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Increasing participation in learning

Stephen Evans

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Executive summary

People invest £7.3 billion of their own money and £55 billion worth of time in learning each year, more than the Government and employers. But there are stark gaps between groups and areas, with Londoners investing most and older people the least. We need to build a culture of learning, plus a Lifelong Learning Entitlement of financial support and careers advice, and access to flexible learning.

Learning, in its broadest sense of practising, studying or reading about something, can help people find a job, build a career, make new friends, improve their health and wellbeing and much more besides. After falls in participation in learning during the 2010s as the Government cut funding for adult learning in England, participation has risen during and since the pandemic due to a rise in self-directed and online or blended learning. However, participation in learning remains unequal and lower than in 2010, holding back economic growth, health and wellbeing, and social justice.

Investment in adult learning has always been shared between the Government, employers and individuals, with employers and individuals expected to pay more where they will benefit most, for example for job-specific skills or higher level skills with larger job and wage benefits.

Our previous analysis has shown Government spending on adult skills will be £1 billion lower in England in real terms than in 2010 and that employer investment 28% is lower per employee than in 2005. We need to change this but should also remember that people invest significant time and money in learning too.

This report produces new analysis estimating that people invest £7.3 billion of investment and £55 billion of time (£34 billion on non-work learning) in learning each year. This is greater than investment by employers (£42 billion of time and money) and the Government (£6.8 billion on tax reliefs and learning provision), amounting to £323 and 225 hours per year per adult learner. Yet it is often under analysed compared to that by employers and the Government.

These headline figures hide significant disparities. Young people are three times more likely to participate in learning than those aged over 55, and also invest three times as much (£3,,900 versus £1300) time and money in learning. The average 19-24 year old learner spends 413 hours per year in learning compared to 124 hours for over 50s, a worry given longer working lives and the health and wellbeing benefits of learning.

Participation in learning is highest in London (56%), partly due to its younger and better qualified population, and lowest in the South East (36%). Investment per learner is highest in Northern Ireland (£3,300), West Midlands (£2,500) and London and Yorkshire and the Humber (£2,200), and lowest in Scotland (£1,600) and North East (£1,750). Looking at investment per person, that is combining the number of people taking part in learning with investment per learner, shows investment per person highest in Northern Ireland (£1,200) and London (£1,400), more than double that in South East (£565) and Scotland (£624).

Increasing participation in learning requires understanding why people do and don't take part in learning. Research shows that people have a range of motivations to learn, particularly interest in the subject (37%); developing as a person (36%); and to improve job skills (25%). The most common reasons for not taking part in learning were: I don't want to (29%); cost (29%); feeling too old (28%); and time pressures (16%).

The drivers for learning are therefore a mix of personal and work benefits and situational, institutional and dispositional. Yet most policy is focused on tuition costs and, to a lesser extent, costs of barriers such as transport with maintenance support focused on higher education students. At the same time, there has been a revolution in flexible (particularly online and blended) learning delivery that has supported growth in self-directed learning.

We need to ensure learning is high profile, tailored to individual motivations, and more accessible and affordable. We recommend a new Lifelong Learning Entitlement giving extra help with the costs of learning, including:

1. **Learning places.** We should promote learning and make it easy to access everywhere, based on diverse motivations to learn and the 'tipping points' that affect people's decisions. Partners in an area should design plans to make everywhere a learning place, promoting learning through public services including social prescribing in health services and encouraging employers to support non-work learning.
2. **Informed choices.** People need good information and advice to make informed choices about learning. The Government should publish data on the economic and social outcomes of learning building on similar examples in the US, develop clear career pathways showing where learning can lead, and widen access to careers advice by building local careers networks of trusted institutions like housing associations.
3. **Help with course costs.** We need better and simpler help. The new Lifelong Learning Entitlement, based on level of learning or income, could simplify communication of current complex entitlements to learning that depend on age, location, level and type of learning. Additionally, all adults should have a Learning Account with a universal entitlement of £5,000, targeted top ups and co-investment by people and employers.
4. **Help with living costs.** We need more help: support below higher education level is limited and patchy. The Lifelong Learning Entitlement should include strengthening the Right to Request Time to Train to include all accredited learning, extend it to all firms, and strengthen to a right to time off (rather than just to request) at large firms. People accessing this right, and those out of work but not on benefits studying a first level 3, would be entitled to a maintenance loan. For people on benefits, the Train and Progress rule should allow study for up to one year (up from the current 12 weeks) where their Work Coach agrees.
5. **Flexible learning.** We need to build on the emerging flexible learning revolution, thinking how best we can support, encourage, incentivise, test and trial new forms of learning that better fit around people's work and home lives. This should be built into funding and commissioning models, and practical support given to providers.

Individual investment in learning

People invest around £7.3 billion of money and £55.5 billion worth of their time each year in learning. This is a significant investment, more than employers and more than the Government's adult education budget for England (£1.5 billion), apprenticeship levy (£2.7 billion) and National Skills Fund (£0.5 billion) combined.

Learning is something people do to help them get a job, build a career, make new friends, help family, improve health and wellbeing, for the love of a subject, and much more besides.[1]

This report uses a broad definition of learning, in line with Learning and Work Institute's (L&W) long-running Adult Participation in Learning Survey:

> *'Learning can mean practising, studying, or reading about something. It can also mean being taught, instructed or coached. This is so you can develop skills, knowledge, abilities or understanding of something. Learning can also be called education or training. You can do it regularly (each day or month) or you can do it for a short period of time. It can be full-time or part-time, done at home, at work, or in another place like college. Learning does not have to lead to a qualification. We are interested in any learning you have done, whether or not it was finished.'*[2]

However, despite the many benefits of learning, participation in publicly-funded learning provision by adults has halved in the last decade, particularly linked to UK Government funding cuts – by 2025, adult skills spending in England is likely to be £1 billion lower than in 2010.[3] Employers have also cut their investment in training per employee by 28% since 2005, with those who have a degree-level qualification three times as likely to get training as those with no qualifications.[4]

Investment in learning and skills has always been a balance between individual, employer and the Government, with this balance generally varying by:

- **Age.** In general, the Government and employers invest more in younger people, and participation in learning falls with age;
- **Level.** The Government has historically focused more investment on those with the lowest qualifications, arguing that this is where the greatest market failure lies and that private returns to pay and productivity above this mean individuals and employers should invest more themselves. However, this has shifted somewhat in recent years, with the Government focusing more on level 3 (A level equivalent) and above;[5]
- **Type.** In general, employers would be expected to invest in training that benefits people in their current job, while support for training for progression or career switching

[1] Time for action: learning for skills and social justice, L&W, 2019.
[2] Adult participation in learning survey 2022, L&W, 2022.
[3] The impact of higher inflation on skills budgets in England, L&W, 2022.
[4] Raising the bar: increasing employer investment in skills, L&W, 2022.
[5] Learning at work: employer investment in skills, L&W, 2022.

may be more of a balance (e.g. depending on whether it is an apprenticeship or pre-employment training course). Learning outside of work-related reasons is more likely to be seen as the responsibility of individuals (all else equal – for example, as noted above, many lower level courses are government funded, and there has been a greater focus on social prescribing, that is referring people to adult learning for their health and wellbeing); and

