prior to enrolment was highest for ‘EMAs’, where the large majority of those entitled to claim had at least some advance knowledge. With the exception of ‘Free tuition/fee remission’ and ‘student loans’, in all other cases most of those who had entitlement were unaware of the availability of the support in question before they enrolled (see Figure 17).

It is clear that there are specific financial support mechanisms that students are not fully aware of and information is not reaching all individuals as many students confirmed:

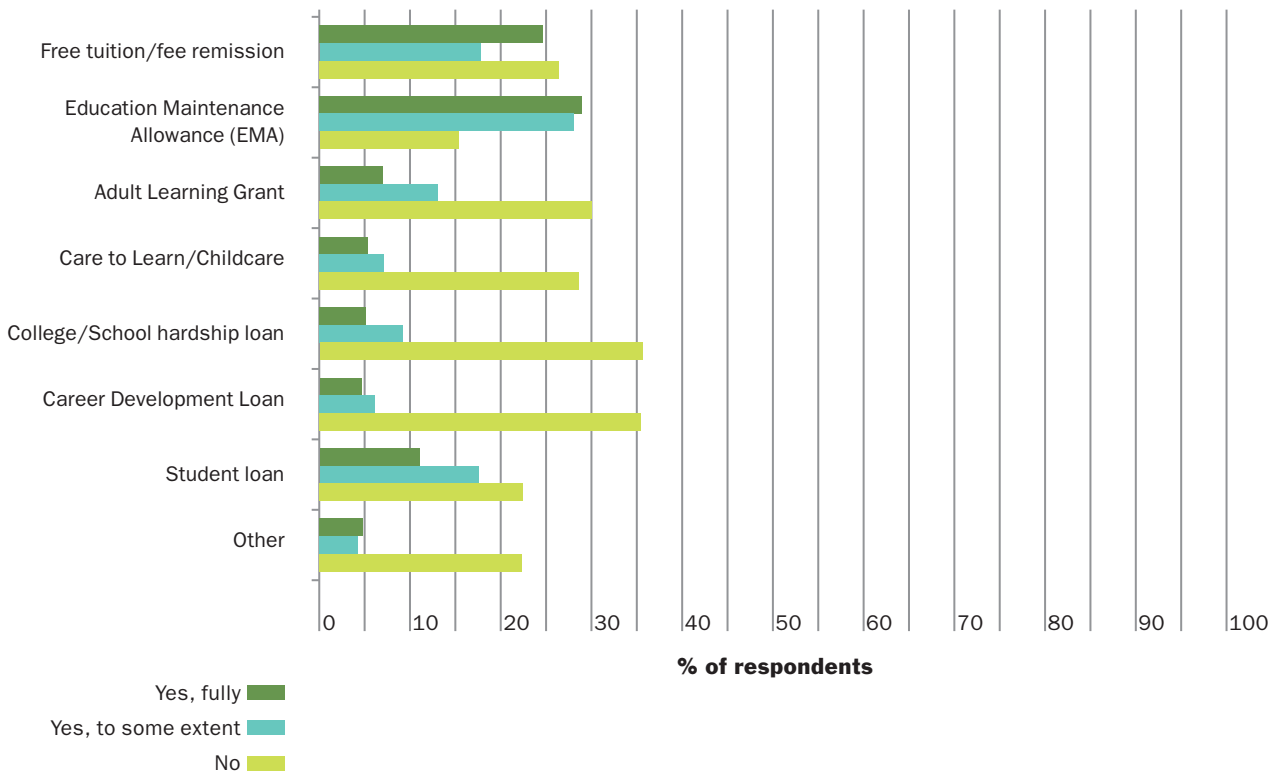
*Information regarding relevant sources of funding/grants was not accessible. Local authorities need to find ways to support students by providing advice and clear access to means of financial support: better communication.*

*I am on benefits as I am a single parent to a two year old. My local benefits office were extremely unhelpful in telling me what I would be entitled to if I began a college course ... Furthermore, I discovered after I had enrolled on my course (my own choice and arranged by myself) that if I had arranged it through the Jobcentre I would receive an extra £15 a week in benefits ... The information regarding college and benefits should be laid out clearly, the Jobcentre website is too ambiguous and I am sure that this puts people off applying.*

*LEA organisation very difficult to deal with re adult grants. Great confusion due to constant funding changes in this area since 2006/07.*

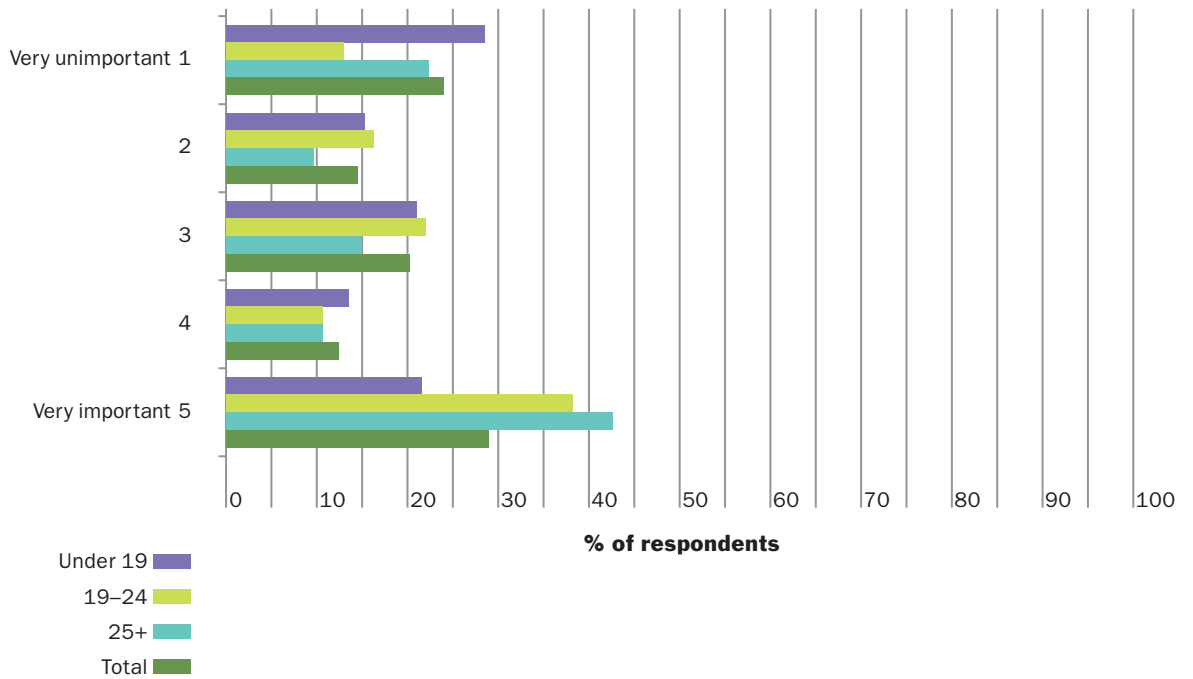
*I think further education is extremely important for adults today. Perhaps better marketing and knowledge of what is offered, along with low costs would make these part-time and evening/weekend courses more popular so that they could be offered in nearly every community.*

**Figure 17 Awareness of availability of financial assistance prior to enrolment**

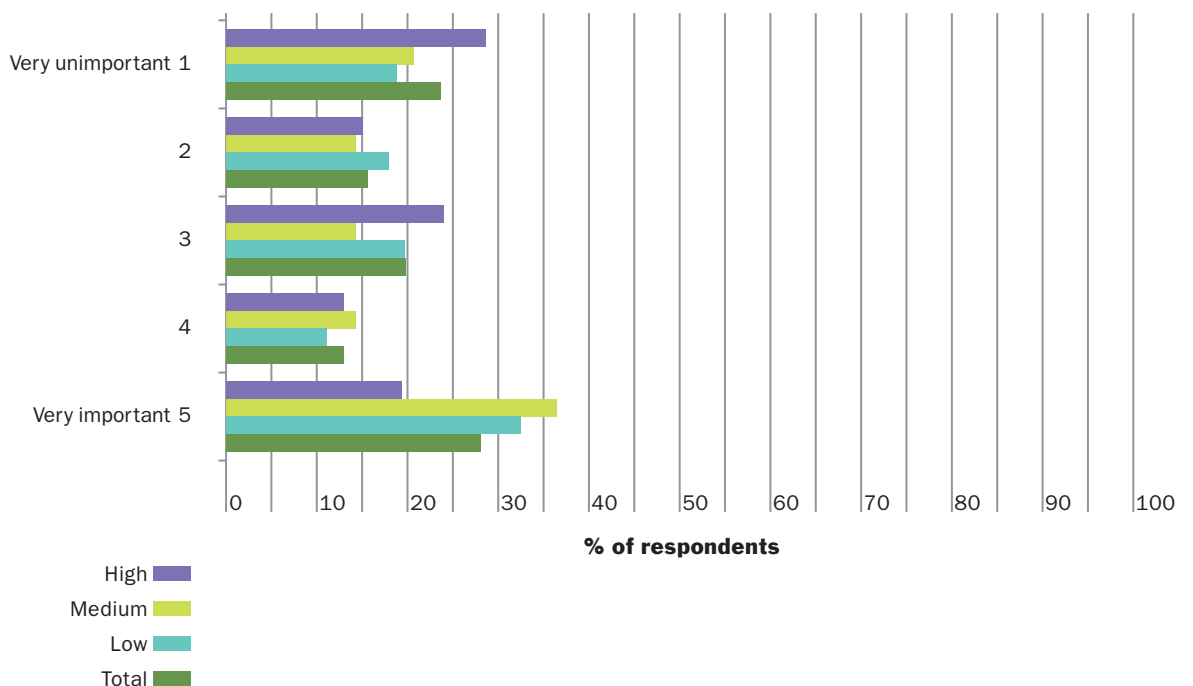


Slightly more respondents indicated that the financial assistance on offer to them was an important or very important factor in their decision to enrol than felt it had been unimportant or very unimportant (41% compared to 39%). This pattern became more pronounced by age with 49% of the 19–24 age band and 53% of the 25+ age band, regarding financial assistance as an important or very important factor (see Figure 18). Generally speaking, this was also the case with respondents from the medium and low Mosaic wealth ranking home postcodes, compared with those from the high wealth ranking home postcodes (see Figure 19).

**Figure 18 Perceived importance of availability of financial assistance in decision to enrol by age**



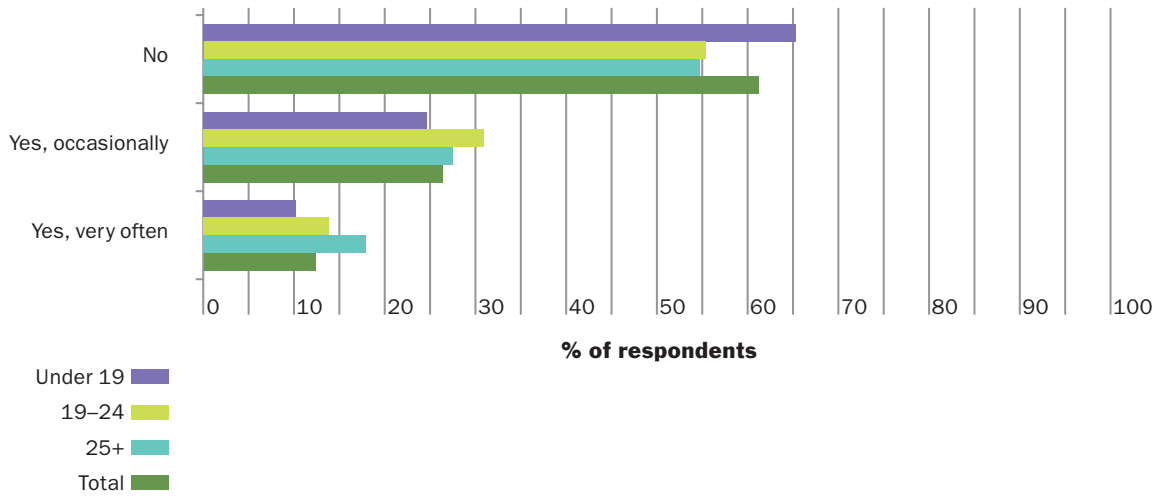
**Figure 19 Perceived importance of availability of financial assistance in decision to enrol by Mosaic wealth ranking of home postcode**



