REVIEW

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A systematic review of the impact of financial circumstances on access to post-16 learning in the Learning and Skills Council sector

Review conducted by the Post-Compulsory Education Review Group

The EPPI-Centre is part of the Social Science Research Unit, Institute of Education, University of London

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No conflicts of interest were reported.

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LIST OF ABBREVIATIONS

AMA	Advanced Modern Apprenticeship
EPPI-Centre	Evidence for Policy and Practice Information and Co-ordinating Centre (Social Science Research Unit, Institute of Education, University of London)
DfES	Department for Education and Skills
EMA	Education maintenance allowance
FE	Further education
FEFC	Further Education Funding Council

FTE	Fulltime equivalent
GST	Government-supported training
HE	Higher education
ILA	Individual learning account
LEA	Local education authority
LSC	Learning and Skills Council
LSDA	Learning and Skills Development Agency
NEET	Not in education, employment or training
NIACE	National Institute for Adult and Community Education
OECD	Organisation for Economic Co-operation and Development
SEG	Socio-economic group
TEC	Training and Enterprise Council
WBL	wider benefits of learning
YCS	Youth Cohort Study

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SUMMARY

Preface

This report is the result of two linked pieces of work undertaken between May 2001 and September 2002. The first is a descriptive map of studies (Fletcher and Lockhart, 2003) that was conducted up to March 2002 and identified the range and type of research studies addressing the impact of financial circumstances on engagement with learning in the Learning and Skills Council (LSC) sector. The second is a review based on a subset of those studies identified in the descriptive map that focus on the impact of financial circumstances on student *access* to learning in the LSC sector. This in-depth review is the first of three planned by the Post-compulsory Education Review Group. The second and third in-depth reviews will be conducted respectively on the impact of financial circumstances on (a) student retention in the LSC sector, and (b) student achievement in the LSC sector.

Background

There is considerable interest from policy-makers and other stakeholders in the impact of financial circumstances on the engagement with learning of young people and adults in the post-16 education sector. The establishment of the Learning and Skills Council (LSC) in April 2001, with a brief to rationalise systems and structures in all post-16 learning outside higher education, stimulated questions about the rationale for, and efficacy of, various forms of student support.

The Post-compulsory Education Review Group, as one of the Review Groups set up in partnership with the Evidence for Policy and Practice Information and Co-ordinating Centre (EPPI-Centre), has investigated the impact of financial circumstances on engagement with learning in the LSC sector by systematically reviewing an international range of research studies dating from 1993 to 2002. It started its work with the definition of key terms in the study: 'financial circumstances', 'engagement', 'learning', 'LSC sector' and 'impact'.

- *Financial circumstances* was chosen in order to encompass all forms of finance available to learners: for example, earnings, family support, benefits, grants, and loans. A more limited study might focus on the impact of support from public funds but this was rejected for the following two reasons: firstly, it is difficult to separate out the impact of one source of finance from all the others; and, secondly, the response to levels of finance may or may not be independent of its source and it is necessary to know that.

- *Engagement* emphasises consideration of qualitative judgments as well as counting. This could be important in relation to some forms of public support. The education maintenance allowance (EMA) scheme, where learners could lose £40 for an unauthorised absence, might improve attendance without engagement (and equally, as with seatbelt legislation, improved engagement could follow from forced compliance). Any evaluation of impact must examine the consequences of interventions for learning outcomes. However, outcomes should not be seen simply in terms of examination success, still less restricted to national training targets. Engagement is intended to capture both these and more positive attitudes to involvement and progression.

- *Learners* were chosen rather than *students* in order to include trainees, New Deal clients and sixth-form pupils. It reflects the varying status of those engaged in formal learning in the sector created by the establishment of the LSC. It is not intended to indicate an interest in the unplanned and unrecorded learning that arises from the everyday experience of adults, but rather to focus on learning in which there is an explicit public interest.

- *LSC sector*: LSC is the Learning and Skills Council, which assumed its responsibilities in April 2001. The term 'LSC sector' describes reasonably well the learners and learning contexts the Review Group wished to cover – that is, the experience of the sort of learner and post-16 learning that from April 2001 became the responsibility of the LSC in England.

- *Impact* was intended to focus the review on studies that sought to understand the links between financial circumstances and engagement.

Aims

The present report has two aims: firstly, to identify the range of studies that addresses the impact of financial circumstances on engagement with learning in the LSC sector, and, secondly, to undertake an in-depth review of the papers that were identified as focusing on the impact of financial circumstances on *access* to learning in the LSC sector.

Review questions

With reference to the above aims, the main question for the overall study is as follows:

What is the impact of financial circumstances on engagement with learning in the LSC sector?

The main review question for the in-depth review presented in this report is:

What is the impact of financial circumstances on access to learning in the LSC sector?

Methods

Initially, a protocol or plan was written to set out the parameters and stages for the systematic review of research literature. The protocol established the main aims of the research, the key research question and the methods used to answer it. A key part of this document was the development of inclusion and exclusion criteria for the review.