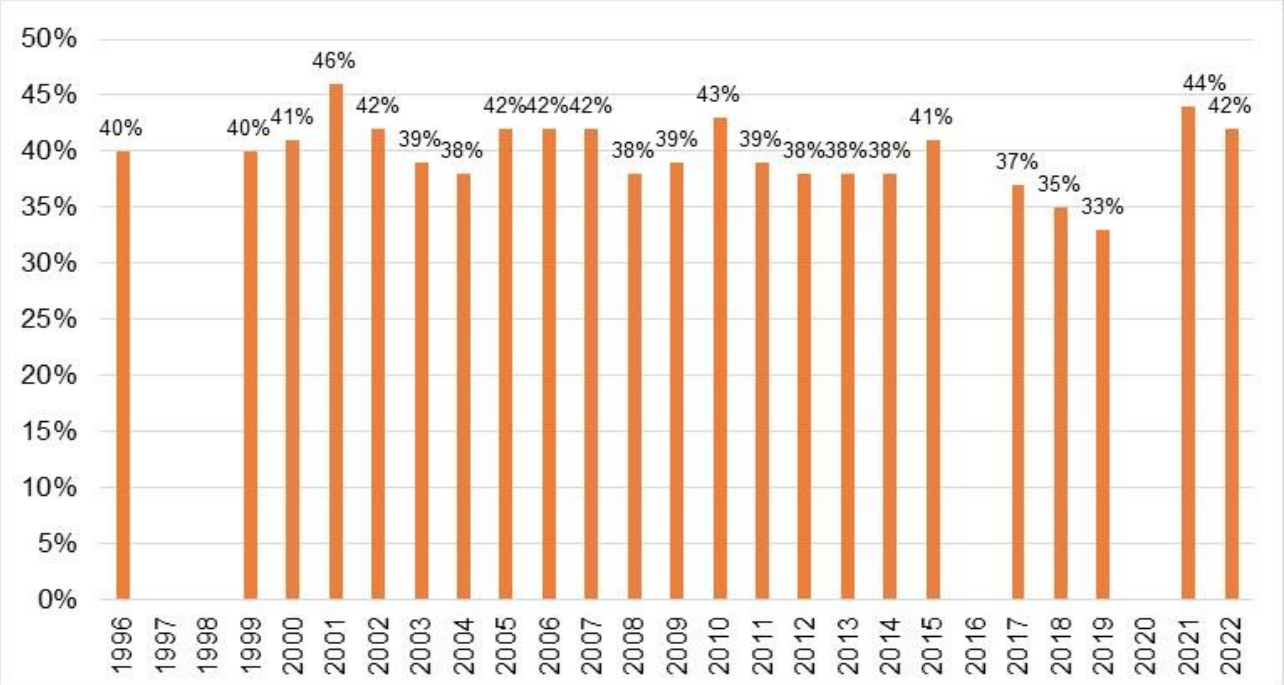
- **Income.** The Government targets some funding on those who are out of work or low paid, while for others it provides loans paid back in part based on what they earn. Employers have generally invested less per person in those with low qualifications.[6]

This report analyses how individuals invest their time and money in learning, explores the links between individual, employer and Government investment, and proposes ways to increase participation in learning and tackle inequalities between groups and areas.

Estimating individual investment in learning

L&W's Adult Participation in Learning Survey shows that participation in learning dipped during the 2010s, linked to Government funding cuts reducing formal learning opportunities, but has recovered since the pandemic, driven by informal and self-driven learning. In 2022, 42% of people said they had taken part in learning in the last three years, equating to around 22 million people. The survey also highlights stark and persistent inequalities, with lower participation in learning for people who left formal education earlier, are from a lower socioeconomic group, are older, or are out of work.

Figure 1: Estimated participation in learning by adults



[6] Learning at work: employer investment in skills, L&W, 2021.

In 2022, additional questions were asked about how much (if anything) people invested in learning and how long (if at all) they spent learning. This allows us to estimate individual investment in learning.

Box 1: Estimating individual investment in learning

Adults who told L&W's Adult Participation in Learning Survey that they had taken part in learning recently, were also asked how much they, their partner or their family paid for this learning: £0, £1-100; £101-500; £501-1000; or >£1000. Note that these are people's own estimates and depend on how they interpret the question. For example, some may have included higher education tuition fees, while others may not given they are not generally paid up front.

We take the mid point of each range, and £2000 for those saying they spent over £1000. This is then multiplied by the number of people giving this answer, to give a total estimate for individual investment in learning.

Similarly, adults who had taken part in learning were asked the number of hours per week (0,1, 2, 3, 4, 5, 6-10, 11-20, 21-30, 31-50 and 50+) and the number of weeks in the year (0, 1, 2, 3, 4, 5, 6-10, 11-15,16-20, 21-25, 26-30, 31-39, 40 or more) they had spent learning. Multiplying the number of people giving each answer for the number of hours gives a number of hours per week spent in learning (both a cumulative total and an average per learning). Multiplying this by the number of weeks spent in learning gives a total and average number of hours per year. This is also multiplied by the Living Wage (£10.90 at the time of calculation) to give an estimate of the opportunity cost of learning, though of course many in work are paid more than this.

This is a similar methodology to that taken by the Inquiry into the Future of Lifelong Learning.[a] However, differences in data sources, the wording of questions, ranges of answers, and definition of learning mean that caution should be applied in comparing the results.

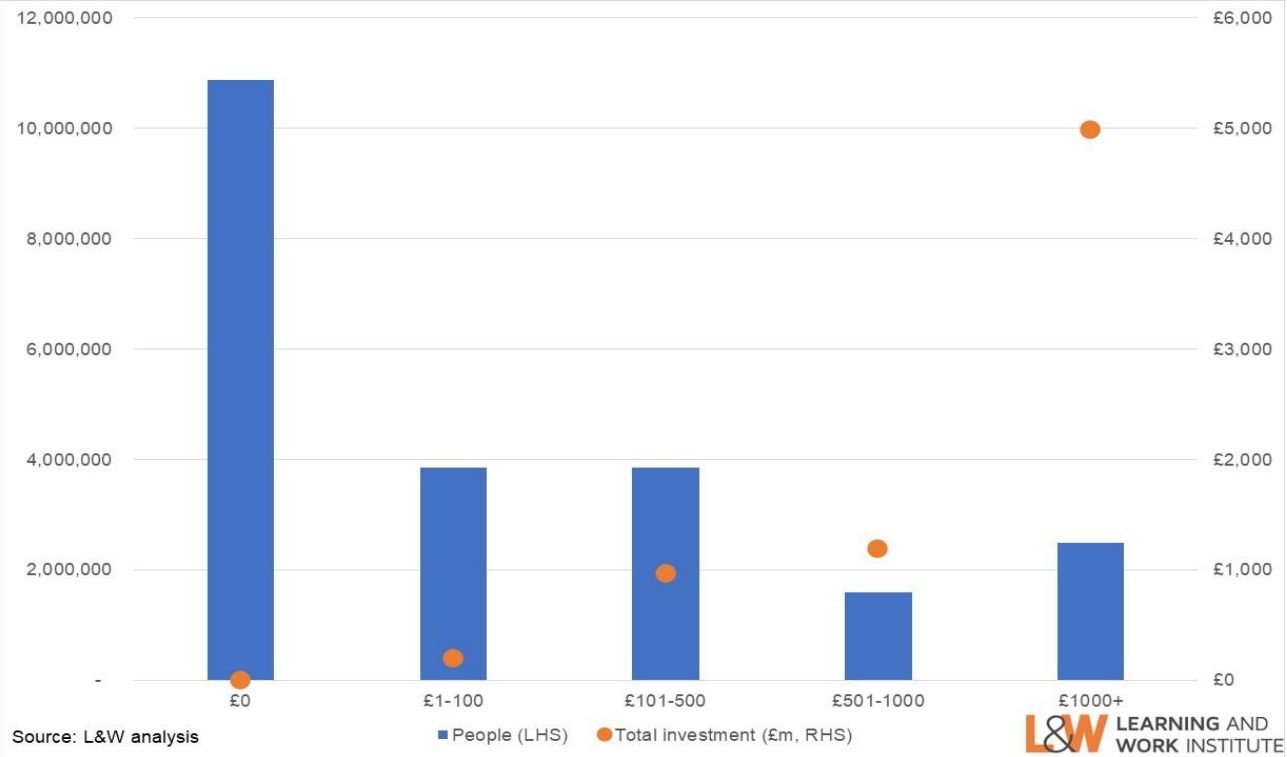
a. Expenditure and funding models in lifelong learning, NIACE, 2010; Learning through life: inquiry into the future of lifelong learning, NIACE, 2010.

The results

In total, we estimate that people spend around £7.3 billion per year on learning, 0.3% of GDP. This equates to £323 per learner.

However, this average covers significant variation. Almost one half of learners (10.8 million people) said they didn't pay anything. This suggests the costs of their learning were covered by their employer or the Government, or that there was no cost (e.g. as for a range of self-directed online learning). One third of learners said they paid between £1 and £500, 7% paid £501-750, and one in ten said they paid more than £1000.

Figure 2: Distribution of investment in learning by individuals



As well as money, people invest time in learning – time spent learning is time that could have been spent doing other things, the opportunity cost.

We estimate that, on our broad definition of learning, people spent around 5 billion hours learning per year in total at a value of £55.5 billion. This means the average learner spends 225 hours per year learning: 13 hours per week for 17 weeks a year.