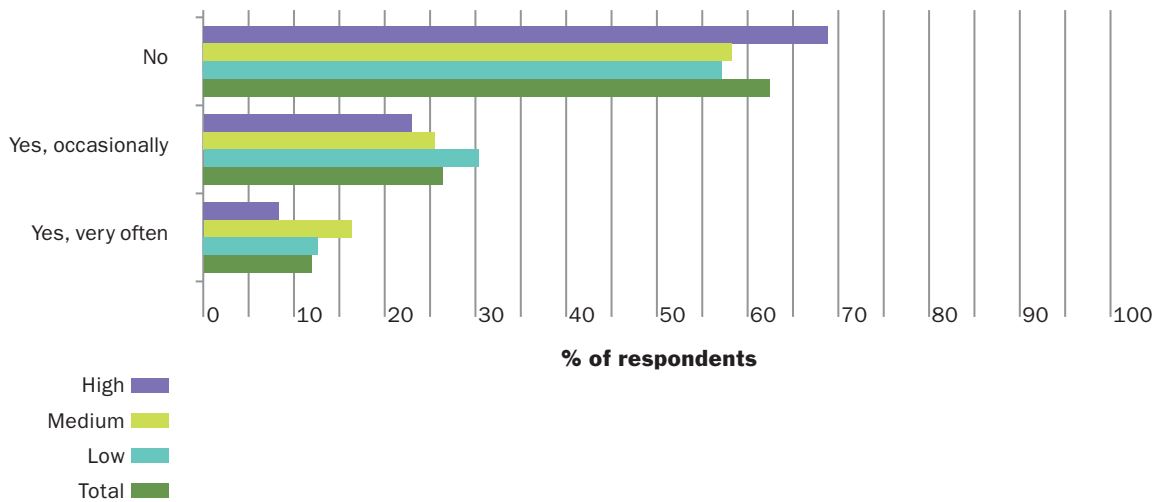


Some 26% of respondents claimed ‘occasionally to have considered leaving their course for financial reasons’, with a further 12% indicating that they had done so ‘often’ – increasing to 14% among the 19–24 age group, and to 18% among the over-25s (see Figure 19).<sup>7</sup> Respondents from the ‘Mosaic high wealth ranking home postcodes’ were less likely to have contemplated dropping out than their counterparts from the ‘medium and low wealth ranking home postcodes’ (see Figure 21).

**Figure 20** Extent to which respondents contemplated early withdrawal for financial reasons by age



**Figure 21** Extent to which respondents contemplated early withdrawal for financial reasons by Mosaic wealth ranking of home postcode



<sup>7</sup> Callender (1999) reports 23% of students having considered dropping out for financial reasons.

### Jennifer, aged 27, Leicestershire

I have just finished an Access to Teaching course at Stephenson College, Coalville, in Leicestershire. I had dropped out of A-levels at school. Then when my children started school I decided I wanted a career.

Now I'm starting a degree – ultimately I want to go into teaching, so have a year's post grad to look forward to after that.

Last year was absolutely horrendous. You don't get any financial support as a mature student doing an Access course – nothing at all. My husband works and earns a fair wage. But all that goes out in the mortgage, home improvement loan and everything else.

So it caused a lot of arguments, and then on top of that I had to pay about £40 a month for my course. And it was really difficult – we didn't get any extra help.

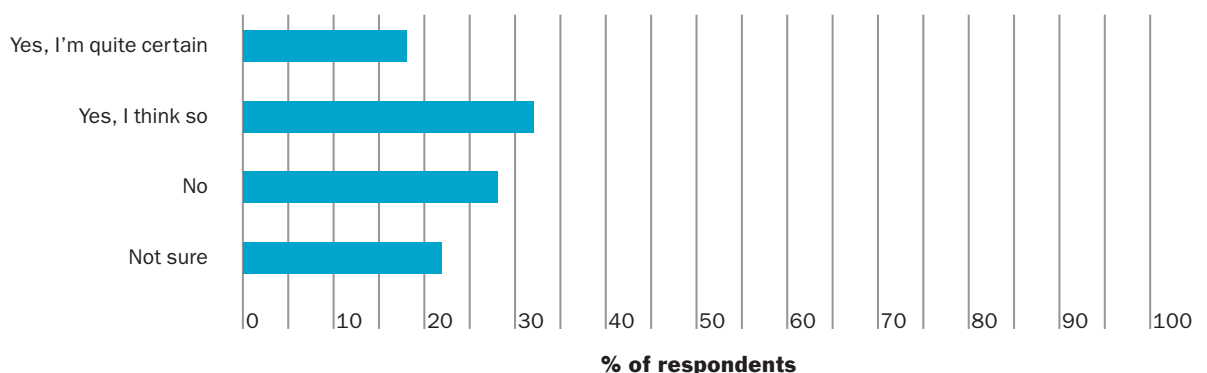
We also faced childcare costs. When I first started my Access course, I had a job in a call centre, but it was working from 8pm until midnight which I just couldn't carry on – I wasn't seeing my husband. And the only time I could do my college assignments was when I was working.

It feels like everyone wants you to go back into education, and you're doing such a fantastic thing. But in terms of the finance it's really hard. And then to get your head around the course when you're worrying about everything else is really difficult.

Several times last year I thought of giving up. And it affected my college work – I just didn't have time to do it.

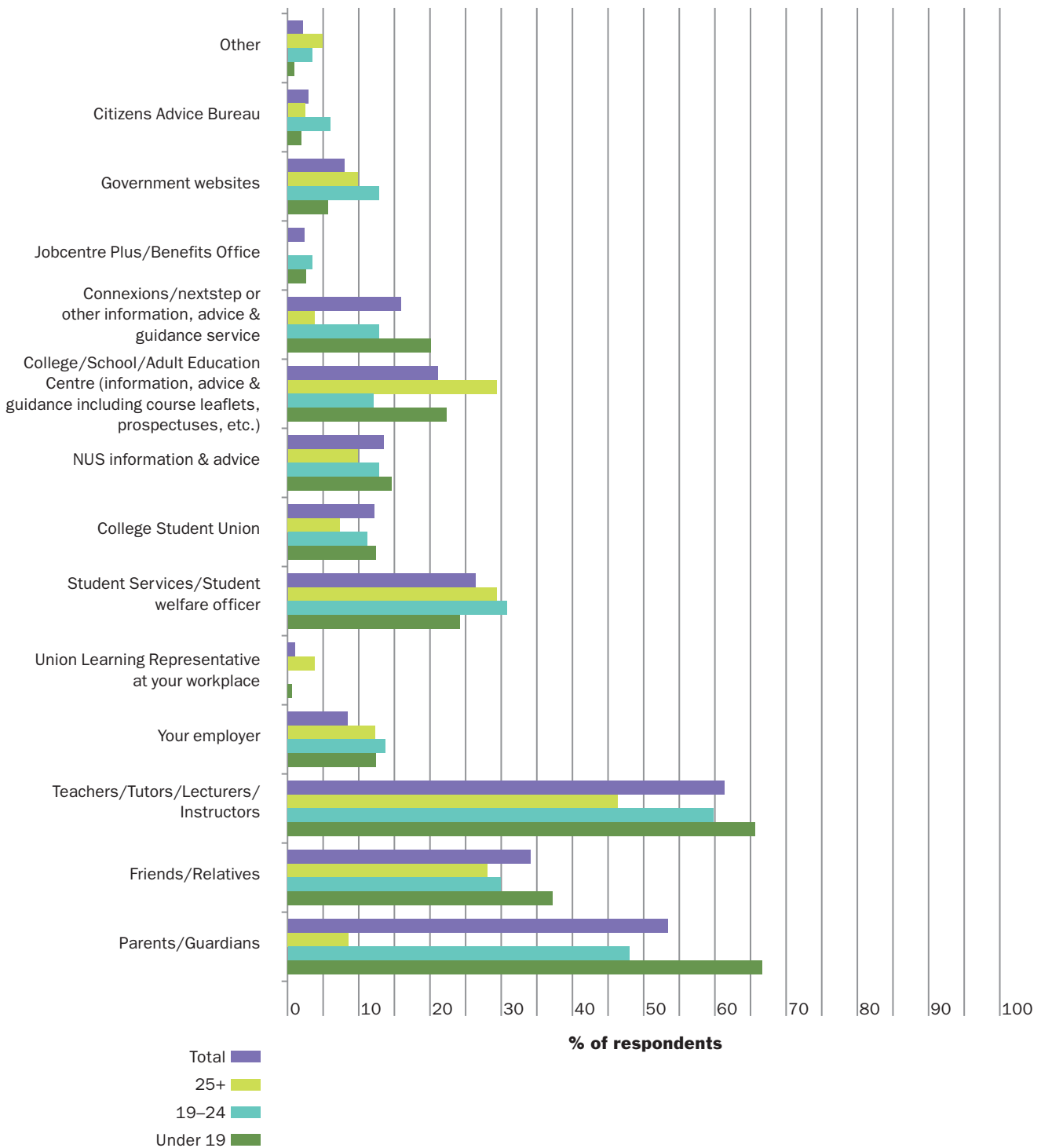
More than a quarter of respondents felt that they had 'not been given the full amount of financial assistance to which they were entitled', and a further 21% were 'not sure' (see Figure 22).

**Figure 22 Level of certainty that financial assistance matched entitlement**



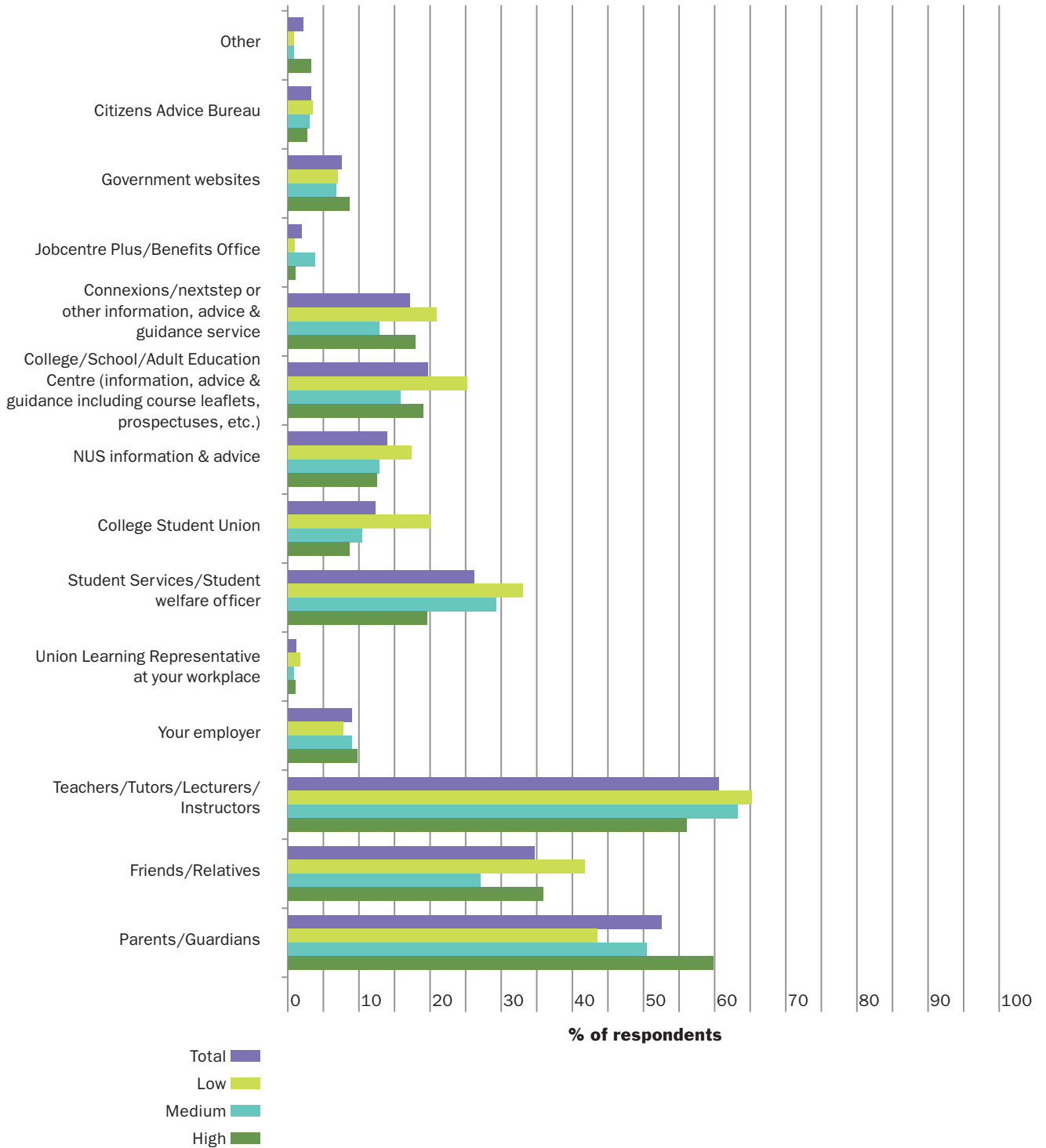
With the exception of the '25+' age band, the large majority of respondents regarded 'Lecturers/Instructors' as among the most helpful sources of information, advice and guidance (IAG). In general, the 'under 19' age band took the same view of 'Parents/Guardians'. Over a quarter of respondents also viewed 'Student Services/Student Welfare Officers' as helpful sources of IAG (see Figure 23).