Thereafter, searches of international literature took place using both electronic and handsearches to explore a wide range of journals, reports, books, abstracts, and other formats covering a time span of 1993–2001. From searches of electronic databases, relevant websites, journals and reports, 9,665 citations were identified. These citations were screened according to the explicit inclusion and exclusion criteria in the protocol, to identify those that were relevant. Most screening was completed on the basis of titles and abstracts provided by databases or websites, but in some cases, where a full copy of the report was available for download or a journal was handsearched, the full-length text was used.

Originally, 55 studies were found that met the inclusion criteria in the protocol; these were subjected to an in-depth keyword coding exercise from which a systematic map describing studies that investigated the impact of financial circumstances on engagement with post-16 learning' was published (Fletcher and Lockhart, 2003). In the process of carrying out the in-depth review that stems from this piece of work, a second quality-assessment exercise was carried out. This resulted in a reduction of the number of studies (N=4) meeting the criteria for inclusion in the descriptive map. An additional study reporting a sequel to a study included in the map was also included in the descriptive map when it was revised for this review. Therefore the descriptive map now contains 52 studies, instead of 55.

Of the 52 studies included in the revised map reported in this review, 31 address the topic of the impact of financial circumstances on access to post-16 learning in the LSC sector. Data were extracted from these 31 studies and have provided the basis for an in-depth review. Of these, three were outcome evaluations (evaluations of the results of an experiment or innovation, or of relationships between variables) and the remaining 28 were descriptive studies (descriptions of phenomena or explorations of relationships). There is wide variation in quality between the studies and in the methods used to arrive at study findings. Due to this heterogeneity between studies, and the relatively low number judged to be sound, a narrative synthesis was deemed appropriate.

The review methodology used was devised by the EPPI-Centre. The full Post-compulsory Education Review Group has been consulted at every stage of the process. As it consists of academic and professional researchers, users involved in the policy community, and users involved with practice in colleges, it provides a broad constituency for ensuring that the direction of review is sound. Furthermore, to date there has been independent peer-reviewing of the protocol, descriptive map and the review itself.

Results

The systematic map included 52 studies published between 1993 and 2002 that examine the impact of financial circumstances on engagement with learning in the LSC sector. Most of these originate from the United Kingdom (UK), with just one being published elsewhere. Of the total, 60% of all studies address learner *access* to learning, while learner *retention* received 58% and learner *achievement* just

25% coverage. The younger learner population aged 16 to 19 were addressed in 94% of all studies, with adults aged 19+ receiving coverage in 67% of all studies. However, only 6% of studies focus on adults only, compared with 33% that focus on young people only, which significantly under-represents the proportion of adults in the total learner population – nearly 5:1 in terms of learner numbers and approximately 1:1 in terms of FTE (fulltime equivalent) learner numbers.

The 31 studies in the in-depth review on access to learning found mixed results due to a lack of consistency in the methodological quality of the relevant studies.

In four studies, the number of participants contributing data is not clearly reported, and a further four studies report no, or insufficient, raw qualitative data. The synthesis found that a further four studies use vague definitions of financial circumstances, including 'cost of learning', 'student support', and 'financial considerations' that do not tally with the categories used by the Review Group. One study addresses part-time work, but fails to address directly the issue of access to post-16 learning. Eight studies report on relationships between socio-economic status and some aspect of participation in learning – for example, parents' socio-economic grade and learner attainment at year 11.

The synthesis is organised around the four aspects of learner finance identified by the Review Group. These are fees or fee remission; the indirect costs of learning, such as transport, childcare or books; issues related to maintenance, grants or loans; and income from earnings by the individual or family. Within each of these subheadings, the review addresses young people, followed by adults.

No studies deal with the impact of the direct costs of learning on young people, presumably because fulltime learning in schools and colleges has traditionally been free in the UK. Until 2001, however, many further education (FE) colleges charged fees for part-time learners under the age of 19. There may be scope for small-scale research which investigates whether the abolition of all fees for young people under the age of 19 by the LSC has affected participation rates.

This review found that there are 12 studies concerned with the impact of the direct costs of learning on adult participation. They report the outcomes of surveys, some of which are based on representative samples of the population and some on more restricted groups. What emerges from national surveys is that the direct costs of learning are a barrier for about 20% of the adult population and a critical barrier to fewer than 10%. The proportions affected are higher among sub-groups with lower incomes. There is no evidence as to whether particular levels of fees constitute critical thresholds, or whether the perceptions of individuals as to the potential costs of learning are accurate. These findings are supported by some smaller scale studies, which on their own do not provide sufficiently secure evidence on the research question, since they do not report details of their samples, analyse differential response rates or indicate how the characteristics of the sample relate to the adult population.

One study provides evidence on the effect of indirect costs on the participation of young people, although a limiting factor is that it focuses only on those who are participating in education, and so cannot provide evidence on those who have been deterred by financial or other barriers. The researchers are careful to match the characteristics of their sample with that of the wider population of interest so the results can be extrapolated to all post-16 learners with some confidence. In the great majority of cases, the costs of study do not appear to have influenced the choice of college (87%), or the choice of course (94%), although, for the minority who indicate that costs were influential, transport seems to have been the most frequent factor. Five studies report findings indicating that indirect costs are a source of hardship for a minority of adult learners, with childcare arrangements being particularly prominent.