The Adult Participation in Learning Survey asks adults the main purpose of their learning. This suggests that 39% of learning is related people's current job (the remaining 61% being about future careers, health and wellbeing, interest in the subject etc). This suggests that people are investing £34 billion (61% of £55.5 billion) of their time in non-work-related learning.

As Box 1 notes, the previous estimate of individual investment in learning by the Inquiry into the Future of Lifelong Learning in 2010 used different data sources and methodologies, making direct comparisons difficult.

However, the previous estimates (uprated for inflation) of investment £7.9 billion in money and £54.4 billion in time are broadly consistent with this report's estimates of £7.3 billion and £55.5 billion respectively. This suggests that individual investment in learning has held up better than employer and Government investment over the last decade.

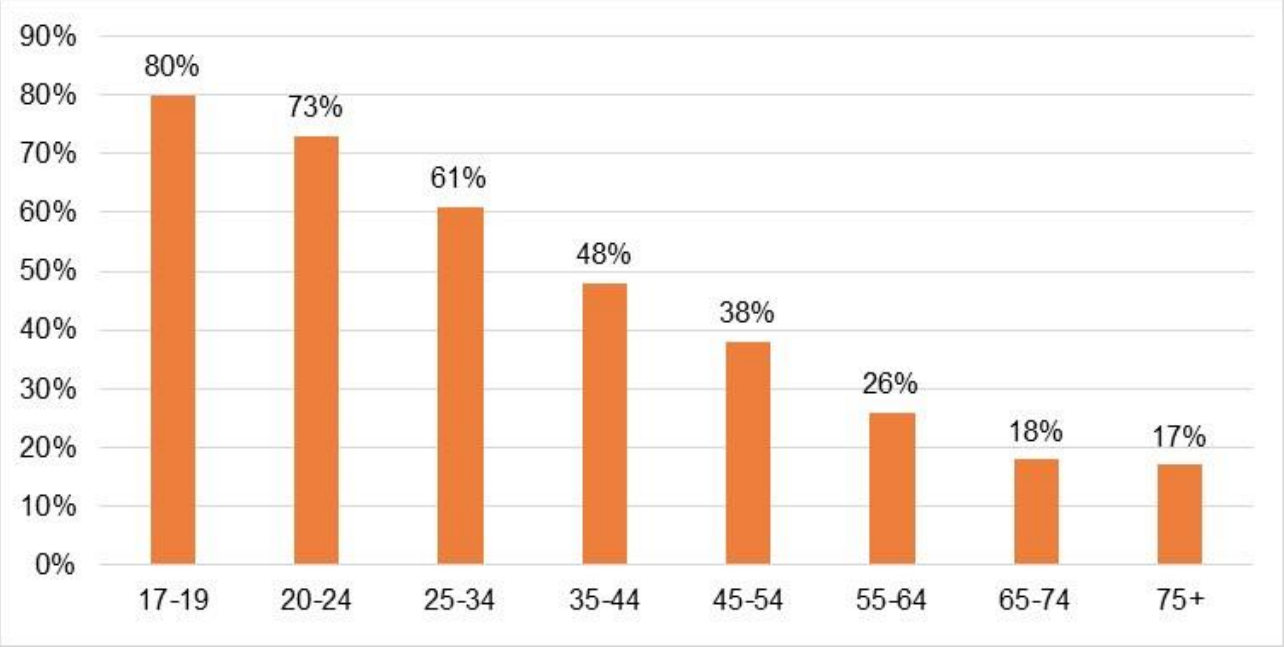
Inequalities in learning

Young people are at least three times as likely to take part in learning as older people, and invest triple the amount of time and money in doing so. People in Northern Ireland and London spend at least £1000 per person on learning each year, more than double the figure in most other regions and nations. Together, these disparities risk increasing inequalities between groups and places.

Participation in learning is unequal and these inequalities are stark and persistent. As the previous chapter noted, people who left full-time education at a younger age, are from a lower socioeconomic group, are older, or are not in work are far less likely to participate in learning.

For example,17-19 year olds are four times as likely to say they had taken part in learning than those aged over 65. London has the highest learning participation rate (56%) of the UK's nations and regions, partly related to its younger and better qualified population, and the South West the lowest at 35%.

Figure 3: Participation in learning by age

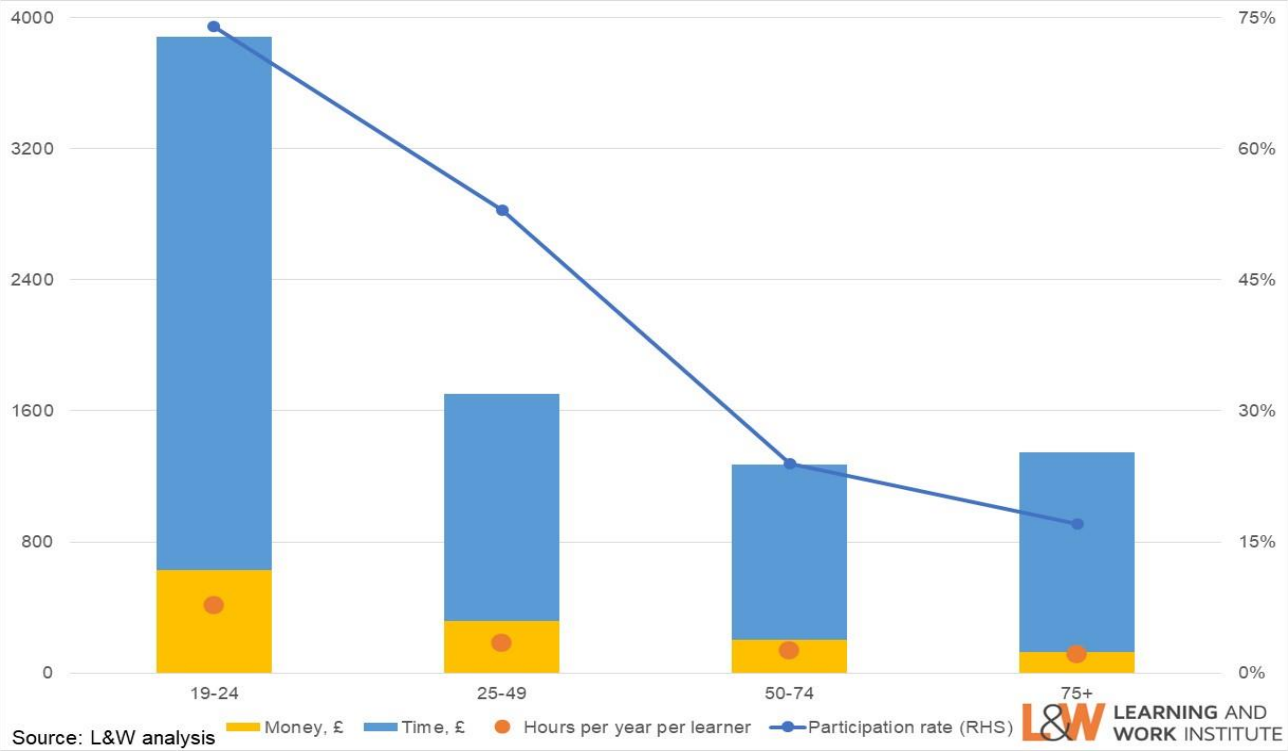


Using the same methodology detailed in the previous chapter, we can estimate the time and money invested in learning by age and by region and nation of the UK.