**Figure 23 Helpful sources of information, advice and guidance concerning financial support by age**



Generally speaking, respondents from 'Mosaic low wealth ranking home postcodes' saw 'Parents/Guardians' as relatively less helpful, and other sources as relatively more helpful, than those from 'medium and high wealth ranking home postcodes' (see Figure 24).

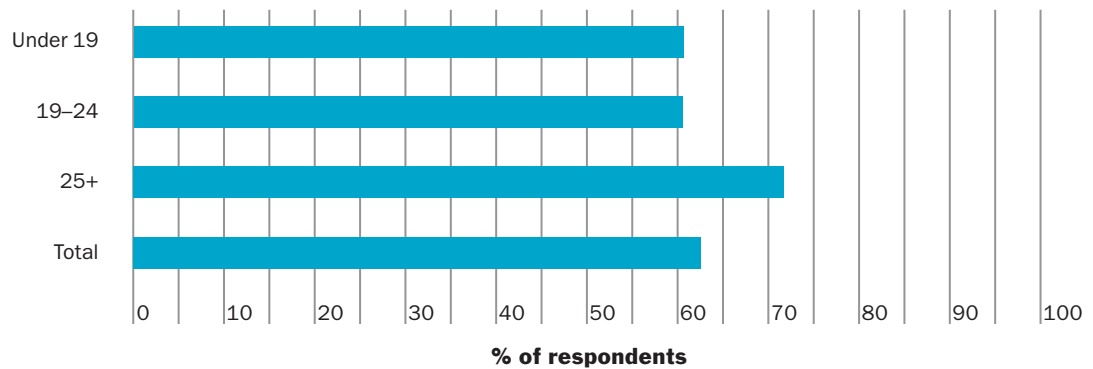
**Figure 24 Helpful sources of information, advice and guidance concerning financial support by Mosaic wealth ranking of home postcode**



### 5.2.3 Earnings

More than 62% of respondents 'undertook paid work in parallel with their course', including 72% of those aged '25 and above'<sup>8</sup> (see Figure 25). Parallel employment was higher among respondents from 'Mosaic high wealth ranking home postcodes' (68%), and among respondents from 'medium wealth ranking home postcodes' (71%), than among those from 'low wealth ranking postcodes' (50%).

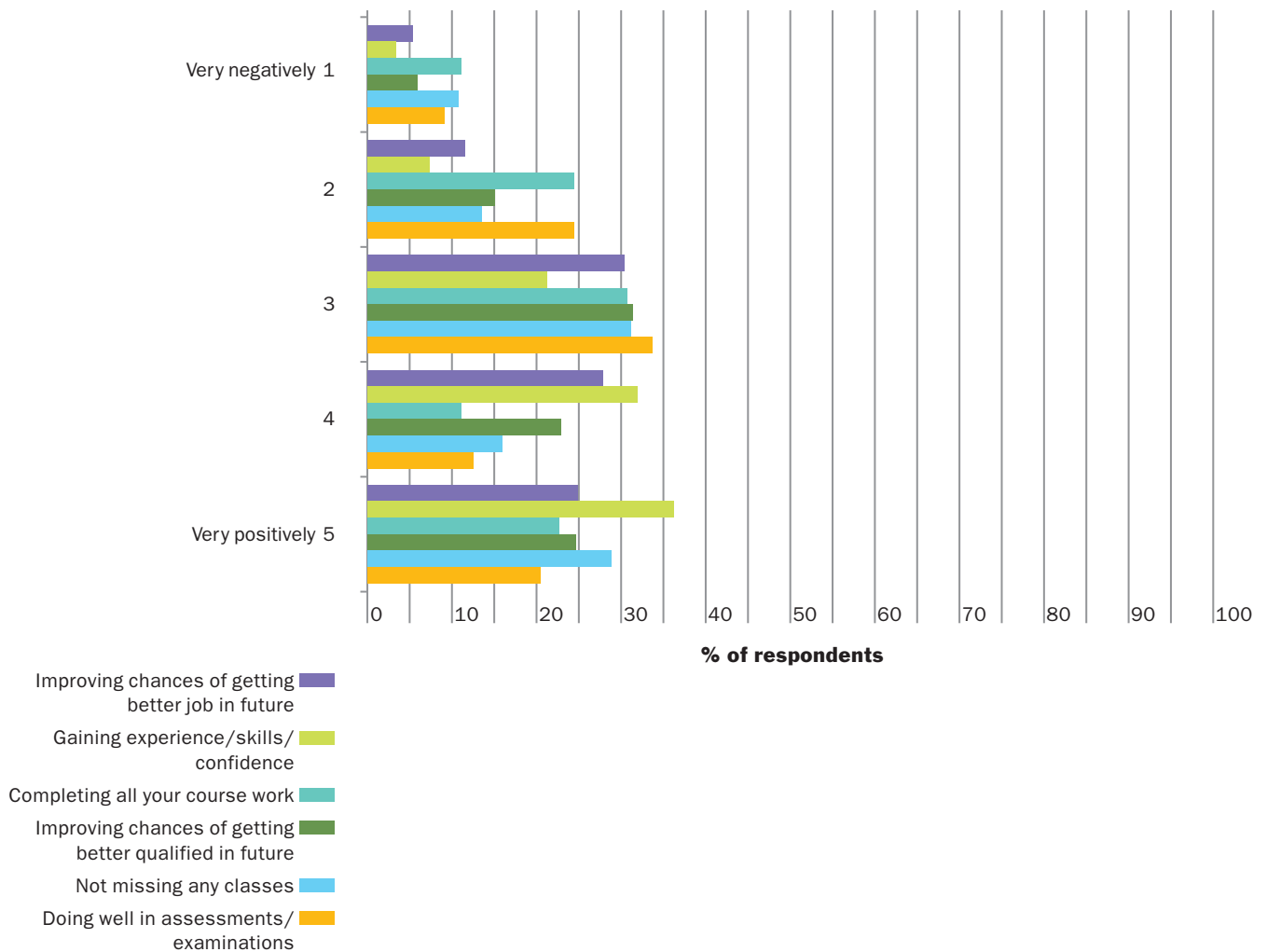
**Figure 25 Engagement in paid employment in parallel with course by age**



On balance, a majority of respondents were more positive than negative about the 'impact of parallel paid employment on their course of study'. The least positive reaction was in respect of the 'impact on assessments/examinations' (Figure 26).<sup>9</sup>

<sup>8</sup> A survey in 1999 found 72% of learners aged 16–19 were engaged in some form of paid employment alongside supposedly full-time study. Davies (1999) *Learning and earning*. FEDA.

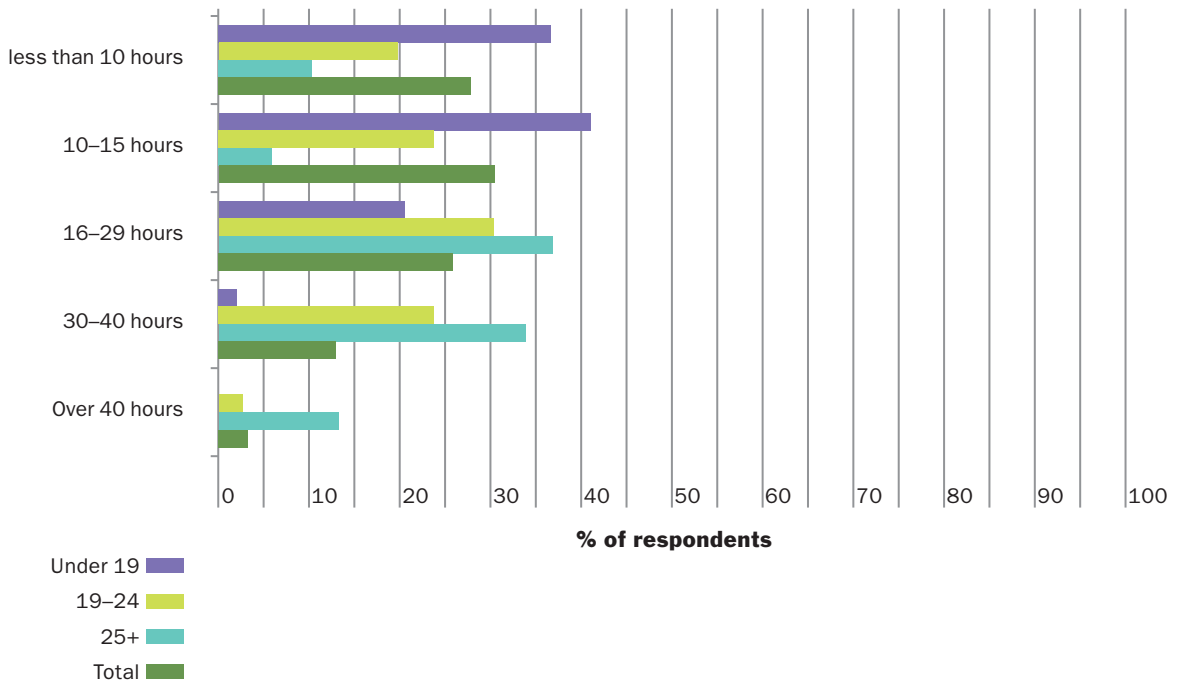
<sup>9</sup> Callender (1999) reported that nearly a third of students in parallel employment believed that their academic performance had suffered as a consequence.