The most secure evidence on the links between finance and participation in learning identified in this review comes from the evaluation of the pilot schemes of EMAs introduced from September 1999. The quantitative evaluation involved large random sample surveys of young people and their parents in 10 EMA pilot areas and 11 control areas. Reports have been published on the basis of the first and second year's experience. In both stages of the evaluation, weightings were applied to the data to correct for potential sources of bias arising from exclusions from sample and differential response rates; population weights were also produced to allow extrapolation to England as a whole.

The general finding, from both the evaluation of the first year of the scheme and a subsequent evaluation after two years, is that the EMA scheme has increased the participation of young people in fulltime education. Evidence from the second study suggests that it has raised post-16 participation among young people in year 12 by around 5.9%, which is equal to a 3.7% increase for all young people in that year. This is a slightly greater effect than reported by the initial evaluation, which may be due to increased awareness of the allowances or awareness at an earlier stage.

There is no secure direct evidence on links between individual or family income and young people's participation in post-16 education and training. Five studies report a correlation between parental socio-economic group (SEG), and both the propensity to engage in formal post-16 learning and the nature of that learning. Although it might be possible to draw a link between SEG and family income, none of these studies do so. Even if such a correlation were demonstrated, it would not establish that income was a critical factor; low income and low participation rates might both be produced by some other correlate of SEG, such as lower parental ambition or ability. There is little more explicit evidence of correlation between the income of adults and participation in formal learning. Four studies report on the relationship between high income or professional occupation and higher participation rates in adult education. However, it is not possible to know from data provided in these studies whether SEG impacts on participation through income rather than other factors.

The strengths of the review are its transparent processes and its systematic approach. These have resulted in an accountable, authoritative attempt to answer the main research question at the present time. The review has maintained a balanced and open view of study types and has attempted to evaluate rigorously each on its own methodological terms. The limitations of the review are due to the variation of methodological quality within study type, and the fact that many of the studies addressed the review question in an indirect fashion. An analysis of the weight of this evidence reveals that there is better evidence for some facets of the question than others. There is clearly more robust evidence on the participation of young people aged 16 to 19 and the financial issue of maintenance than there is for fees, indirect costs and earnings. Overall, the quality of evidence available on adults is weaker in comparison to that available for young people. This suggests the need for targeted, clearly defined programmes of research for both young people and adults.

Conclusions and implications

The clearest message from the review for policy-makers is that very little is known about how financial factors affect learners. This is first because research to date has been unable to separate out the effect of finance from other factors, such as the socio-economic group to which a potential learner belongs, or their prior educational achievement. Second, policy changes have not been accompanied by appropriate research, or have been introduced in ways that make robust research difficult to conduct.

Another important message for policy-makers is that, for a large number of people, current financial arrangements are not a major issue. For those currently engaged in learning, the direct or indirect and opportunity costs associated with learning are, by definition, not a barrier, although many see them as a cause of hardship. This does not imply that finance is not a major issue; merely that, at the current levels of cost and current levels of aspiration, it is not the critical factor for most people. In addition, there is evidence that suggests that some non-learners do not view participation in post-16 learning as a desirable goal. On balance, the evidence supports the extension of targeted interventions aimed at reducing the direct and indirect costs of learning for selected groups of learners.

Many of the best studies to date have surveyed a population of learners or non-learners and sought to describe their views and characteristics. While they have given important insights, there are limits to how far policy can build upon them, not least because people do not always behave in practice according to how they respond to a questionnaire. The financial arrangements for post-16 learning lend themselves to developing specific interventions and rigorous outcome evaluations.

The creation of the LSC has helped to establish a context in which a programme of properly evaluated interventions can be initiated. The LSC has the responsibility for deploying over £6 billion, a brief to develop consistent national policy and a structure of 47 local arms that could provide the setting for planned interventions to be evaluated alongside properly constructed control groups.

A number of priority targets for research suggest themselves. The impact of changes in fees and fee remission policy is probably the most important. The Learning and Skills Development Agency (LSDA) is working with the LSC to develop a trial that will investigate whether learners' attitudes and behaviour change as a result of their being told the full cost of their learning rather than just the fee that they pay. Similar evaluations need to be developed to test the impact of specific increases and reductions in fees, and the mechanisms through which reductions are given. The revised arrangements for individual learning accounts (ILAs) might enable an evaluation on the relative impact of fee remission and fee discount via an ILA.

In respect of the indirect costs of learning, there is scope to undertake trials of new forms of support with specific groups of potential learners. A useful starting point would be the research evidence that points to the most frequently reported barriers or causes of hardship (childcare, transport) and the groups most frequently quoting financial difficulties (young adults, the unemployed). If new support arrangements are developed, research must focus not on whether the recipients welcome the funding, but whether the intervention makes a difference to the numbers that participate and to subsequent rates of achievement.

The category of maintenance or living costs has scope for some limited trials to establish whether more substantial levels of support help achieve government objectives. One candidate would be an extension of EMAs to young adults, perhaps those who missed out on post-16 learning. A separate trial might seek to establish whether loans, provided on a similar basis to student loans in higher education (HE), could play a useful role in promoting the engagement of older FE learners.