Investment in learning by age

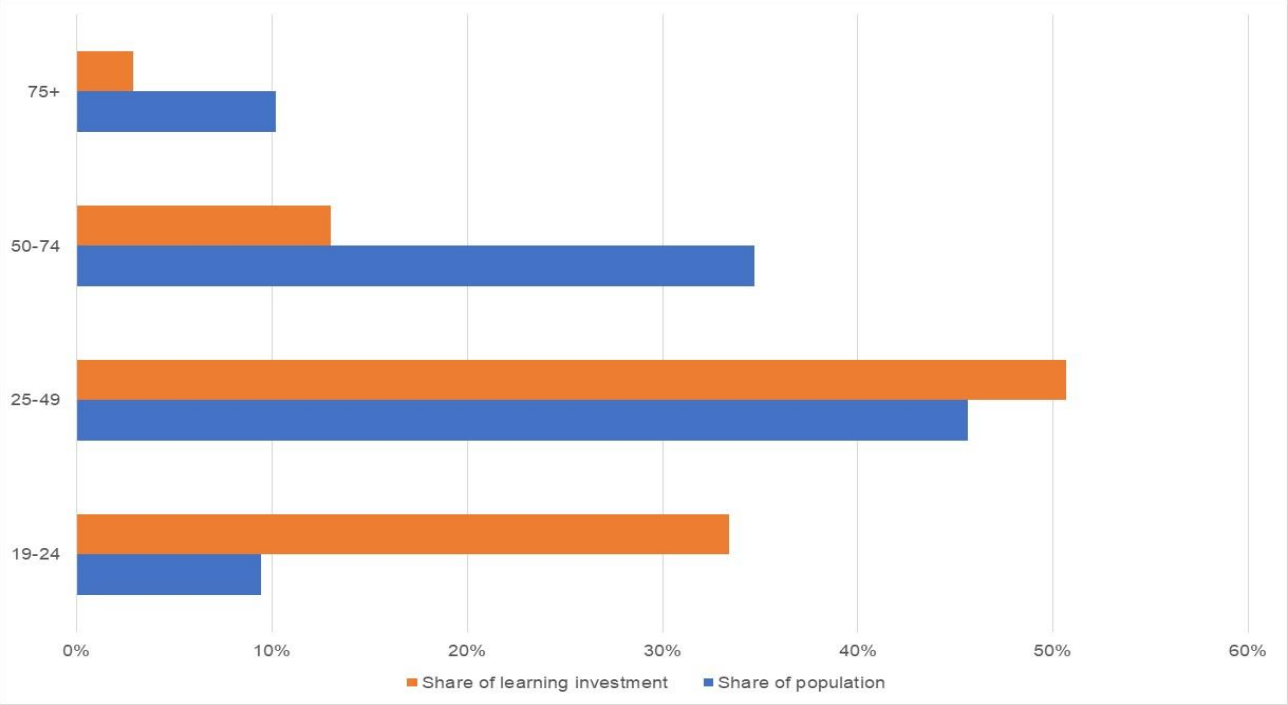
Not only are young people more likely to take part in learning, they also on average invest more time and money in their learning. Our analysis suggests 19-24 year olds invest triple the amount of time and money in learning compared to every other age group.

Figure 4: Learning investment by age



As a result, 19-24 year olds account for 33% of total individual investment in learning despite accounting for 10% of the population (potentially an underestimate depending how people are accounting for higher education fees). The reverse is true for 50-74 year olds: they make 10% of total learning investment despite representing 33% of the population.

Figure 5: Share of total learning investment and population by age



Partly this pattern is related to increased participation in formal education (such as higher education) compared to other age groups. However, the drop off in learning participation and investment is particularly stark when you consider the health and wellbeing and other benefits of learning, as well as lengthening working lives increasing the need to update skills on an ongoing basis.

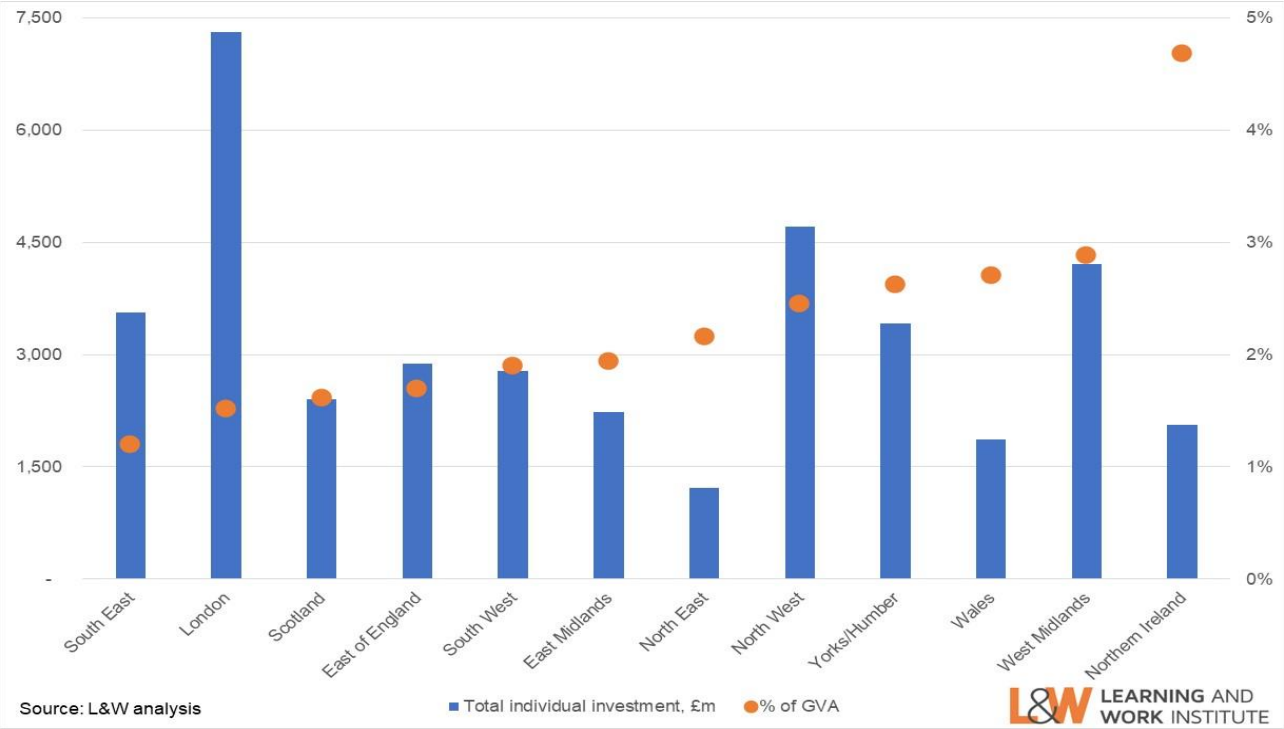
Perhaps most tellingly, older people invest one half the amount in learning than younger people do, matching the pattern seen in employer and Government investment. This raises a question of whether, given longer working lives and the many benefits of learning, this represents an underinvestment in learning overall for these age groups and how we can change that.

Investment in learning by nation and region

As noted above, people in some parts of the UK (like London) are more likely to take part in learning than elsewhere, though this is partly linked to population characteristics like age rather than being solely due to place-based factors.

The same is true when looking at total investment in learning by individuals. Investment of time and money is highest in London at £7.5 billion per year, a function of both a larger population and higher participation in learning. However, people in Northern Ireland (4.7% of Gross Value Added) and the West Midlands (2.9%) invest the biggest shares of their economy in learning.

Figure 6: Individual investment in learning by country and region



The analysis above is partly driven by population and economy size. To account for this, we have also looked at investment per learner and per adult.

Individual investment in learning per adult is a function of both the proportion of adults that take part in learning and how much each learner invests. On this measure, Northern Ireland (£1,400 per adult) and London (£1,000) invest most, and the South East (£482) and Scotland (£533) the least.