**Figure 26 Perceived impact of paid employment on course of study**

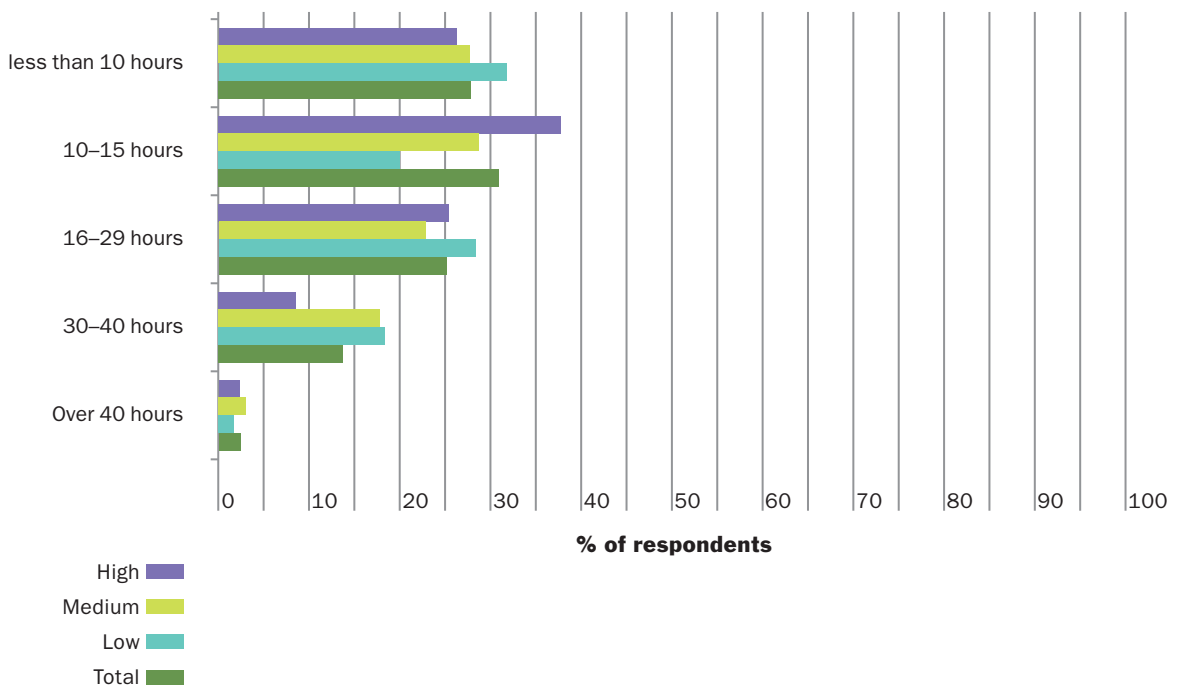
Around 42% of those undertaking paid employment in parallel to their course were 'working for more than 15 hours per week'<sup>10</sup>, with the amount generally increasing according to age and in respect of respondents from 'Mosaic low wealth ranking home postcodes' (see Figures 27 and 28). This is generally reflected in the relative amounts of 'take-home pay received' (see Figures 29 and 30).

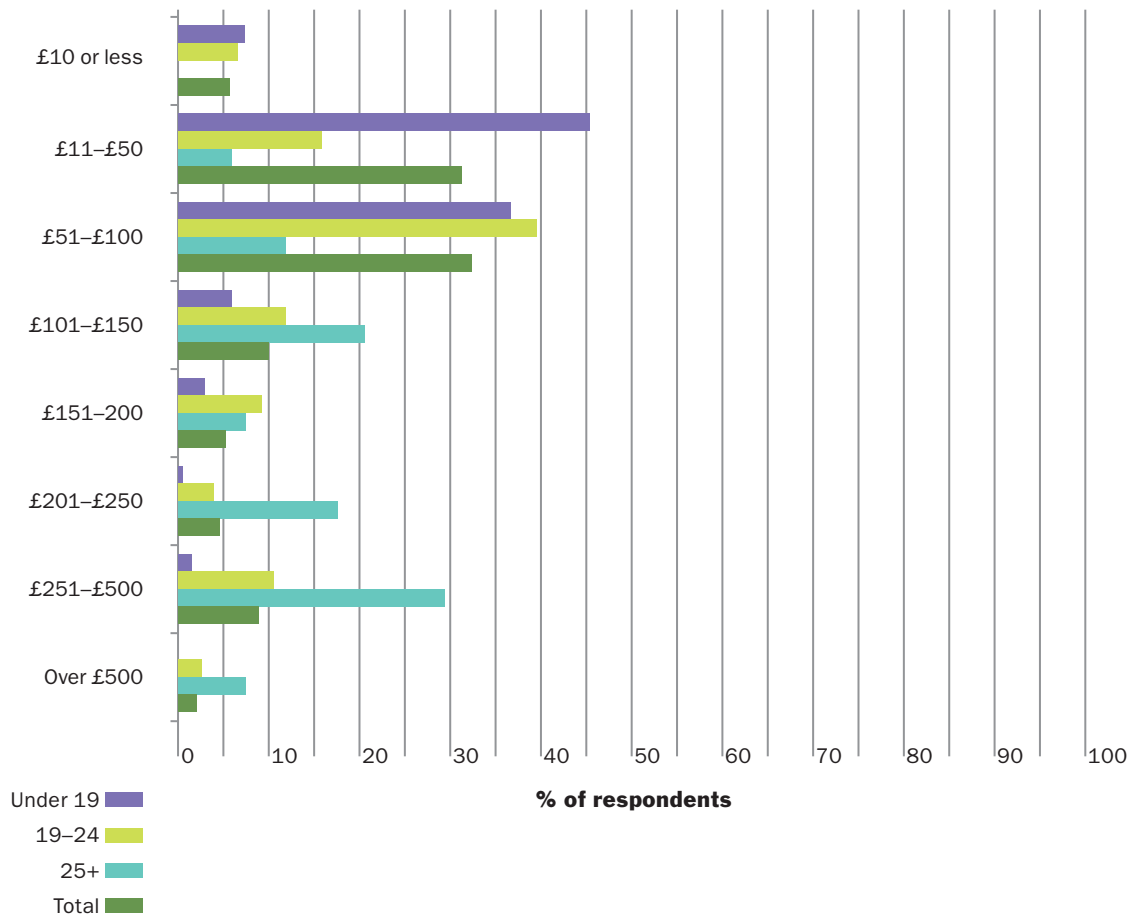
<sup>10</sup> The 23% of 16–19 year-old respondents who indicated that they were working more than 15 hours per week compares with 31% in the 1999 survey (Davies P, *ibid*).

**Figure 27 Hours per week of paid employment by age**



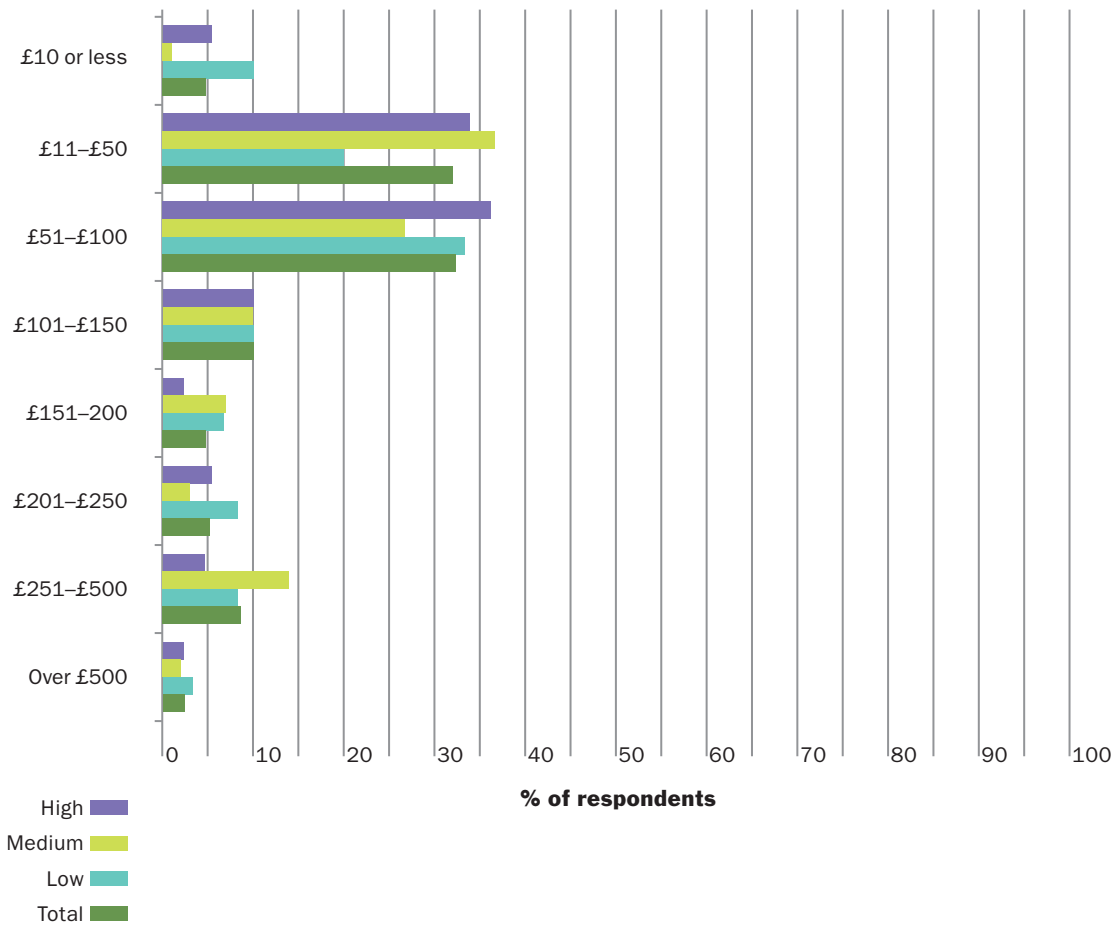
**Figure 28 Hours per week of paid employment by Mosaic wealth ranking of home postcode**



**Figure 29 Amount of weekly take-home pay by age**



**Figure 30 Amount of weekly take-home pay by Mosaic wealth ranking of home postcode**



### Ayanna, aged 22, Derby

Last year I did an Access (to Higher Education) course at Castle College, Nottingham. I'd already done my A-levels but I needed three As, and I had two As and a B. So I chose to take an Access course in law and criminology. I'm now doing a law degree at Birmingham University.

College was 17 miles away in Nottingham, so my main cost was travel. I was driving and I'd put in £30 petrol, but by Thursday I'd have to put in another £15. So it was about £45 a week – probably be more now.

In May my car was stolen. That's when I realised that if I didn't drive I wouldn't have gone to Nottingham in the first place. For the last few months I have had to catch the coach to Nottingham, then a bus to the college.

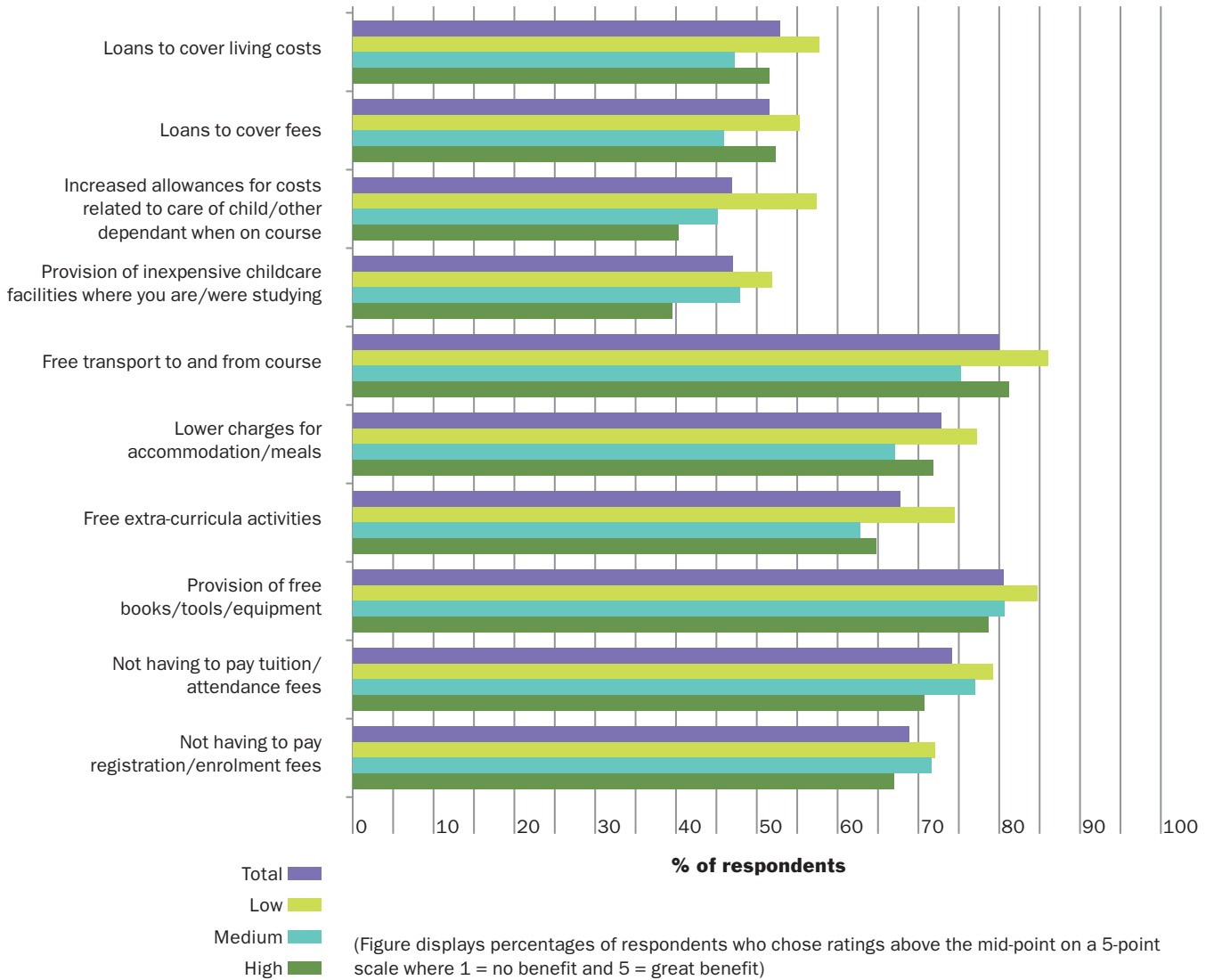
The college did subsidise me. I didn't have to pay course fees, and I received £200 a term towards travel, books, etc, which helped. The books were expensive though – some of them cost £40.