1. BACKGROUND

There is considerable interest from policy-makers and other stakeholders in the impact of financial circumstances on the engagement with learning of young people and adults in the post-16 education sector. The establishment of the Learning and Skills Council (LSC) in April 2001, with a brief to rationalise systems and structures in all post-16 learning outside higher education stimulated questions about the rationale for, and efficacy of, various forms of student support. The National Skills Task Force, in its third report *Skills for All: Proposals for a National Skills Agenda* (Department for Education and Skills 2000) proposed radical changes in support for students. It suggested the extension of income contingent loans to adult learners in further education (FE), and a system of entitlements to support adults to acquire initial vocational qualifications at levels 2 and 3.

In August 2001, the Secretary of State for Education and Skills commissioned Derek Wanless to undertake a review of the financing of adult learning, and the 2002 Spending Review introduced a requirement for the DfES to undertake a review of the funding of adult learning, to be completed by March 2003.

Financial learner support has recently been the subject of major policy initiatives, including the introduction of a national framework of individual learning accounts (ILAs) in September 2000 for adults, and pilot schemes of education maintenance allowances (EMAs) in September 1999 for young people. They, together with the local education authority (LEA) and college-based learner support funds, are the subject of major evaluation projects.

The Post-compulsory Education Review Group, as one of the Review Groups set up in partnership with the Evidence for Policy and Practice Information and Co-ordinating Centre (EPPI-Centre), has investigated the impact of financial circumstances on engagement with learning in the LSC sector by systematically reviewing an international range of research studies dating from 1993 to 2002. It started its work with the definition of key terms in the study: ‘financial circumstances’, ‘engagement’, ‘learning’, ‘LSC sector’ and ‘impact’.

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- *Impact* was intended to focus the review on studies that seek to understand the links between financial circumstances and engagement.

1.1 Aims of the review and review question

The present report has two aims. The first aim is to identify the range of studies that addresses the impact of financial circumstances on engagement with learning in the LSC sector. The fulfilment of this objective has resulted in a descriptive mapping of the field of financial circumstances’ impact on engagement with learning.

The second aim is to undertake an in-depth review of the papers that were identified as focusing on the impact of financial circumstances on *access* to learning in the LSC sector.

Review question

With reference to the above aims, the main question for the overall study is as follows:

What is the impact of financial circumstances on engagement with learning in the LSC sector?

The main review question for the in-depth review presented in this report is as follows:

What is the impact of financial circumstances on access to learning in the LSC sector?

1.2 Methodology

Initially, a protocol or plan was written to set out the parameters and stages for the systematic review of research literature. The protocol established the main aims of the research, the key research question and the methods used to answer it. A key part of this document was the development of inclusion and exclusion criteria for the review.

Thereafter, searches of international literature published in 1993 or later took place at the end of 2001, using both electronic and handsearches to explore a wide range of journals, reports, books, abstracts, and other formats. From searches of electronic databases, relevant websites, journals and reports, 9,665 studies citations were identified. These citations were screened according to the explicit inclusion and exclusion criteria in the protocol, to identify those that were relevant. Most screening was completed on the basis of titles and abstracts provided by databases or websites, but in some cases, where a full copy of the report was available for download or a journal was handsearched, the full-length report was used.

This review is based on a subset of studies identified from a systematic map describing the literature that investigated the impact of financial circumstances on engagement with post-16 learning (Fletcher and Lockhart, 2003). Originally, 55 studies were found that were included in this map. However, at the in-depth analysis stage, a second quality-assessment exercise was carried out. This resulted in studies that had previously been included being excluded and the addition of a study reporting a sequel to one of the studies previously included. Overall, the number of studies meeting the criteria for inclusion was reduced from 55 to 52.

Of the 52 studies included in the revised map, 31 address the topic of the impact of financial circumstances on access to post-16 learning in the LSC sector. Data were extracted from these 31 studies and have provided the basis for an in-depth review. Of these, three were outcome evaluations (evaluations of the results of an experiment or innovation, or of relationships between variables) and the remaining 28 were descriptive studies (descriptions of phenomena or explorations of relationships). There is wide variation in quality between the studies and in the methods used to arrive at study findings. Due to this heterogeneity between studies, and the relatively low number judged to be sound, a narrative synthesis was deemed appropriate.

The review methodology used was devised by the EPPI-Centre. The full Post-compulsory Education Review Group has been consulted at every stage of the process. As it consists of academic and professional researchers, users involved in the policy community, and users involved with practice in colleges, it provides a broad constituency for ensuring that the direction of review is sound. Furthermore, to date there has been independent peer-reviewing of the protocol, descriptive map and the review itself.

2. AIMS OF THE REVIEW AND REVIEW QUESTION

2.1 Introduction

This review is the first in a series, which aims to identify the impact of financial circumstances on engagement with learning in the Learning and Skills (LSC) sector. As background to the review series, this report contains a descriptive map of the range of research studies that addresses the impact of financial circumstances on engagement with learning as a whole. The present report's main aim is to identify the impact of financial circumstances on *access* to learning in the LSC sector for young people and adults aged 16 and over, through an in-depth review of the characteristics, quality and findings of studies with this focus.