Figure 7: Individual investment in learning per adult by region and country

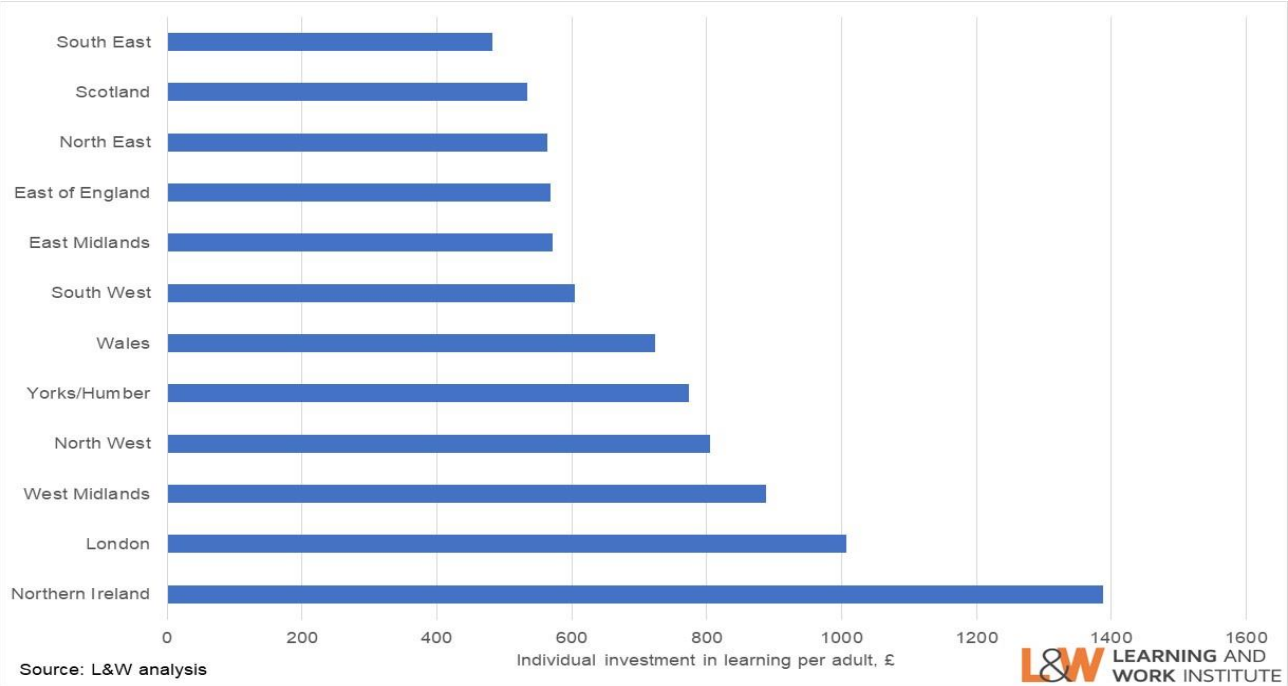
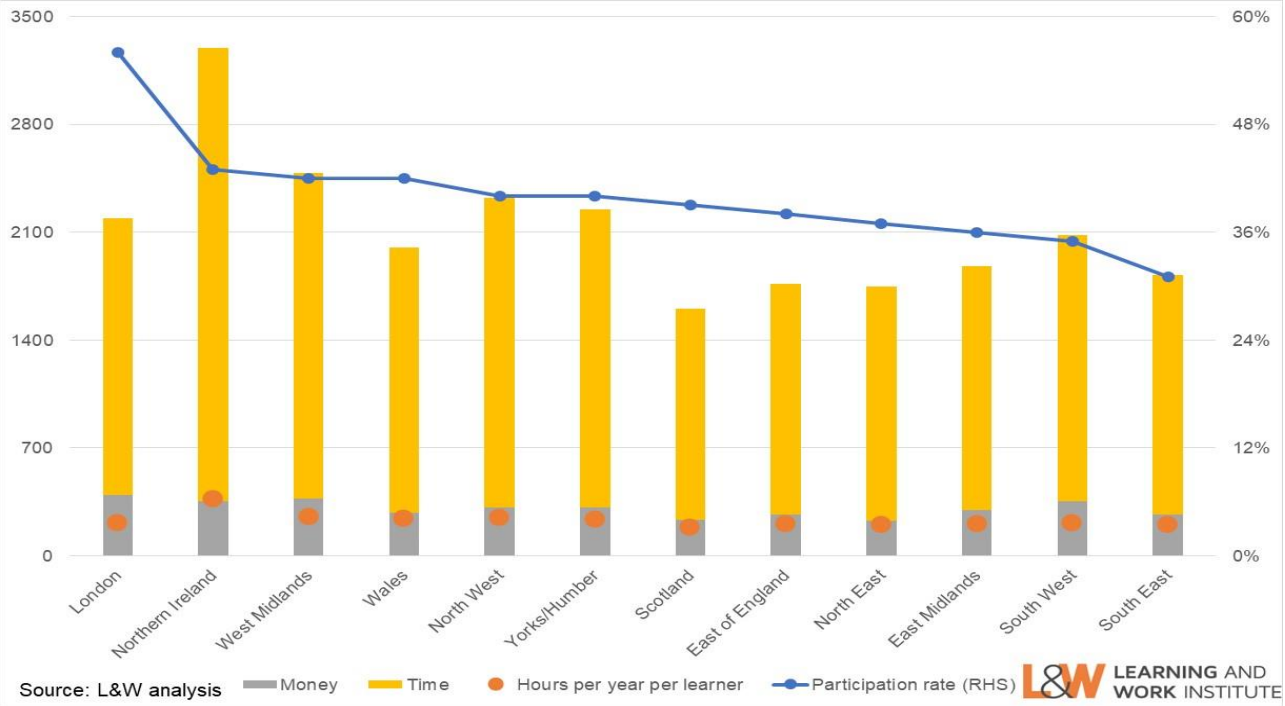


Figure 8 looks below these headline figures, to split out the learning participation rate and investment of time and money per learner. Northern Ireland has the highest investment per learner (£3,300) followed by the West Midlands (£2,500), with Scotland (£1,600), East of England (£1,760) and North East (£1,750) the lowest. However, there is less variation than in other variables analysed, such as age.

Figure 8: Investment of time and money per learner



Taken together, individual investment in learning is highest in London (with higher participation in learning and relatively high investment per learner). This highlights a risk that individual investment in learning could exacerbate inequalities between nations and regions. However, it is countries and regions like Northern Ireland, West Midlands, Wales and Yorkshire and the Humber that invest the highest proportions of their economies. Further research would be needed to see to what extent this is or could be driving economic growth in those areas.

The current approach

Most policy debate focuses on tuition fees for courses. This is important but the biggest reasons adults give for not learning include not wanting to or not having the time. People also have a wide range of motivations for learning, benefits from doing so, and barriers that may prevent them. Policy and practice need to address these in a rounded, coherent, credible way to increase participation in learning.

Why and how adults do (and don't) take part in learning

There have been big shifts in how adults learn, accelerated by the pandemic, including growth in self-directed and online or blended learning. This may not always lead to a qualification, which can limit the transferability of learning and its currency in the labour market. However, not all learning is about work and these new forms of learning create extra ways to learn that may fit better around people's lives. In addition, growing use of digital badges and microcredentials may help give greater recognition and transferability.

At the same time, there has been a sharp reduction in the number of learners in publicly-funded courses, a drop of over one million per year in England, reflecting cuts in Government funding for adult learning.[7] Within this, there have been particularly sharp falls in the number of adults learning literacy and numeracy, down 63% since 2012/13.[8] Employer investment in training has also fallen, down 28% per person since 2005.[9]

Table 1: Method of learning[10]

Location	Percentage
Independently on my own	30%
Through a university/higher education institution/Open University	19%
On a training course at work	14%
On the job	13%
On an external training course arranged by my employer	10%
Through a further education college/tertiary/6th form college	8%
Through a local adult education centre or class	6%
Independently with others	6%
On an apprenticeship	5%
Through a voluntary organisation	5%
Through a local school	4%
Through local community facilities e.g. library, museum, place of worship, bookshop etc.	4%
Through a leisure or health club	3%
Other	4%
Don't know	1%

[7] Adult education: the past, present and future, IFS, 2022.
[8] Getting the basics right: the case for action on adult basic skills, L&W, 2021.
[9] Raising the bar: increasing employer investment in skills, L&W, 2022.
[10] Adult participation in learning survey, L&W, 2022.