But I still had to work part time in a call centre – 20 hours a week, 4pm to 8pm Monday to Friday. If I had an assignment say on the Tuesday and they wanted it in on the Friday, it would be hard.

Last year was hard. I wish I didn't have to work, but I didn't have a choice. I probably wouldn't have been able to do it at all if I hadn't worked.

On balance, most respondents felt they would gain ‘significant benefit’ from the various improvements to financial support for students on which we sought an opinion. The most positive effects were perceived to accrue from ‘free transport’ and the ‘provision of free books and equipment’. In general, perceived benefits were greatest among respondents from ‘Mosaic low wealth ranking’ home postcodes (see Figure 31).

**Figure 31 Perceived benefits accruing from improvements in financial support**



Other popular recommendations and views provided by students in regards to future changes included:

*Loans, I don't feel would help. If anything it would cause stress and worry on the person who is in debt, as the interest rates and the worry of paying the money back can be worrying.*

*More time and money should be taken on transport for students. I have had to work hard to earn money to get to college and this has affected my work as I have not had the time to do it due to long hours at my part-time job.*

*EMA more regularly available based on behaviour, progress, personal income rather than household income!*

*When I took my course the loan system was very complicated. A simpler system would encourage better take-up of courses.*

## 6 Conclusions

Although the sample of students responding to this study comprised nearly 600 individuals the results need to be interpreted with caution. The numbers are sufficient to allow statements to be made about the whole group with a reasonable degree of confidence but they do not allow robust conclusions to be drawn about specific subsets where the sample size is smaller. Furthermore, students from disadvantaged backgrounds, those on part-time and lower level courses and older students are under-represented in the sample, suggesting that the extent of financial hardship among FE students may be under-stated.

Nevertheless, confidence can be drawn from the fact that the results of the survey are congruent with findings reported in the literature. For example, students valued financial support arrangements; many reported that they were a significant factor in their decision to participate or persist in study, but at the same time there was a low level of awareness of all schemes except the EMA. This survey also confirms earlier findings that it is older students who experience the most hardship.

The general conclusion is that many FE students find themselves financing their course of study without significant support from the framework of loans and grants that is securely in place for HE students. This is particularly true for older students; the EMA plays an important role in the finances of a large proportion of 16–19 year olds. It appears that the picture described by Callender and colleagues a decade ago in *The hardship of learning* and other studies has hardly changed for older students.

For most students the main contributions to meeting the costs of participating in FE came from family, friends and their own earnings. Once again this was particularly true for adults. Apart from the EMA, no source of government funds was accessed by more than 10% of the sample. On the other hand support from family and friends was reported by 42% and own earnings by over half. 'Working one's way through college' seems to be an appropriate description for many in the English FE system.

FE students face a range of costs. For younger students (and many older students) travel and books are the major cause of increased expenditure. For a minority of older students course fees are the largest component and can be substantial – 16% reported that they paid over £500 per year. This number is likely to increase in the light of the current fee strategy.

For all groups of students, however, the major cost reported was earnings foregone, with around a quarter losing out on £50 or more per week. As would be expected older students tended to forego higher levels of potential income. More surprisingly (and more worryingly) it was students from the poorest backgrounds who reported losing most.

Financial support appeared to be important in the decisions of many students to participate; 40% of younger students and 49% of older students said it was an important or very important consideration. It must be a cause of concern therefore that only EMAs and student loans were known to a majority of students before they started their course. This study, since it surveyed students, was unable to add robust evidence on those who were deterred from participating by financial considerations, though the small number of returns received from non-participants suggests that for them finance was a powerful consideration.

Colleges and college staff remained the most important source of advice in relation to student support despite the availability of good quality information on the internet and increased publicity in recent years. While family and friends were also important they were less so for the least well off, suggesting perhaps that they have less well-informed networks to draw on. It seems likely, therefore, that many potential students, for whom financial support is a precondition of participation, will not find out that help is available since they will not get as far as approaching a college.

This short study has identified worrying signs that financial hardship could be widespread among some groups of students; and that others may well be deterred from even thinking about FE because of the fear of the costs they will incur. These costs can be substantial since they include loss of earnings as well as additional expenditure. A more detailed study with larger samples of learners and non-learners from those groups most at risk should be a priority if we are to increase the proportions of the population achieving the higher skill levels identified as essential by the Leitch Review.

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## Appendix 1 Questionnaire

### Cost of further education

We invite you to take part in a survey about the cost to individuals and their families of participating in **further education\***. We are undertaking this research in collaboration with the National Union of Students (NUS). The results will be communicated to government and other agencies responsible for determining the level of financial support to which students are entitled. So it's important that we get the views of people like yourself.

Your answers will be treated confidentially. We will not release any information that you supply in any form that could identify you personally.

If you provide your contact details at the end of the questionnaire, we will enter your name in a prize draw from which three lucky winners will each receive **Amazon gift vouchers worth £50**.

All questions can be answered by clicking on the appropriate response boxes or typing in the text boxes provided.

This survey is designed to be an online questionnaire, however if for any reason you find it difficult to complete please ask your tutor for help, or contact 0207 492 5169 to arrange for your answers to be given by telephone.

The questionnaire should not take you more than **15–20 minutes** to complete.

The deadline for submitting your responses is Monday 16th June 2008.

Thank you for your help with this important survey.

\* *Please do not complete the questionnaire if you are a university student.*

### Please click next to begin

#### Current status

#### Please tell us your current position with regard to education and training.

*(Please click on one box below)*

- I am currently enrolled on a course
- Since September 2007 I completed a course of study, but am not currently enrolled
- Since September 2007 I left a course of study before I completed it, and am not currently enrolled
- I am not currently enrolled on any course and have not been since September 2007

**Since September 2007, have you ever wanted to enrol on course of education or training but decided not to?**

*(Please click on one box below)*

- Go to Q3.26 No
- Go to Q2.3 Yes

**What was/were the main reasons that you decided not to enrol?**

*(Please click on as many boxes as appropriate)*

- Personal/family commitments
- Couldn't afford the potential loss of earnings
- Cost of enrolment fee
- Costs of materials/equipment needed for the course
- Transport costs to and from college/training provider
- Grant or other financial support not sufficient
- Another reason *(Please specify)*

---



---

**What was/were the main reason(s) you left your course before you had completed it?**

*(Please click on as many boxes below as appropriate)*

- Fell behind with course work
- Failed assessments
- Felt the course was not appropriate to my needs
- My course was closed down
- Unhappy with quality of equipment/facilities
- Unhappy with quality of teaching
- Too difficult to get to and from your place of learning
- Couldn't cope with time demands of course and job
- Difficulties with arranging child care/care of other dependants
- Financial difficulties related to the costs of the course
- Financial difficulties not directly related to the costs of the course
- Found full-time employment during the course
- Another reason *(Please specify)*

---



---



**Please indicate below the main type of course on which you are/were enrolled:**

*(Please select the level and subject/programme area from the drop-down menus below. If you are not sure about the level or subject area, please ask your tutor or simply write the title of your course in the box under 'Other qualification, please specify')*

**Level**

- Entry Level
  - Foundation/Level 1
  - GCSEs/NVQ 2/ or equivalent Level 2 qualification
  - A/AS levels/NVQ 3/BTEC National/ or equivalent Level 3 qualification
  - Entry to Employment (e2e)
  - Apprenticeship
  - HNC/HND/Foundation degree/or equivalent Level 4 qualification
  - BA/BSc/BEd/or equivalent First degree qualification
  - MA/MSc/MEd/MPhil/PhD other post-graduates qualifications
  - Professional qualification (Accounting, Banking, Nursing, etc)
  - Adult Education course not level specific
  - Other qualification** *(Please specify)*
- 

**Subject/Programme area**

- Agriculture, Horticulture and Animal Care
  - Arts, Media and Publishing
  - Business, Administration and Law
  - Construction, Planning and the Built Environment
  - Education and Training
  - Engineering and Manufacturing Technologies
  - Health, Public Services and Care
  - History, Philosophy and Theology
  - Information and Communication Technology
  - Languages, Literature and Culture
  - Leisure, Travel and Tourism
  - Preparation for Life and Work (eg Key Skills in Numeracy)
  - Retail and Commercial Enterprise
  - Science and Mathematics
  - Social Sciences
  - Other** *(Please specify)*
-

**Where are/were you taking your course?**

*(Please click on one box below)*

- At a college of further education/technical college
  - At a sixth form college
  - At a school sixth form
  - At a college of agriculture
  - At a college of art
  - At an adult education centre
  - At my employers
  - At a training company
  - Elsewhere *(Please specify)*
- 
- 

**Do/did you attend:**

*(Please click on one box below)*

- Day classes at a college, school or adult education centre: Full-time  
(More than 15 hours per week)
- Day classes at a college, school or adult education centre: Part-time  
(Between 5 and 15 hours per week)
- Day classes at a college, school or adult education centre: Part-time  
(under 5 hours per week)
- Evening classes
- Work-based learning on the job, or at a training centre: Full-time  
(More than 15 hours per week)
- Work-based learning on the job, or at a training centre: Part-time  
(between 5 and 15 hours per week)
- Work-based learning on the job, or at a training centre: Part-time  
(under 5 hours per week)

**What is the length of your course?**

*(Please click on the one box below)*

- Less than 1 year
- 1 year or more

**What was/were the main reason(s) that you enrolled on your course ?**

*(Please click on as many boxes below as appropriate)*

- Out of interest in the subject areas
  - To get a job
  - To improve my self-confidence
  - To meet new people
  - To help me change career direction
  - To help me do my current job better
  - To help increase my chances of promotion with my current employer
  - To help me find a better job in the same field with another employer
  - To help me progress to higher level qualifications
  - To help me get to university
  - I was required to do so by my employer
  - To be with my friends
  - Other (*Please specify*)
- 
- 

**Costs, earnings and financial support**

**Please indicate below the costs to you/your family that are/were associated with attendance at your course:**

Please note costs are listed in two sections:

**Section 1** Total annual cost

**Section 2** Total weekly cost



**What if any financial assistance have you been given or made use of in order that you can/could undertake your course?**

**Government support/loan**

*(Please click on boxes below as appropriate. Please enter estimated amount to the nearest £5 indicating whether this is **either** the amount **per term** or the amount **per year**)*

**Free tuition/fee remission** Yes  No

Please state the amount you received per term OR per year in the relevant box

Amount per term

---

Amount per year

---

**Education Maintenance Allowance (EMA)** Yes  No

Please state the amount you received per term OR per year in the relevant box

Amount per term

---

Amount per year

---

**Adult Learning Grant** Yes  No

Please state the amount you received per term OR per year in the relevant box

Amount per term

---

Amount per year

---

**Care to Learn/childcare** Yes  No

Please state the amount you received per term OR per year in the relevant box

Amount per term

---

Amount per year

---

**College/school hardship loan** Yes  No

Please state the amount you received per term OR per year in the relevant box

Amount per term

---

Amount per year

---

**Career Development Loan** Yes  No

Please state the amount you received per term OR per year in the relevant box

Amount per term

---

Amount per year

---

**Student loan**Yes No 

Please state the amount you received per term OR per year in the relevant box

Amount per term  
\_\_\_\_\_Amount per year  
\_\_\_\_\_**Other government support/loan**Yes No Please specify  
\_\_\_\_\_