The original research question for the review, as described in the review protocol, is as follows:

What is the impact of the financial circumstances of learners in the LSC sector on their engagement with learning?

Other dimensions of engagement with learning include the following:

- retention – learners' continuation, persistence, dropout, or withdrawal from FE learning in the LSC sector

- achievement – obtaining qualifications, and/or progressing into employment

Basic data on these dimensions of engagement are described in the descriptive map and will constitute the focus of the second and third reviews in the series.

2.2 Consultation with user groups

The original review question was developed by staff at the Learning and Skills Development Agency (LSDA). It was refined in consultation with members of a Review Group, invited by the LSDA to help guide the development of systematic reviews across the field of post-compulsory education and training, and a specially convened Advisory Group, with special knowledge of, or interest in, the impact of finance on engagement. Members of both the Review Group and the Advisory Group are listed at the beginning of this review. Taken together, the groups include representatives from:

- the academic and professional research communities
- users in the policy community
- users involved with practice in colleges

The main method for ensuring user involvement in the review was consultation with the Advisory Group throughout the process of undertaking the review. The expertise and user perspectives of the Advisory Group assisted the Review Group in the following four main areas:

- setting of the review question
- definition of financial circumstances and its sub-concepts
- specifics – identification of relevant contextual information and research studies
- a sounding board in the evaluation of interim and final results

3. IDENTIFYING AND DESCRIBING STUDIES: METHODS

3.1 Identification of studies

This chapter describes the methods used to identify and describe the studies included in the systematic map, because this review is based on a subset of studies identified from an existing systematic map the methodology is the same as that described in Fletcher and Lockhart (2002).

Appendix 2.1 sets out the inclusion and exclusion criteria, and Appendix 2.2 contains full details of searching. The bibliographic details of all papers identified through database searches and potentially relevant papers found by hand, website and bibliography searching were entered into an EndNote database. Initially, database searches were conducted, followed by searching of websites, relevant journals, bibliographies of secondary sources, and personal contacts. Studies identified by later searches were checked against those already logged in the EndNote database in order to eliminate duplicates.

3.2 Electronic databases

In collaboration with the Review Group, searches were developed and implemented by library staff at the LSDA for the following electronic databases:

- LSDA's Information Research Centre (library) database
- British Education Index (BEI)
- Education Resources Information Center (ERIC) and ERIC/ACVE (Clearinghouse on Adult, Career and Vocational Education)
- British Library
- Dialogweb
- Institute of Education
- The Planning Exchange
- European Centre for the Development of Vocational Training (CEDEFOP)
- National Centre for Vocational Education Research (NCVER) (Australia)

Searches for studies were performed by combining sets of terms for financial circumstances (e.g. students grants/loans/support), learning (e.g. learning/education/training), and engagement (e.g. participation/enrolment/inclusion). The terms were combined in ways that focus on the links between finance and engagement (e.g. student grants/loans/finance AND enrolment/participation/exclusion). For each database, the same combinations of keywords were used to generate a search for relevant literature. See Appendix 2.2 for full details of these searches. The search of the Planning Exchange database (http://www.planex.co.uk/) using the full range of keyword combinations generated 4,280 references. The search on Dialog (http://www.dialog.com/) involved a number of databases, including ERIC, INTLNEWS and PAPERSMJ,and generated a further 2,298 titles. The full list of keywords used for these searches is presented in Appendix 2.2. Although other databases were searched, these only elicited duplicates of the references already identified in the Planning Exchange and Dialog searches (e.g. the Institute of Education and British Library online catalogues). All databases were searched so as to identify studies published between 1993 and the end of 2001.

3.3 Website and handsearches, bibliographies and personal contacts

An LSDA librarian searched relevant websites and downloaded publication lists. The journals and websites were selected on the basis that they would contain studies of relevance to the review.

One member of the Review Group handsearched the following nine key journals in the fields of education and economics:

Adults Learning
Studies in the Education of Adults
Scottish Journal of Adult and Continuing Education
WEA Journal
Education Economics
Journal of Access and Credit Studies
Journal of Vocational Education and Training
Research in Post Compulsory Education
Widening Participation and Lifelong Learning

Where editions were available, the indexes of these journals for the years 1993 to 2001 were scanned, using the inclusion and exclusion criteria described in section 3.4. Abstracts or full papers of titles identified as relevant were obtained and screened by three members of the Review Group according to the inclusion and exclusion criteria.

A member of the Review Group carried out a scan of the bibliographies of relevant non-systematic reviews and review articles to identify relevant titles. These were in turn cross-checked with the EndNote database containing all the results of the database, website, and handsearches. Those titles that were not duplicates were obtained and in turn screened according to the inclusion and exclusion criteria. In some cases, full papers could not be obtained before the March 2002 cut-off date, set by the Review Group). Members of the Review Group were also invited to identify potentially relevant studies from their knowledge of the field. The handsearch of relevant journals and searches of relevant websites included unpublished research material. In total, the searches of websites and journals yielded a further 3,087 titles.

3.4 Inclusion and exclusion criteria

To be included in the map, studies had to be published in 1993 or later, and had to focus on the impact of financial circumstances on young people or adults in post-compulsory education, or training in the LSC sector. In addition, papers were only included if they were one of the following study types: experimental and observational outcome evaluations and descriptions of relationships between one or more financial circumstances and engagement variables (descriptive studies). Full details are shown in Appendix 2.1.