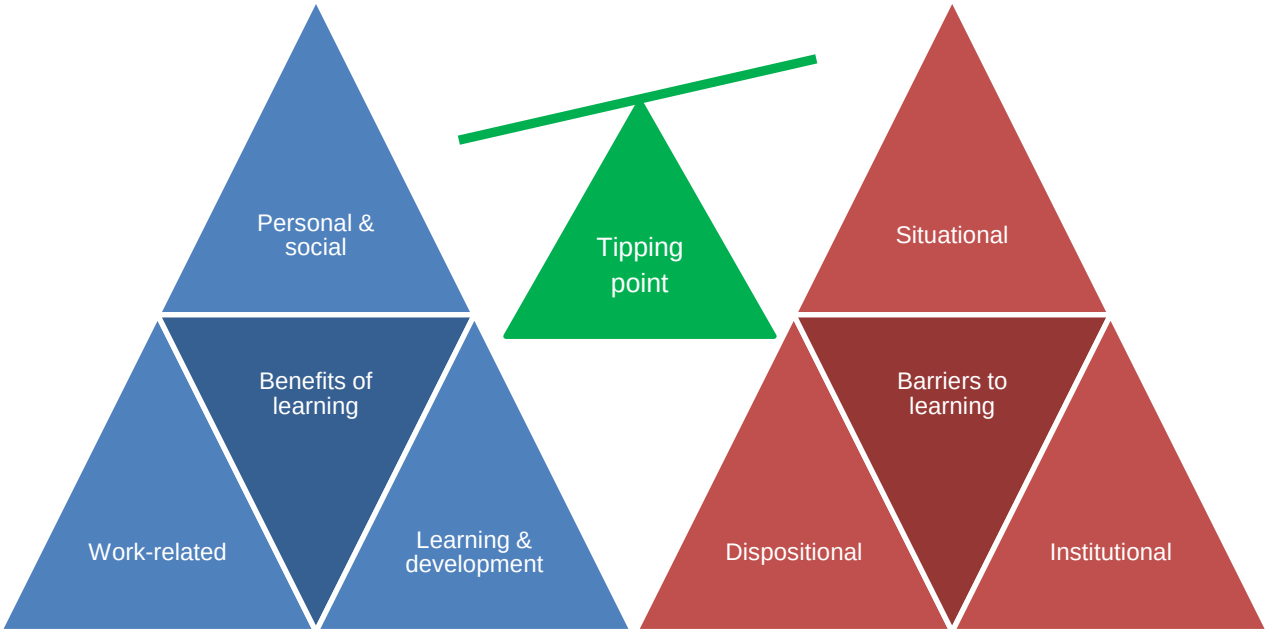
Reversing the declines in the number of adults gaining qualifications would likely bring a range of economic and social benefits. But it is important to recognise that most learning (on our broad definition) is independent and self-guided, that people value this, and that advances in technology make this increasingly possible and accessible.

To increase participation in learning and tackle inequalities, understanding why adults do or do not take part in learning must underpin policy and practice. The top four motivations for adults taking part in learning in the Adult Participation in Learning Survey were: interest in the subject (37%); developing as a person (36%); to improve job skills (25%); and to get a qualification (22%).[11] There was a fairly equal split between work-related, personal and social, and general interest in learning and the subject.

A similar pattern is seen when asking adults what the benefits of their learning were: 57% cite work-related benefits; 42% cite improved learning and knowledge; 25% improved health and wellbeing; and 16% social and community benefits. The most cited benefit is enjoying learning more.

Looking at adults who did not take part in learning, the most commonly cited reasons were: I don't want to (29%); cost (29%); feeling too old (28%); and time pressures (16%). There is a fairly equal split between groups of dispositional and situational barriers.

Figure 9: Identifying benefits and barriers to learning to reach a tipping point



[11] Adult participation in learning survey, L&W, 2022.

Similarly, research directly with adults identified that all face barriers and drivers and that ultimately there is a tipping point in or out of learning.[12] The approach to engaging adults into learning would therefore need to vary depending on people's starting point (whether they had even considered learning or were keen to start soon), motivations and attitudes, and showing the relevance of learning to aims. The financial benefits of learning mattered to many people (though the stats weren't always trusted), the type of learning (would it be fun), chance to make connections and new friends, and seeing that 'people like me' do this were more important.

These findings are reiterated by other research which identified confidence (cited by 24% of people), understanding motivations to learn (with 32% of surveyed adult learners saying they were recommended the course by a friend), as well as some of the other attitudinal, situational and dispositional barriers highlighted above.[13]

Taken together, this holds some important lessons for policy and practice. First, that people learn in a range of different ways and that the publicly-funded system is only one of these and only part of total investment in learning. Second, that people have a range of motivations for learning and learning has a range of benefits. Third, that encouraging people into learning requires understanding these drivers, motivations and barriers in the round – building a culture of learning and ensuring a flexible learning offer that fits around work and home life.

The policy framework

Current policy across the UK has comparable features, focusing on the cost of tuition, support for living costs, and the role of employers. For England the focuses are:

- **Direct provision of learning.** For example, courses funded through the Adult Education Budget and National Skills Fund. People have a legal entitlement to free literacy, numeracy or digital skills learning where they need it. There are also entitlements to a first level 3 qualification, and other provision such as Skills Bootcamps aims to directly link to local jobs. Adult education providers also offer a range of provision, from family learning to English language to a range of vocational topics, much of which is free.
- **Maintenance support.** Support for living costs while learning is mostly focused on young people studying higher education, with income-contingent loans planned to be extended to in-person higher education study for adults from 2025.[14] For adults in further education there are discretionary bursary funds, specific Care to Learn childcare support for eligible courses, and some discretion for approved full-time learning like bootcamps for up to 12 weeks while on Universal Credit where a Jobcentre Plus Work Coach feels this will increase the chances of finding work.

[12] Decisions of adult learners, L&W and Kantar, 2018.
[13] Rebalancing adult learning, RSA, 2022.
[14] In Wales, maintenance support is a mix of loans and grants depending on household income.

- **Encouraging employer training.** Including through the apprenticeship levy and tax incentives. Employer investment in training was considered in separate L&W research, and so is not explored further here.[15]
- **Right to request time to train.** People employed in a large firm for six months or more can request time off for training that develops skills relevant to their job, workplace or business. Employers do not have to pay employees while they are training.[16]
- **Encouraging take up of learning.** For example, social prescribing initiatives to promote take-up of learning for health and wellbeing, and campaigns to promote learning including through use of case studies of adult learners.[17]

This policy framework plays out differently across the country depending on practice – the approach to delivery. Practice, and the impact of policy, is also driven by demographics, technology and people's preferences. For example, there has been a huge expansion of online learning provision in recent years, such as Future Learn, apps like Duolingo and other platforms. This has been more driven by changing technology and people's preferences than any specific policy initiative.

This interaction between policy and practice is illustrated in a review of what works in increasing take-up of literacy, numeracy and digital provision.[18] This highlighted the importance of effective marketing with messages tailored to different groups, referral networks based on partnerships between local agencies and community groups, and flexible provision that can adapt to people's changing circumstances.

There are also a wide range of innovative approaches taking place across the UK and around the world. For example, Jobflix (based predominantly in France, but with a pilot in the UK) allows people to explore different career options and suggests learning options based on local labour market data.[19] Nesta's Career Tech Challenge, evaluated by Learning and Work Institute, supported 20 innovators in using data to support people in making career choices.[20] Ufi VocTech Trust has supported a wide range of innovations in 240 organisations since 2014, and worked to draw together the findings.[21] The Department for Education's Flexible Learning Fund, which tested new ways to deliver learning, identified key success factors including: tailoring and streamlining content; recruiting learners via partnership networks and word of mouth; and offering a range of ways to learn to meet differing needs.[22]

[15] Raising the bar: increasing employer investment in skills, L&W, 2022.
[16] Appraisal of the right to request time to train regulations, Institute for Employment Studies, 2017.
[17] Social prescribing and adult education in London, L&W, 2022.
[18] Evidence review: what works to improve adult basic skills? L&W, 2019.
[19] Digital lifelong learning: lessons from Jobflix, RSA, 2022.
[20] What works for adult online learning: an evaluation of the Career Tech Challenge, L&W and Nesta, 2021.
[21] The role of tech in levelling up adult learning, Ufi VocTech Trust, 2022.
[22] Evaluation of Career Learning Pilots: Flexible Learning Fund, Kantar, 2021.

Assessing the current situation

Much policy debate focuses on **tuition fees** for courses. This is important but, as the analysis above shows, only one part of the discussion. The other costs of learning, such as reduced income if not working and the costs of travel and learning materials, also matter.[23] And there is relatively little support for most adults with these **maintenance costs**, certainly in many cases not sufficient to cover a significant drop in income while studying.

This is likely to be a growing issue as longer working lives mean people need to update their skills and change career more often, but will also have financial commitments that would make it challenging to take time out of the workplace to do this learning.

But more profoundly, many adults **do not consider learning** or say they don't want to take part in learning. And even those who say they are interested may not take the next step if they are not aware of the learning options or feel they don't meet their needs. Tackling this is about more than a national awareness campaign or providing information on learning options or careers advice. It also requires work with community groups and other trusted intermediaries, understanding the many reasons people want to learn, and engaging people according to their motivations and potential barriers to learning.

It is also clear that people often want **flexible learning options** that fit around home and family life and delivered in ways that are engaging and appealing. While there has been significant growth in online and blended learning in recent years, there is likely to be further to go in extending flexible learning (which of course is about more than just online delivery).

For example, one in two people with low literacy is out of work – is provision available for people to start while out of work (and fit with any job search requirements from Jobcentre Plus) and then to continue once someone finds work (which, depending on the job, may affect the times and places they are available)? Similarly, what are the limits of flexibility?