Please state the amount you received per term OR per year in the relevant box

Amount per term  
\_\_\_\_\_Amount per year  
\_\_\_\_\_**Other resources***(Please click on boxes below as appropriate. Please enter estimated amount to the nearest £5 indicating whether this is **either** the amount **per week** or the amount **per year**)***Support from family/friends**Yes No 

Please state the amount you received per term OR per year in the relevant box

Amount per term  
\_\_\_\_\_Amount per year  
\_\_\_\_\_**Support from your employer**Yes No 

Please state the amount you received per term OR per year in the relevant box

Amount per term  
\_\_\_\_\_Amount per year  
\_\_\_\_\_**Savings**Yes No 

Please state the amount you received per term OR per year in the relevant box

Amount per term  
\_\_\_\_\_Amount per year  
\_\_\_\_\_**Pay from part-time employment**Yes No 

Please state the amount you received per term OR per year in the relevant box

Amount per term  
\_\_\_\_\_Amount per year  
\_\_\_\_\_



**To what extent did you know about the financial assistance that was available to you before you enrolled on your course?**

*(Please click on one box against each of the types of assistance listed below, or click the N/A box)*

	<b>Yes, fully</b>	<b>Yes, to some extent</b>	<b>No</b>	<b>N/A</b>
Free tuition/fee remission	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Education Maintenance Allowance (EMA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adult Learning Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Care to Learn/childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
College/school hardship loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Career Development Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other <i>(Please specify)</i>				

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**How important was the financial assistance that is/was available to you in your decision to enrol on your course?**

*(Please click on one box below using the 5-point scale where 1 = very unimportant and 5 = very important)*

<b>Very unimportant 1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>Very important 5</b>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Have you ever considered/did you ever consider leaving your course for financial reasons?**

*(Please click on one box below)*

- No
- Yes, occasionally
- Yes, very often

**Do you feel that you are/were being given the full amount of financial assistance to which you are/were entitled?**

*(Please click on one box below)*

- Yes, I'm quite certain
- Yes, I think so
- No
- Not sure



**Who do/did you consider to be the most helpful sources of information, advice & guidance on the types and amount of financial support to which you are/were entitled?**

*(Please click on as many boxes below as appropriate)*

- Parents/Guardians
  - Friends/Relatives
  - Teachers/Tutors/Lecturers/Instructors
  - Your employer
  - Union Learning representative at your workplace
  - Student Services/Student welfare officer
  - College Student Union
  - NUS information & advice
  - College/School/Adult Education Centre
  - Information, advice & guidance (including course leaflets, prospectuses, etc.)
  - Connexions/nextstep or other information, advice & guidance service
  - Jobcentre Plus/Benefits Office
  - Government websites
  - Citizens Advice Bureau
  - Other *(Please specify)*
- 
- 

**Do/did you currently do any paid work at the same time as the course that you are/were taking?**

*(Please click on one box below)*

- Yes
- No

**On balance, how do/did you feel that your employment affects/affected your course of study?**

*(Please click on one box against each aspect below using the 5-point scale where 1 = very negatively and 5 = very positively)*

	<b>Very Negatively 1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>Very positively 5</b>
Gaining experience/skills/confidence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improving chances of getting better qualified in future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improving chances of getting better job in future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not missing any classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Completing all your course work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Doing well in assessments/examinations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**How many hours per week do/did you normally work in paid employment?**

*(Please click on one box below)*

- less than 10
- 10–15
- 16–29
- 30–40
- Over 40

**How much per week do/did you normally receive in take-home pay?**

*(Please click on one box below)*

- £10 or less
- £11–£50
- £51–£100
- £101–£150
- £151–£200
- £201–£250
- £251–£500
- Over £500

**How much benefit do you think people like yourself would gain from the following changes?**

*(Please click on one box against each of the changes listed below using the 5-point scale where 1 = no benefit and 5 = great benefit)*

	<b>No benefit 1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>Great benefit 5</b>
Not having to pay registration/enrolment fees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Not having to pay tuition/attendance fees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provision of free books/tools/equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Free extra-curricula activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lower charges for accommodation/meals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Free transport to and from course	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provision of inexpensive childcare facilities where you are/were studying	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Increased allowances for costs related to care of child/other dependant when on course	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loans to cover fees	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loans to cover living costs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Are there any other recommendations /comments that you would like to make concerning the costs and affordability of undertaking a course, or about further education more generally?**

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## Personal details

### Whereabouts do you live?

(Please enter in the spaces below the postcode of your main home and place of residence eg your family home or student accommodation, eg EC1N 2AD)

---

### Q3.54 Please select which region you are in

- East England
- East Midlands
- Greater London
- South East
- South West
- North East
- North West
- West Midlands
- Yorkshire and Humberside

### Gender Status?

- Female
- Male

### Gender Identity: Is your gender identity the same as the gender you were assigned at birth?

- Yes
- No

### How old are you? (Please enter a numeric value)

---

### How would you describe your ethnic background?

(Please select one box)

- |                               |  |                                     |                                      |
|-------------------------------|--|-------------------------------------|--------------------------------------|
| <b>Asian or Asian British</b> | <input type="checkbox"/> Indian                    | <input type="checkbox"/> Pakistani  | <input type="checkbox"/> Bangladeshi |
|                               | <input type="checkbox"/> Chinese                   | <input type="checkbox"/> Sri Lankan | <input type="checkbox"/> Other Asian |
| <b>White</b>                  | <input type="checkbox"/> British                   | <input type="checkbox"/> Irish      | <input type="checkbox"/> European    |
|                               | <input type="checkbox"/> Other White               |                                     |                                      |
| <b>Black or Black British</b> | <input type="checkbox"/> Caribbean                 | <input type="checkbox"/> African    | <input type="checkbox"/> Other Black |
| <b>Dual Heritage</b>          | <input type="checkbox"/> White and Black Caribbean |                                     |                                      |
|                               | <input type="checkbox"/> White and Black African   |                                     |                                      |
|                               | <input type="checkbox"/> White and Asian           | <input type="checkbox"/> Other      |                                      |

(Any) Other ethnic background (Please specify in the space provided below)

---

**Where do you normally live when you are not on your course?**

- N/A I am not currently enrolled on a course and have not been since September 2007
  - In the UK
  - In another EU country
  - Elsewhere (*Please specify*)
- 
- 

**When you are/were on your course, are/were you living ?**

- N/A I am not currently enrolled on any course and have not been since September 2007
  - Alone or with flatmates
  - With a partner
  - With parents/guardians/other family members
  - In some other arrangement (*Please specify*)
- 
- 

**What best describes the living arrangements when you are/were on your course?**

(*Please click on one box below*)

- In accommodation that you own
  - In your family's home
  - In private rented accommodation
  - In accommodation provided by the college or other education institution
  - Other (*Please specify*)
- 
- 

**Do you have any dependants**

- Yes
- No

**Do you consider yourself to have a disability or learning difficulty ?**

- Yes
- No

**If yes, please state type(s) below**

(Please click on all boxes that apply)

- Visual impairment
  - Hearing impairment
  - Physical impairment/mobility
  - Health condition
  - Mental health
  - Dyslexia or other specific learning difficulty
  - Autistic spectrum disorder
  - Other (*Please specify*)
- 
- 

**What is the highest level of qualification that you currently hold?**

(Please click on one box below. If you are not sure about the level, please write the title of the qualification in the box under 'Other qualification, please specify')

**Level**

- None
  - Entry level
  - Foundation/Level 1
  - 5 or more GCSEs at grades A–C/NVQ 2/or equivalent Level 2 qualification
  - Fewer than 5 GCSEs at grades A-C/partial achievement at NVQ2 /
  - partial achievement in equivalent Level 2 qualification
  - A/AS levels/NVQ 3/BTEC National/or equivalent Level 3 qualification
  - HNC/HND/Foundation degree/or equivalent Level 4 qualification
  - BA/BSc/BEd/or equivalent First degree qualification
  - MA/MSc/MEd/MPhil/Phd/or other post-graduate qualification
  - Professional qualification (Accounting; Banking; Nursing; etc.)
  - Other qualification** (Please specify)
- 
- 

Has any other member of your immediate family ever attended a further education course?

- Yes
- No

**What do you expect to be doing a year from now?**

*(Please click on as many boxes below as appropriate)*

- Still on the same course as at present
  - Enrolled on another course at a college of further education, sixth form college, or adult education centre
  - At university
  - In the same job
  - In a better job with the same employer
  - In a better job with another employer
  - On a training course at my employer's
  - Somewhere else *(Please specify)*
- 
- 

**Would you be prepared to take part in a short follow-up telephone interview?**

- Yes  
*(Please ensure that you supply your contact details in the following section)*
- No

**Contact details**

(To ensure that you can be entered for the prize draw, please enter your contact details in the space below)

Name

---

Phone Number

---

E-mail

---

Please enter the name of the college or school at which you took your course *(optional)*

You have now completed the questionnaire.

Many thanks for helping us with this important survey, and good luck for the future.

**Please click submit**

## Appendix 2 Survey responses: summary tables

### Section 1 Current status

#### Q1 Please tell us your current position with regard to education and training

	Count	Per cent
I am currently enrolled on a course	506	89.7
Since September 2007 I completed a course of study, but am not currently enrolled	56	9.9
Since September 2007 I left a course of study before I completed it, and am not currently enrolled	2	0.4
<b>Total</b>	<b>564</b>	<b>100.0</b>
I am not currently enrolled on any course and have not been since September 2007	21	3.6
Total – including respondents not enrolled on any course	585	100.0

#### Q2 Since September 2007, have you ever wanted to enrol on a course of education or training but decided not to?\*

	Count	Per cent
No	10	47.6
Yes	11	52.4
Total	21	100.0

#### Q3 What was/were the main reasons that you decided not to enrol?\*

	Count	Per cent
Personal/Family commitments	4	20.0
Couldn't afford the potential loss of earnings	4	20.0
Cost of enrolment fee	5	25.0
Costs of materials/equipment needed for the course	1	5.0
Transport costs to and from college/training provider	1	5.0
Grant or other financial support not sufficient	5	25.0
Total	20	100.0

\* Only includes respondents who indicated in Q1 'I am not currently enrolled on any course and have not been since September 2007'



**Q4 What was/were the main reasons(s) you left your course before you had completed it?**

	<b>Count</b>
Fitting course in with work hours	1
Felt the course was not appropriate to my needs	1
Unhappy with quality of equipment/facilities	1
Unhappy with quality of teaching	1
Couldn't cope with time demands of course and job	1
Found full-time employment during the course	1
<b>Total</b>	<b>6</b>

\* Learners responded to option selected in Q1 'Since September 2007 I left a course of study before I completed it.'

\* Learner was able to select as many options as appropriate.

The results for Qs 5 below are based on respondents who indicated in Q1 the following options (n=564):

- I am currently enrolled on a course.
- Since September 2007 I completed a course of study, but am not currently enrolled.
- Since September 2007 I left a course of study before I completed it, and am not currently enrolled.