To be included in the systematic map of research, studies had to be meet the following criteria.

Inclusion criteria – topic

Studies had to focus on the impact of financial circumstances on young people or adults in post-compulsory education, or training in the LSC sector:

1. *Financial circumstances* refers to all forms of finance, including personal earnings, family support, benefits, grants, loans, and remission of fees.

2. *Engagement* refers to qualitative judgments as well as counting in the context of collecting evidence on access, retention and achievement of learners.

3. *Young people or adults* refers to learners aged 16 plus who are not in higher education; this includes learners in further education college and ACCESS students, trainees, New Deal clients and sixth-form pupils.

4. *LSC* sector refers to the Learning and Skills Council, which assumed its responsibilities in April 2001 (excludes higher education).

5. *Impact* refers to studies that address the relationship between financial circumstances and engagement.

Inclusion criteria – study type

6. Empirical studies, other than (i) intervention descriptions, (ii) needs assessments, (iii) process evaluations and (iv) illustrative case studies.

Inclusion criteria – socio-demographic/historic

7. Geography: no limits

8. Language: English only

9. Historical time: report of study dated 1993 onwards

3.4.1 Screening

Screening was initially carried out based on title alone. In the case of database and website searches, this was performed by an LSDA librarian. Handsearching of journals and scanning of bibliographies was performed by other members of the Review Group.

Of the total of 9,665 titles identified by searching, 9,154 were excluded on an initial screen, either by title alone (librarian), or abstract where these were available online (reviewer). A further 69 titles were excluded after a joint screening on title or abstract performed by a librarian and one of the reviewers. The remaining 442 papers were ordered and the research team thereafter coded the full-length papers against the inclusion/exclusion criteria. Three hundred and seventy-eight full-length papers were obtained in time for the review, while a further 64 did not arrive in time to be included in the present review. A further 112 titles identified as relevant after scanning the bibliographies of relevant reviews and review articles did not arrive within the timeframe set aside for the review.

All in all, 378 reports were available for a second stage full text screening. For this stage, the Review Group read full documents in pairs to decide whether a study should be included or not, documented the reason for their decision, and identified the specific study type. In cases of disagreement, a third reviewer sought to adjudicate. A total of 38 studies required the use of a third reviewer to resolve disagreement and arrive at a consensus.

Second-stage, full-text screening involved the classification of each study according codes drawn from the standardised ‘core’ keyword coding system (version 0.9.4) developed by the EPPI-Centre (EPPI-Centre, 2001a). EPPI-Centre educational keywording sheets were used for this purpose. A sample sheet is presented in Appendix 2.4. All studies were classified according to the following criteria:

- type of printed material
- how the report was initially identified
- whether is was published or unpublished
- study type

During full-text screening of papers, a further studies were excluded once both reviewers agreed that they failed to meet one or more of the inclusion criteria.

3.4.2 Keyword coding

The remaining studies were coded with further questions from the standardised ‘core’ keywording system developed by the EPPI-Centre (EPPI-Centre, 2002). These included topic focus, the educational setting, population focus, and sex. For outcome evaluations, there were also keywords for intervention provider and type of intervention.

In addition, studies were classified according to a number of keywords developed to reflect the main terms of interest to the review – engagement and financial circumstances (review-specific keywords). In relation to the construct of engagement, three dimensions were identified and studies were coded according to whether they focused on one or more of the following:

- ‘access’ to indicate that the study addresses learners’ participation, or entry into FE or training
- ‘retention’ to indicate that the study addresses learners’ continuation, persistence, drop-out, or withdrawal from FE learning
- ‘achievement’ to indicate that the study addresses learners obtaining qualifications, and/or progressing into employment

In relation to financial circumstances, four areas were identified. Studies were coded according to whether they dealt with one or more of the following:

- ‘fees’ to indicate that the study includes evidence on financial measures pertaining to fee reductions or subsidies
- ‘indirect costs’ to indicate that the study includes evidence on financial measures pertaining to specific indirect costs of FE learning, including study material, travel costs, childcare and the costs of studying away from home
- ‘maintenance’ to indicate that the study includes evidence on financial measures pertaining to living and learning expenses, including family support, benefits, loans, grants, bursaries, learner support funds, EMAs, ILAs, European Social Funds, and subsidised earnings or allowances afforded by the New Deal
- ‘earnings’ to indicate that the study includes evidence on the employment status of FE learners and their families

Finally, the age categories ‘16–19’ and ‘19+’ were devised to differentiate the population of young people from adult learners. It was decided to use an open-ended term for the latter rather than specify age group ranges, since it was possible that some studies would cover several age groups, while some age groups might be under-represented in the available research.

During review-specific keywording, it was found that seven studies did not directly address financial circumstances in the manner defined by the four financial circumstances keywords. Instead of addressing positive instances of financial arrangements, these studies were solely concerned with socio-economic indicators of deprivation, and were excluded. Prior to in-depth coding, members of the Review Group completed a moderating exercise in order to standardise keyword coding procedures. A keywording workshop was held on 31 July 2001. Papers and abstracts were presented to six members of the team who were required to code each according to the EPPI-Centre ‘core’ keywording sheet. Two members of staff from the EPPI-Centre supervised this training session.