Linked to this, publicly-funded learning is a minority of the learning people do – **employer-funded learning and self-guided or funded learning** are larger - yet often is seen in isolation – we need to consider learning as a whole, holistically.

[23] Cost barriers to learning at level 3, L&W, 2023.

Building a culture of learning

Increasing participation in lifelong learning requires attractive and accessible learning options. We can do this by asking local areas to draw up joined-up plans, introducing a new Lifelong Learning Entitlement to give clearer and expanded help with course and living costs, and increasing flexible learning options.

Increasing the proportion of adults taking part in learning and cutting inequalities between groups will require concerted action that considers the respective roles of investment, policy and practice by individuals, employers and the Government. This report has focused on individual investment of time and money in learning, and so that is what our recommendations focus on while also recognising the links and this bigger picture.

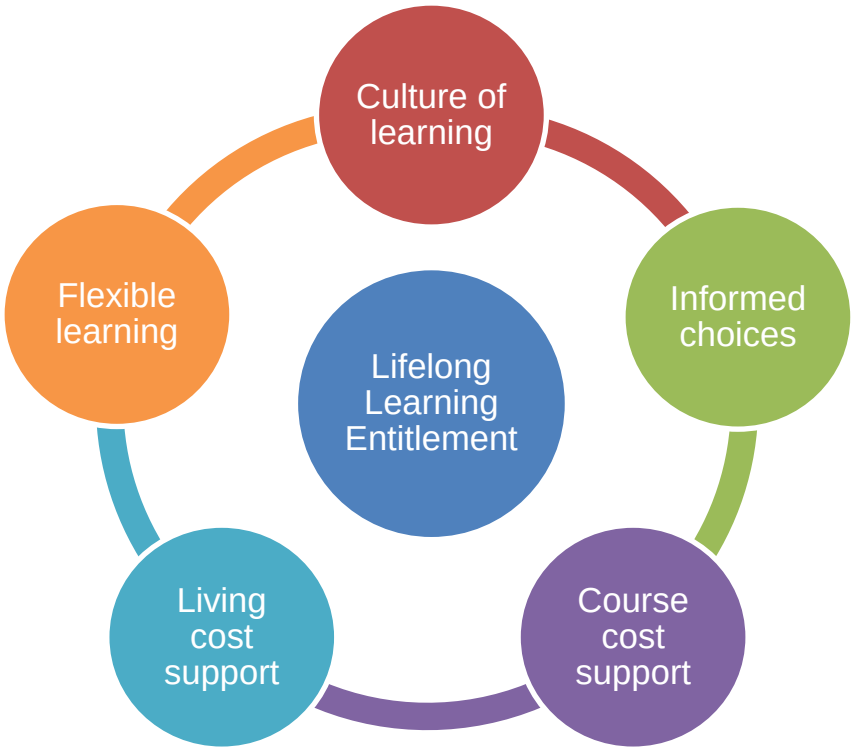
To focus on this bigger picture, we argue for a lifelong learning strategy for England looking at a 10 year time horizon, with devolved administrations and local government considering the best approach and strategies for them. This strategy should set clear measures for the scale of increases in learning expected, how the outcomes (social as well as economic) will be assessed, and the role each set of partners (local and national government, trades unions, employers and civic society) will play.

Focusing on individual investment of time and money in learning, we recommend action to encourage **high profile and engaging learning** by asking areas to draw up plans to **make their local area a learning place**, including promoting learning through social prescribing and other interactions with residents.

We also argue for a **Lifelong Learning Entitlement** focused on:

- **Informed choices** by providing better data on outcomes from learning, information on career pathways, and widening access to careers advice.
- **Help with the costs of learning** with the new entitlement detailing entitlements to help with course costs, providing adults with a new Learning Account, and improved support with living costs (including widening access to maintenance loans and expanding learning for people on benefits). The new Lifelong Loan Entitlement to help with course fees at level 4 and above could also be incorporated.
- **Accessible learning** by further promoting flexible learning options.

Figure 10: Recommendations to increase participation in learning



1. Building a culture of learning: Learning places

We need to make learning high profile and easily accessible, underpinned by an understanding of people's diverse motivations to learn and reasons for not learning.

National actions can help, for example considering how lifelong learning can be part of other policy initiatives and promoting the value of lifelong learning. Online learning also brings national and international scale.

However, ultimately much engagement and delivery is local. That means raising the profile of learning directly with local people including through the use of role models ('people like me') and wide referral partnerships that include organisations already in contact with and trusted by adults.

For example, some local authorities aim to engage local residents in a conversation about employment, and whether they need support to find or progress at work, whenever they come into contact with a council service (such as housing). This approach could be applied to adult learning. The RSA's Cities of Learning programme aims to do this, with pilots in Brighton, Plymouth, Cambridge and Peterborough, and Southampton.[24] There are similar examples of utilising social prescribing, where health services refer people to adult learning to improve their health and wellbeing.[25]

Employers and community organisations have a significant role to play. For example, employers could extend their support for employees to take part in non-work learning as

[24] Cities of learning in the UK: prospectus, RSA, 2018.
[25] Social prescribing and adult education in London, L&W, 2022.

an employee benefit to help attract and retain staff. Community organisations and public services could also think about how to encourage and support people they work with to take part in learning. This should be a whole-community endeavour.

We recommend extra action to increase the scope and reach of these approaches, **making everywhere a learning place**. Local areas should bring together partners including employers, trades unions and community groups, to agree how best to increase participation in learning. These plans would focus on the broader aims of regeneration, employment, health and wellbeing etc, and the role learning can play in these. They should particularly focus on underrepresented groups and learning with low take-up relative to need, such as literacy, numeracy and digital skills.

2. Lifelong Learning Entitlement: Making informed choices

To make informed choices about learning, people need good information on the options available and high quality advice. However, at present information is patchy and access to advice limited. This brings the risk either that people make suboptimal choices or that they are put off learning altogether, with only those with the right connections (predominantly from better off backgrounds) able to navigate a complex landscape. That must change.

The Lifelong Learning Entitlement should set out how people can access information and advice on learning, including:

a. **Data on outcomes.** We have argued for data on the economic and social outcomes of learning, appropriately contextualised to reflect local economic and demographic differences, to be published.[26] This already happens in the US through the trainingproviderresults.gov and collegecorecard.ed.gov. This data exists in England, including through the Longitudinal Education Outcomes dataset, but has only limited research use currently while the Government's plans for college performance dashboards are more about accountability to government than information for individuals and employers.

b. **Learning and career pathways.** Where learning is about getting a job or progressing a career, people need a clear line of sight toward their objective. That includes the best qualifications, routes to progression, and opportunities for work experience and building networks. These are best developed by a mix of sector, occupation and role and need to be underpinned by local labour market information. In some cases these pathways already exist, but may not be widely known, in other cases they may not be fully developed. The government, sector organisations and local leaders should prioritise development and dissemination of these pathways and labour market information, in an accessible form.

c. **Learning and careers advice and networks.** Many will be able to make their own decisions based on good quality information. But others will want and need advice. We need to extend the current reach of the National Careers Service

[26] Focus on results: how a greater focus on outcomes could contribute to England's learning and skills systems, Evans, L&W, 2021.

(NCS) to include more people out of work or in low paid work who need qualified careers advice: at present, 75% of NCS customers come via Jobcentre Plus. We also need to ensure the other places people get advice from (like other public services, community groups, or friends and family) have access to good information and where to refer people to more detailed and specialist advice. In this way, building local learning and careers advice networks.

3. Lifelong Learning Entitlement: Help with course costs

Help with course costs in England (and across the UK) is complex. People in England have a legal entitlement to free digital, literacy and numeracy provision where they need it. There is also an entitlement to a free first level 2 for people aged under 25 and a Lifetime Skills Guarantee offering a free level 3 from a Government-approved list of qualifications for some groups. In addition, the Government and several mayoral combined authorities have extended access to learning to people earning below the Living Wage.

Where people do not have an entitlement to free tuition they can access Advanced Learner Loans (loans with income-contingent repayment for learning at level 3) and the Lifetime Loan Entitlement (which, from 2025, will give a loan with income-contingent repayment for up to four years of higher education tuition). All of this can make the system complex and difficult for people to understand what they are entitled to.