**Q5 Please indicate below the main type of course on which you are/were enrolled: Level**

	<b>Count</b>	<b>Per cent</b>
Entry to Employment (e2e)	1	0.2
Entry Level	4	0.7
Apprenticeship	5	0.9
MA/MSc/MEd/MPhil/PhD other post-graduate qualifications	15	2.7
HNC/HND/Foundation degree/or equivalent Level 4 qualification	16	2.9
Adult Education course not level specific	17	3.1
Professional qualification (Accounting, Banking, Nursing, etc)	19	3.5
GCSEs/NVQ 2/or equivalent Level 2 qualification	30	5.5
Foundation/Level 1	37	6.7
BA/BSc/BEd/or equivalent first degree qualification	47	8.6
A/AS levels/NVQ 3/BTEC National/ or equivalent Level 3 qualification	358	65.2
Total	549	100.0
No response	15	—
Enrolled on a course of study, left a course of study or completed a course of study in 2007	564	—

**Q6 Please indicate below the main type of course on which you are/were enrolled: Subject/Programme area**

	Count	Per cent
Agriculture, Horticulture and Animal Care	7	1.3
Languages, Literature and Culture	21	3.9
Arts, Media and Publishing	21	3.9
Engineering and Manufacturing Technologies	26	4.9
Information and Communication Technology	30	5.6
Construction, Planning and the Built Environment	33	6.2
Social Sciences	36	6.8
Health, Public Services and Care	40	7.5
Science and Mathematics	43	8.1
Leisure, Travel and Tourism	58	10.9
Education and Training	59	11.1
History, Philosophy and Theology	76	14.3
Business, Administration and Law	83	15.6
Total	533	100.0
No response	31	—
Enrolled on a course of study, left a course of study or completed a course of study in 2007	564	—

**Q7 Where are/were you taking your course?**

	Count	Per cent
At my employer's	2	0.4
At an adult education centre	3	0.5
At a training company	6	1.1
At a college of art	12	2.1
Elsewhere	18	3.2
At a school sixth form	35	6.2
At a sixth form college	111	19.7
At a college of further education/technical college	376	66.8
Total	563	100.0
No response	1	—
Enrolled on a course of study, left a course of study or completed a course of study in 2007	564	—

**Q8 Do/Did you attend:**

	<b>Count</b>	<b>Per cent</b>
Work-based learning on the job, or at a training centre: Part-time (under 5 hours per week)	3	0.5
Work-based learning on the job, or at a training centre: Part-time (between 5 and 15 hours per week)	4	0.7
Day classes at a college, school or adult education centre: Part-time (under 5 hours per week)	8	1.4
Work-based learning on the job, or at a training centre: Full-time (More than 15 hours per week)	16	2.9
Evening classes	27	4.9
Day classes at a college, school or adult education centre: Part-time Between 5 and 15 hours per week	49	8.8
Day classes at a college, school or adult education centre: Full-time (More than 15 hours per week)	447	80.7
Total	554	100.0
No response	10	—
Enrolled on a course of study, left a course of study or completed a course of study in 2007	564	—

**Q9 What is/was the length of your course?**

	<b>Count</b>	<b>Per cent</b>
Less than 1 year	48	8.6
1 year or more	513	91.4
	561	100.0
No response	3	—
Enrolled on a course of study, left a course of study or completed a course of study in 2007	564	—

**Q10 What was/were the main reason(s) that you enrolled on your course?**

	Count	Per cent
Out of interest in the subject areas	312	55.3
To help me progress to higher level qualifications	289	51.2
To help me get to university	266	47.2
To get a job	232	41.1
To meet new people	155	27.5
To help me change career direction	113	20.0
To improve my self-confidence	96	17.0
To help me do my current job better	45	8.0
To be with my friends	39	6.9
To help me find a better job in the same field with another employer	38	6.7
To help me increase my chances of promotion with my current employer	25	4.4
I was required to so by my employer	14	2.5
Total number of learners	564	100.0

\* Learner was prompted to select as many options as appropriate therefore the sum of counts will be equal to more than the total number of respondents.

**Section 2 Costs, earnings and financial support****Q11a Please indicate below the total annual costs to you/your family that are/were associated with attendance at your course**

	Nil		Under £10		£11-£50		£51-£100		£101-£250		£251-£500		Over £500	
	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %
Registration/enrolment fee/facilities fee	391	71.0	33	6.0	65	11.8	27	4.9	12	2.2	10	1.8	13	2.4
Deposit(s)	423	79.8	16	3.0	29	5.5	30	5.7	15	2.8	7	1.3	10	1.9
Tuition/course fees	400	74.5	2	0.4	16	3.0	13	2.4	11	2.0	11	2.0	84	15.6
Examination/resit fees	343	64.5	10	1.9	111	20.9	42	7.9	14	2.6	8	1.5	4	0.8
Fines/replacement fees for security/library card	312	58.6	144	27.1	58	10.9	7	1.3	7	1.3	4	0.8	0	0.0
Books/tools/equipment/printing/copying/internet access	143	26.5	72	13.4	133	24.7	98	18.2	58	10.8	22	4.1	13	2.4
Compulsory field trips/visits	287	54.4	50	9.5	105	19.9	43	8.1	25	4.7	12	2.3	6	1.1
Extra-curricula activities (visits/sport/etc)	320	60.6	25	4.7	74	14.0	45	8.5	27	5.1	17	3.2	20	3.8
Work experience	461	87.6	12	2.3	22	4.2	13	2.5	11	2.1	3	0.6	4	0.8
Other annual costs	347	69.7	11	2.2	16	3.2	21	4.2	33	6.6	38	7.6	32	6.4

**Q11b Please indicate below the total weekly costs to you/your family that are/were associated with attendance at your course**

	Nil		Under £10		£11-£50		£51-£100		£101-£250		£251-£500		Over £500	
	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %
Accommodation	413	75.5	14	2.6	35	6.4	57	10.4	21	3.8	5	0.9	2	0.4
Meals	115	21.0	140	25.6	239	43.7	40	7.3	10	1.8	0	0.0	3	0.5
Transport/parking	165	30.4	105	19.3	223	41.1	24	4.4	11	2.0	11	2.0	4	0.7
Care of child/other dependant	469	89.5	13	2.5	26	5.0	11	2.1	4	0.8	1	0.2	0	0.0
Books/stationery/computer/equipment/telephone and miscellaneous	135	25.0	228	42.2	144	26.7	21	3.9	4	0.7	3	0.6	5	0.9
Study support costs (eg extra tuition, additional support etc.)	484	90.8	22	4.1	18	3.4	3	0.6	4	0.8	0	0.0	2	0.4
Other weekly costs	379	78.0	33	6.8	51	10.5	14	2.9	6	1.2	2	0.4	1	0.2

**Q12 In order to enrol on your course, did you give up a paid job etc?**

Response	Frequency	Per cent
No	408	72.2
Yes	157	27.8
TOTAL	565	100.0

**Q13 If Yes, please specify your lost earnings per week**

Age bands				
Lost earnings	Under 19	19-24	25+	Total
Less than £50	18	4	3	25
£51-£100	13	14	6	33
£101- £250	19	17	15	51
£250+	6	4	10	20
Total	56	39	34	129

**Q14 What if any financial assistance have you been given or made use of in order that you can/could undertake your course?: government support/loan**

	Yes		No	
	Count	Row N %	Count	Row N %
Free tuition/fee remission	96	18.08	435	82
Education Maintenance Allowance (EMA)	154	28.89	379	71
Adult Learning Grant	36	6.90	486	93
Care to Learn/childcare	11	2.16	499	98
College/school hardship fund	10	1.96	501	98
Career Development Loan	1	0.20	507	100
Student loan	44	8.59	468	91
Other government support/loan	29	5.64	485	94

**Q14 (cont.) Average government support per year (£)**

	Mean	Maximum	Minimum	Median	Mode
EMA – Amount per year	890	4,320	60	900	1,080
ALG – Amount per year	1,728	9,000	25	1,080	1,080
Childcare – Amount per year	2,225	6,815	141	1,929	141
College hardship fund Amount per year	841	5,400	20	165	100
Student Loan – Amount per year	4,376	13,500	600	3,500	3,000
Other Gov. support – Amount per year	3,807	14,000	200	2,530	1,080

**Q15 What if any financial assistance have you been given or made use of in order that you can/could undertake your course?: Other resources or financial support**

	Yes		No	
	Count	Row N %	Count	Row N %
Support from family/friends	227	42.35	309	57.65
Support from your employer	18	3.48	499	96.52
Savings	73	14.31	437	85.69
Pay from part-time employment	216	41.22	308	58.78
Pay from full-time employment	35	6.99	466	93.01
Credit card/bank overdraft	52	10.14	461	89.86
Other resources	22	4.42	476	95.58

**Q15 (cont.) Average other resources support per year (£)**

	Mean	Minimum	Maximum	Median	Mode
Support from family and friends	2,134	9,000	4	1,400	1,000
Support from employer	4,436	17,000	250	1,250	540
Savings	2,776	18,000	168	2,160	1,800
Pay from part-time employment	5,280	10,800	1,080	5,580	10,800
Pay from full-time employment	1,683	22,464	50	666	360
Credit card/bank overdraft	1,453	12,000	50	720	720
Other resources	6,088	25,000	250	3,600	3,600



**Q16 How adequate do/did you consider the financial assistance you have been given in relation to the costs of your course?**

		Totally inadequate 1	2	3	4	Totally adequate 5	N/A	Total	missing	Grand total
Free tuition	Count	5	1	4	11	66	9	96	0	96
	%	5.2	1.0	4.2	11.5	68.8	9.4	100.0		
EMA	Count	12	21	36	38	44	1	152	2	154
	%	7.9	13.8	23.7	25.0	28.9	0.7	100.0		
Adult Learning Grant	Count	4	10	3	5	9	3	34	2	36
	%	11.8	29.4	8.8	14.7	26.5	8.8	100.0		
Care to Learn/ Childcare	Count	2	1	3	0	5	0	11	0	11
	%	18.2	9.1	27.3	0.0	45.5	0.0	100.0		
College/School hardship loan	Count	0	1	0	2	3	4	10	0	10
	%	0.0	10.0	0.0	20.0	30.0	40.0	100.0		
Career Development Loan	Count	0	0	0	1	0	0	1	0	1
	%	0.0	0.0	0.0	100.0	0.0	0.0	100.0		
Student loan	Count	4	11	11	7	8	3	44	0	44
	%	9.1	25.0	25.0	15.9	18.2	6.8	100.0		
Other government support/loan	Count	3	1	1	5	4	9	23	6	29
	%	13.0	4.3	4.3	21.7	17.4	39.1	100.0		

Figures are based on respondents who indicated they were receiving the specific type of financial assistance.

**Q17 To what extent did you know about the financial assistance that was available to you before you enrolled?**

	Yes, fully		Yes, to some extent		No		N/A		Total	
	Count	%	Count	%	Count	%	Count	%	Count	%
Free tuition/fee remission	136	24.6	98	17.7	146	26.4	173	31.3	553	100.0
Education Maintenance Allowance (EMA)	159	28.9	154	28.0	84	15.3	153	27.8	550	100.0
Adult Learning Grant	38	6.9	71	13.0	164	30.0	274	50.1	547	100.0
Care to Learn/Childcare	29	5.3	39	7.1	156	28.6	322	59.0	546	100.0
College/School hardship loan	28	5.1	50	9.2	194	35.6	273	50.1	545	100.0
Career Development Loan	25	4.6	33	6.1	193	35.4	294	53.9	545	100.0
Student loan	60	11.0	95	17.5	122	22.4	267	49.1	544	100.0
Other	24	4.8	21	4.2	112	22.3	345	68.7	502	100.0

**Q18 How important was the financial assistance that is available to you in your decision to enrol on your course?**

		<b>Very unimportant 1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>Very important 5</b>	<b>Total</b>
Under 19	<b>Count</b>	95	51	70	45	72	333
	<b>%</b>	28.5	15.3	21.0	13.5	21.6	100.0
19–24	<b>Count</b>	16	20	27	13	47	123
	<b>%</b>	13.0	16.3	22.0	10.6	38.2	100.0
25+	<b>Count</b>	21	9	14	10	40	94
	<b>%</b>	22.3	9.6	14.9	10.6	42.6	100.0
Total	<b>Count</b>	132	80	111	68	159	550
	<b>%</b>	24.0	14.5	20.2	12.4	28.9	100.0

**Q19 Have you ever considered/did you ever consider leaving your course for financial reasons?**

		<b>No</b>	<b>Yes, occasionally</b>	<b>Yes, very often</b>	<b>Total</b>
Under 19	<b>Count</b>	218	82	34	334
	<b>%</b>	65.3	24.6	10.2	100.0
19–24	<b>Count</b>	68	38	17	123
	<b>%</b>	55.3	30.9	13.8	100.0
25+	<b>Count</b>	52	26	17	95
	<b>%</b>	54.7	27.4	17.9	100.0
Total	<b>Count</b>	338	146	68	552
	<b>%</b>	61.2	26.4	12.3	100.0

**Q20 Do you feel that you are/were being given the full amount of financial assistance to which you are/were entitled?**