Thereafter, all reports that received keyword coding were checked by at least one other member of the Review Group to ensure that agreement was reached on these coding procedures.

In March 2002, the review leader provided a new member of the team with training in ‘core’ keyword coding, and initiated additional training in the use of the review-specific keywords. The new team member, who was responsible for inputting all ‘core’ and review-specific keyword coding into an EndNote database, arranged periodic quality-assurance checks from the team leader to ensure the accuracy of keyword inputting, and in particular the correct use of review-specific keywords.

4. IDENTIFYING AND DESCRIBING STUDIES: RESULTS

This chapter describes the numbers of reports identified through searching and screening. It then describes the characteristics of the studies included in the systematic map. Because this review stems from a previous systematic map, the numbers at the identification stage are the same as have been presented elsewhere (Fletcher and Lockhart, 2002). However, because quality-assurance exercises for this review resulted in the exclusion of four studies and the inclusion of one further study, this descriptive map is based on 52 studies, whereas that of Fletcher and Lockhart is based on 55.

Section 4.1 reports the numbers of studies identified at each stage of searching, the source of studies included in the review, and the publication status of the included studies. Section 4.2 describes the results of the quality-assurance exercise carried out for the in-depth reviews of access, retention, and achievement. Section 4.3 summarises the characteristics of these studies based on the generic and review-specific keyword coding tools, broadly divided into engagement with post-16 learning, financial circumstances, context, and research design.

4.1 Studies included in the map from searching and screening

The search of electronic databases identified 6,578 items. A further 3,087 items were identified from handsearching of journals, and from searching of internet sites. The 9,665 articles identified were screened based on a reading of their title and/or abstract resulting in the identification of 442 potentially relevant articles. Of these, 378 articles were obtained by 10 March 2002 and the full report read (Figure 4.1). The remaining 64 items were ordered but were unobtainable by the cut-off date. From the 378 reports, a total of 52 studies were identified as meeting the criteria for inclusion and were keyword coded, using the EPPI-Centre core keyword coding tool and the specific keywords developed for use in this review. The full references for each of the 52 included studies are listed in section 8.1. After the main literature search was undertaken, an additional 112 items were identified by cross-checking bibliographies but were unobtainable by the March cut-off date. These 176 items will be considered for inclusion when this series of reviews is updated in due course.

Table 4.1 indicates that 47% (26) of the papers included in the map were identified by electronic database searches. Internet sites and handsearching of journals yielded an additional 51% (25). Another paper was obtained through a personal contact. Only 15% (8) of the papers were unpublished.

Table 4.1: Sources of studies (N = 52)

Source of study	Included studies identified by each source (N)
Electronic databases	26
Handsearching and internet sites	25
Contacts (Advisory Group)	1
Total (mutually exclusive codes)	***52 (100%)***

The majority of studies included in the review might be characterised as ‘professional’ or ‘corporate’ research rather than more ‘academic’ studies. Only two of those included in the map are drawn from traditional journals, and these two – the *Journal of Access Studies* and the *Journal of Education and Work* – are somewhat ‘applied’. On reflection, this selection appears to be a deliberate result of the focus of attention on a policy-related question – the issue of impact. Many of the studies included have been carried out by university groups, but it appears that the more ‘traditional’ academic literature does not include a focus on evaluating the impact of financial circumstances. This is in itself an interesting finding.

4.2 Identifying and describing studies: quality-assurance results

Of the 378 studies that received ‘core’ keywording from a first reviewer, all were checked by a second reviewer. Twenty-four studies that were eligible for the descriptive map included reviewer disagreements on keyword coding. In all cases but one the disagreement concerned different study type codes, and not whether to include or exclude. In one case, there was a disagreement on whether the study addressed the review question or not. The Review Group leader judged the study to be relevant, and so it was included in the map. All disagreements on keyword coding between reviewers were resolved in consultation with the Review Group leader.