We recommend drawing current entitlements together into the **Lifelong Learning Entitlement.** This would provide a clear statement that people are entitled to help with lifelong learning, underpinned by a simplified and extended set of entitlements to support with both course and living costs (depending on circumstance). These would apply nationally, with devolved areas able to add to them if they wish.

The course cost element could be based on **level of learning**, such as: free essential skills learning (as now); a first level 2 (extending the current entitlement beyond age 25); a first level 3 (as now); a second level 2 or 3 for those earning below the average wage (a new or extended entitlement); and the planned Lifelong Loan Entitlement for learning at higher education level. This could be bolstered by an entitlement to access to **community learning provision** within 30 minutes travel – learning has to be accessible for people.

Another approach would be based on **income**, with everyone either earning below the average wage or in a household with below average income entitled to a free first or second qualification up to and including level 3, with the Lifelong Loan Entitlement for learning above this. This would be simpler and target support on those with the lowest incomes, but would mean at least some spending on repeat learning at the same level. There are trade-offs in both approaches which would need to be explored.

We should also look at new ways for people, employers and the Government to co-invest in learning. Some countries use learning accounts to do this, which can take the form of

virtual credits that accrue over time, real accounts, and vouchers.[27] For example, in Singapore, everyone aged 25 and over has access to S$500 (around £300) to spend on eligible sources, with additional top ups depending on age and status.[28] In France, people have an Individual Training Account of €500 per year, up to a limit of €5,000 per person working full-time.[29] Some US states like Washington and Michigan also have Individual Training Accounts in the form of vouchers for those that have lost their jobs, while Austria pays 30% of training fees up to €2,000 or up to 60% for some learners and learning.[30]

The UK trialled learning accounts previously. In England, independent reports showed fraud in the scheme was due to errors in design and implementation, rather than a fundamental flaw in the idea (the experience of other countries suggesting this is the case too).[31] Learning and Work Institute supported the Welsh Government to introduce Personal Learning Accounts for those on low incomes training in priority sectors.[32]

We recommend that every adult be entitled to a **Learning Account** from age 18 with a universal entitlement to a Government contribution of £5,000 in the form of a digital voucher, with targeted top ups and incentives for employers and individuals to contribute. Based around an online portal, the Learning Account would include:

- **Skills passport and local labour market information.** To help people understand their current attainment and local job opportunities;
- **Careers advice.** Access to online and in person advice, with more support for those that need it most such as those on low incomes or with lower qualifications, and the ability to search for local and online courses, with information on quality and outcomes;
- **Entitlements and account balance.** Details of the Lifelong Learning Entitlement and balance in people's Learning Accounts;
- **Account top ups.** Accounts would be topped up with a further £5,000 every 10 years, with the option for further top ups from public funding for people made redundant, assessed as needing to retrain by Jobcentre Plus or a careers advisor, or returning to the labour market after a period out due to caring responsibilities or illness; and
- **Help to Learn bonus.** The Government could provide incentives for employers and individuals to top up accounts. This could include the Government doubling individual contributions from those on low incomes, up to a certain value.

Learning accounts are not a panacea and not enough on their own. It is also important to consider how they sit alongside and add value to existing entitlements – most UK investment in adult learning is direct to providers rather than via individuals (though of course learner numbers help to determine funding).

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[27] Power to the people: the case for Personal Learning Accounts, L&W, 2016; Individual learning accounts: panacea or Pandora's Box, OECD, 2019.

[28] SSG | SkillsFuture Credit

[29] Individual Learning Accounts to increase accessibility in adult education | EPALE (europa.eu)

[30] Individual learning accounts: panacea or Pandora's Box, OECD, 2019.

[31] Individual Learning Accounts, National Audit Office, 2002.

[32] Personal Learning Accounts | Careers Wales (gov.wales)

However, the hoped-for benefits of this approach would include: an additional way to engage people in learning; an additional mechanism to empower people to make choices in their learning; another way to promote flexibility in learning; giving people opportunities to take part in learning beyond their statutory entitlements (e.g. for a second level 2 or 3); and leveraging additional employer and individual funding alongside public funding.

4. Lifelong Learning Entitlement: Help with living costs

Living costs while learning (whether to compensate for lost income if a learner needs to reduce their hours or not work while learning, or because of additional costs such as transport, childcare or learning materials) are a crucial part of the overall costs of learning. This is likely to be even more so as longer working lives and economic change increase the need for people to update their skills, retrain or just take a different path in life. [33]

For higher education a maintenance loan of up £12,667 is available for people studying their first course full time (or a lower amount for part-time students where the course intensity is a minimum of 25%), dependent on factors including household income.[34] Maintenance loans and grants will be available to adults studying in person through the Lifelong Loan Entitlement.

For further education (up to and including level 3) support is more limited. People who are out of work can take part in up to 12 weeks of learning under Train and Progress rules if their Work Coach agrees it will help them find work.[35] More generally, adults must rely on limited and discretionary support distributed via their learning provider if they are in financial hardship. There are two issues with this: i. it doesn't provide enough help to enough people – support is limited in scope and in who is eligible; and ii. it is likely to constrain demand for learning because it has to be claimed once someone is in learning and facing financial difficulty – by not having a clear, upfront offer there is a risk that people do not go into learning in the first place.

People also have a right to request time off to train. But awareness is patchy, it can be refused by employers, may be unpaid, and must be focused on skills for people's current jobs.[36] In the round the focus is still primarily on getting any job as quickly as possible (employment system) and focusing investment on young people and higher education (skills systems).

Other countries offer more support. In Austria, people can take a one year career break for continuing education (two years for part-time learning) and receive a continuing education allowance while they do so. Germany is developing similar plans: people will be able to take a one year career break if their employer agrees and the Government will pay the equivalent of higher-rate unemployment benefits (60% of income for single people, 67%

[33] Reskilling for career change, L&W, 2022.
[34] Student finance for undergraduates: Overview - GOV.UK (www.gov.uk)
[35] Universal Credit claimants TAP into employment, DWP, 2021.
[36] Appraisal of the right to request time to train regulations, IES, 2017.

for people with a child).[37] This aims to address a concern that it has a complex array of support programmes with support for updating skills limited (though there are already loan and grant schemes).[38] A number of other countries, including France and Belgium, support living costs up to a certain level for people on training leave.[39]

We recommend that the new Lifelong Learning Entitlement should include an extension of **targeted maintenance support** for all adult learners who need it:

- **For people in work.** Strengthen and extend the current Right to Request Time to Train, so it covers all accredited learning (not just relevant to current work), is extended to all employers, and becomes a right to time to train (rather than right to request) for those working at large firms. People would remain employed during up to **one year unpaid career break**, and be entitled to a **maintenance loan** from the Government. This would keep people employed and connected with their employer while learning, maximising the chances of them returning to work when their course ends. The burden on employers would be minimised by making the leave unpaid. This would be about reflecting the new demographic reality of longer working lives, and it may reduce recruitment costs by increasing retention;
- **For people receiving out-of-work benefits.** Extending the current Train and Progress rules to allow full-time **training of up to one year** for people not required to look for work and for people, such as women returners or career switchers, who agree with their Work Coach that this will improve their long-term job prospects;
- **For people not working and not receiving out-of-work benefits.** Extending access to maintenance loans to everyone learning a **first level 3**; and
- **For people needing extra support.** Increasing **learner support funds,** promoted as part of the offer to prospective learners with clearer eligibility guidance so people are clearer in advance what they might be entitled to.

5. Flexible and accessible learning

People want learning opportunities that are **delivered at times and in ways that fit with their preferences and other commitments**. That applies to both formal and informal learning. There has been a revolution in for latter in recent years, though access remains unequal. The former remains patchier, though with many examples of best practice.

For example, consider essential skills like digital, literacy and numeracy. Are there new ways to engage people and deliver this learning? How can people fit this learning around jobsearch and continue it if they find a job?

We recommend that the Government should consider using part of adult skills funds in England to fund specific flexible learning provision, encouraging innovation in modes, methods, content and timing of delivery. It should also look at how to encourage further

[37] How Germany plans to offer employees up to a year's paid leave for further training - The Local
[38] Continuing education and training in Germany, OECD, 2021.
[39] Getting skills right: future-ready adult learning systems, OECD, 2019.

such flexibilities to be built into mainstream delivery. This could include best practice guides or financial incentives. Devolved administrations and local government should also consider how they can stimulate and support flexible learning options. Providers and charitable trusts and foundations should also continue to fund, promote and support innovations in flexible learning.