		<b>Yes, I'm quite certain</b>	<b>Yes, I think so</b>	<b>No</b>	<b>Not sure</b>	<b>Total</b>
Under 19	<b>Count</b>	60	107	94	73	334
	<b>%</b>	18.0	32.0	28.1	21.9	100.0
19–24	<b>Count</b>	17	41	43	22	123
	<b>%</b>	13.8	33.3	35.0	17.9	100.0
25+	<b>Count</b>	24	29	22	20	95
	<b>%</b>	25.3	30.5	23.2	21.1	100.0
Total	<b>Count</b>	101	177	159	115	552
	<b>%</b>	18.3	32.1	28.8	20.8	100.0

**Q21 Who do/did you consider to be the most helpful sources of information, advice and guidance on the types and amount of financial support to which you are/were entitled?**

	Count	Per cent
Parents/Guardians	282	50.00
Friends/Relatives	182	32.30
Teachers/Tutors/Lecturers/Instructors	328	58.20
Your employer	44	7.80
Union Learning Representative at your workplace	5	0.90
Student Services/Student welfare officer	141	25.00
College Student Union	63	11.20
NUS information & advice	70	12.40
College/School/Adult Education Centre (information, advice & guidance including course leaflets, prospectuses, etc.)	112	19.90
Connexions/Nextstep or other information, advice & guidance service	86	15.20
Jobcentre Plus/Benefits Office	12	2.10
Government websites	43	7.60
Citizens Advice Bureau	15	2.70
Other	11	2.00
Total	564	100.00

**Q22 Do/did you currently do any paid work at the same time as the course that you are/were taking?**

		Yes	No	Total
Under 19	Count	198	129	327
	%	60.6	39.4	100.0
19-24	Count	72	47	119
	%	60.5	39.5	100.0
25+	Count	66	26	92
	%	71.7	28.3	100.0
Total	Count	336	202	538
	%	62.5	37.5	100.0

**Q23 On balance, how do/did you feel that your employment affects/affected your course of study?**

		Very Negatively	2	3	4	Very positively	Total
Gaining experience skills/confidence	Count	12	26	75	113	128	354
	Row N %	3.40	7.30	21.20	31.90	36.20	100.00
Improving chances of getting better qualified in future	Count	21	53	111	81	87	353
	Row N %	5.90	15.00	31.40	22.90	24.60	100.00
Improving chances of getting better job in future	Count	19	40	106	97	87	349
	Row N %	5.40	11.50	30.40	27.80	24.90	100.00
Not missing any classes	Count	37	47	108	55	100	347
	Row N %	10.70	13.50	31.10	15.90	28.80	100.00
Completing all your course work	Count	39	86	108	39	80	352
	Row N %	11.10	24.40	30.70	11.10	22.70	100.00
Doing well in assessments/examinations	Count	32	86	119	44	72	353
	Row N %	9.10	24.40	33.70	12.50	20.40	100.00
Total	Count	160	338	627	429	554	2108
	Row N %	7.60	16.00	29.70	20.40	26.30	100.00

**Q24 How many hours per week do/did you normally work in paid employment?**

		Less than 10	10–15	16–29	30–40	Over 40	Total
Under 19	Count	75	84	42	4	0	205
	%	36.6	41.0	20.5	2.0	0.0	100.0
19–24	Count	15	18	23	18	2	76
	%	19.7	23.7	30.3	23.7	2.6	100.0
25+	Count	7	4	25	23	9	68
	%	10.3	5.9	36.8	33.8	13.2	100.0
Total	Count	97	106	90	45	11	349
	%	27.8	30.4	25.8	12.9	3.2	100.0

**Q25 How much per week do/did you normally receive in take-home pay?**

		£10 or less	£11-£50	£51-£100	£101-£150	£151-£200	£201-£250	£251-£500	Over £500	Total
Under 19	<b>Count</b>	15	93	75	12	6	1	3	0	205
	<b>%</b>	7.3	45.4	36.6	5.9	2.9	0.5	1.5	0.0	100.0
19-24	<b>Count</b>	5	12	30	9	7	3	8	2	76
	<b>%</b>	6.6	15.8	39.5	11.8	9.2	3.9	10.5	2.6	100.0
25+	<b>Count</b>	0	4	8	14	5	12	20	5	68
	<b>%</b>	0.0	5.9	11.8	20.6	7.4	17.6	29.4	7.4	100.0
Total	<b>Count</b>	20	109	113	35	18	16	31	7	349
	<b>%</b>	5.7	31.2	32.4	10.0	5.2	4.6	8.9	2.0	100.0

**Q26 How much benefit do you think people like yourself would gain from the following changes?**

	No benefit 1		2		3		4		Great benefit 5	
	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %	Count	Row N %
Not having to pay registration/enrolment fees	91	15.7	21	3.6	67	11.6	77	13.3	323	55.8
Not having to pay tuition/attendance fees	76	13.1	18	3.1	56	9.7	62	10.7	367	63.4
Provision of free books/tools/equipment	34	6	22	3.9	55	9.7	112	19.7	346	60.8
Free extra-curricula activities	67	11.7	28	4.9	90	15.7	110	19.2	278	48.5
Lower charges for accommodation /meals	61	10.7	19	3.3	75	13.2	112	19.6	303	53.2
Free transport to and from course	43	7.6	14	2.5	56	9.9	80	14.1	373	65.9
Provision of inexpensive childcare facilities where you are/were studying	165	28.8	36	6.3	103	18	63	11	206	36
Increased allowances for costs related to care of child/other dependant when on course	165	29.2	35	6.2	100	17.7	68	12	197	34.9
Loans to cover fees	139	24.4	38	6.7	99	17.4	88	15.5	205	36
Loans to cover living costs	133	23.5	35	6.2	99	17.5	87	15.3	213	37.6

### Section 3 Personal details

#### Q27 Own/family home postcode

Region	Count	Per cent
East	18	3.8
East Midlands	49	10.3
London	30	6.3
North East	28	5.9
North West	25	5.3
Scotland	7	1.5
South East	140	29.5
South West	87	18.4
Wales	23	4.9
West Midlands	38	8.0
Yorkshire and The Humber	29	6.1
Total	474	100.0
Missing	111	—
Grand total	585	—

**Note:** Region is based on the location of the learner's family home and therefore in some instances, learners have been classified in Wales and Scotland.

#### Q28 Gender status

	Count	Per cent
Female	351	61.0
Male	224	39.0
Total	575	100.0
Missing	10	—
Grand total	585	—

#### Q29 Gender identity: Is your gender identity the same as the gender you were assigned at birth?

	Count	Per cent
Yes	570	98.8
No	7	1.2
Total	577	100.0
Missing	8	—
Grand total	585	—

**Q30 Age group of respondents**

	<b>Count</b>	<b>Per cent</b>
Under 19	337	58.8
19–24	129	22.5
25+	107	18.7
Total	573	100.0
Missing	12	—
Grand total	585	—

**Q31 Ethnic background of respondents**

	<b>Count</b>	<b>Per cent</b>
Asian or Asian British – Indian	14	2.40
Asian or Asian British – Pakistani	8	1.40
Asian or Asian British – Bangladeshi	3	0.50
Asian or Asian British – Chinese	4	0.70
Asian or Asian British – Sri Lankan	0	0.00
Asian or Asian British – Other Asian	5	0.90
White – British	470	81.50
White – Irish	5	0.90
White – European	17	2.90
Black or Black British – Caribbean	8	1.40
Black or Black British – African	6	1.00
Black or Black British – Other Black	2	0.30
Dual Heritage – White and Black Caribbean	6	1.00
Dual Heritage – White and Black African	1	0.20
Dual Heritage – White and Asian	5	0.90
Dual Heritage – Other	6	1.00
(Any) Other ethnic background	17	2.90
Total	577	100.00
Missing	8	—
Grand total	585	—

**Q32 Where do you normally live when you are not on your course?**

	<b>Count</b>	<b>Per cent</b>
N/A I am not currently enrolled on a course and have not been since September 2007	13	2.3
England	520	90.1
Wales	32	5.5
Scotland	6	1.0
In another EU country	5	0.9
Elsewhere	1	0.2
Total	577	100.0
Missing	8	—
Grand total	585	—

**Q33 When you are/were on your course are/were you living:**

	<b>Count</b>	<b>Per cent</b>
N/A I am not currently enrolled on a course and have not been since September 2007	21	3.60
Alone or with flatmates?	69	12.00
With a partner?	78	13.50
With parents/guardians/ other family members?	401	69.60
In some other arrangement?	7	1.20
Total	576	100.00
Missing	9	—
Grand total	585	—



**Q34 What best describes the living arrangements when you are/were on your course?**

	<b>Count</b>	<b>Per cent</b>
N/A I am not currently enrolled on any course and have not been since September 2007	18	3.10
In accommodation that you own	50	8.70
In your family's home	402	70.00
In private rented accommodation	83	14.50
In accommodation provided by the college or other education institution	11	1.90
Other	10	1.70
Total	574	100.00
Missing	11	—
Grand total	585	—

**Q35 Do you have any dependants?**

	<b>Count</b>	<b>Per cent</b>
Yes	92	16.1
No	480	83.9
Total	572	100.0
Missing	13	—
Grand total	585	—

**Q36 Do you consider yourself to have a disability or learning difficulty?**

	<b>Count</b>	<b>Per cent</b>
Yes	73	12.7
No	504	87.3
Total	577	100.0
Missing	8	—
Grand total	585	—

**Q36 (cont.) If yes, please type of disability or learning difficulty type**

	<b>Count</b>	<b>Per cent</b>
Hearing impairment	5	5.50
Physical impairment/mobility	7	7.70
Health condition	15	16.50
Mental health	18	19.80
Dyslexia or other specific learning difficulty	35	38.50
Autistic spectrum disorder	6	6.60
Other	5	5.50
<b>Total</b>	<b>91</b>	<b>100.00</b>

\* The options were multi-choice, therefore the sum of counts is more than the 73 respondents that indicated they have a type of learning difficulty/or disability.

**Q37 What is the highest level of qualification that you currently hold?**

	<b>Count</b>	<b>Per cent</b>
None	8	1.40
Entry level	2	0.40
Foundation/Level 1	19	3.30
Five or more GCSEs at grades A–C/NVQ 2/ or equivalent Level 2 qualification	231	40.70
Fewer than five GCSEs at grades A–C/partial achievement at NVQ2	14	2.50
Partial achievement in equivalent Level 2 qualification	4	0.70
A/AS levels/NVQ 3/BTEC National/or equivalent Level 3 qualification	208	36.60
HNC/HND/Foundation degree/or equivalent Level 4 qualification	14	2.50
BA/BSc/BEd/or equivalent First degree qualification	48	8.50
MA/MSc/MEd/MPhil/Phd/or other post-graduate qualification	10	1.80
Professional qualification (Accounting; Banking; Nursing; etc.)	10	1.80
<b>Total</b>	<b>568</b>	<b>100.00</b>
Missing	17	—
<b>Grand total</b>	<b>585</b>	<b>—</b>

**Q38 Has any other member of your immediate family ever attended a further education course?**

<b>Attended</b>	<b>Count</b>	<b>Per cent</b>
Yes	408	72.1
No	158	27.9
Total	566	100.0
Missing	19	—
Grand total	585	—

**Q39 What do you expect to be doing a year from now?\***

	<b>Count</b>	<b>Per cent</b>
Still on the same course as at present	207	35.40
Enrolled on another course at a college of further education	80	13.70
At university	189	32.30
In the same job	59	10.10
In a better job with the same employer	35	6.00
In a better job with another employer	77	13.20
On a training course at my employer's	18	3.10
Somewhere else	50	8.50
All respondents	585	100.00
Total responses	715	—

\* The options were multi-choice, therefore the sum of counts totals were more than the 585 respondents.

# **The true cost of college**

## the price students pay for further education

This report explores the full cost to individuals of participating in further education in England and Wales – the nature and level of cost that individuals incur when they participate and the impact student financial support has on an individual's learning experience. Undertaken jointly by the Learning and Skills Network and the National Union of Students, it aims to investigate the extent to which financial hardship still presents a barrier to further education for many students.