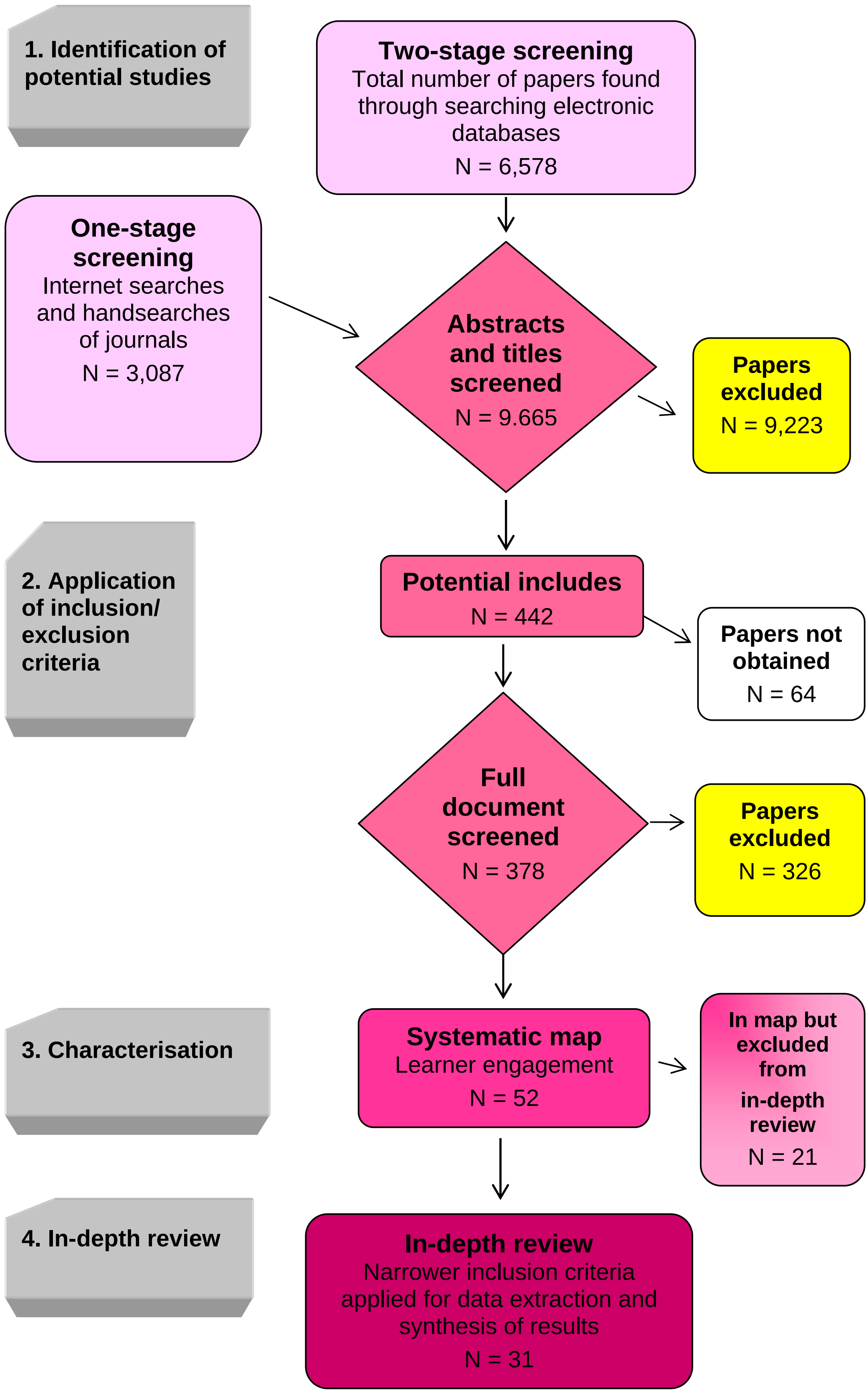
Despite the quality-assurance exercise at the stage of keyword coding, a number of errors relating to the coding of studies for the map were subsequently identified during the quality-assurance stage (section 6.1) for the in-depth reviews of access, retention, and achievement.

First, two studies (Payne, 2001a; Woodfield *et al*., 2000) coded as including information on learner access to post-16 education and training were subsequently found to contain no research evidence relevant to this code, and so were not included in the in-depth review of access. A third study (Department for Education and Employment (DfEE), 1999c) coded for access during the mapping stage was subsequently found to contain no research evidence relevant to any of the financial circumstance codes used in the review, and so was not included in the in-depth review of access. A fourth study (Tuckett and Sargant, 1999) coded for access was discovered to be an interim report of preliminary findings reported in full in another study (Sargant, 2000) that was included in the map and in-depth review of access, and so the former study was not included in the in-depth review.

An additional paper (Ashworth *et al*., 2002), which evaluated the impact of educational maintenance grants on young people's post-16 participation, retention and achievement in fulltime education only became publicly available in June 2002. This study was included, since it was considered a highly pertinent sequel to a study identified in the main search and would be relevant across all three in-depth review topics.

Second, some irregularities in coding the age groups of learners at the mapping stage were subsequently discovered during the quality-assessment stage of the in-depth reviewing. Due to a lack of direct information about the ages of the research samples in seven studies, inferences were made during the mapping stage from other information contained in the reports. One study was coded as including learners aged 16 to 19 only, one study was coded as including adult learners aged 19 plus, and five studies were coded as including both age groups of learners. In addition, six studies were discovered at the quality-assessment stage of in-depth reviewing to have received incorrect codes in relation to the age information contained in the relevant reports. One study was erroneously coded at the mapping stage as containing only learners aged 16 to 19, when in fact it also included learners aged 19 plus. Three studies were initially coded as including only adult learners aged 19 plus, when in fact they also contained learners aged 16 to 19, and should have been coded to include both groups.

Figure 4.1: Filtering of papers from searching to map to synthesis



Two studies were initially coded as including both younger and adult learners, when in fact they only included younger learners aged 16 to 19. These errors in age coding did not affect the inclusion of these studies in the relevant in-depth reviews.

Third, three errors related to study-type classification were made in the mapping stage. One study (McVicar and McKee, 2001) coded for achievement and not subject to reviewer disagreement at the keyword coding stage was erroneously coded as a cohort study. At the stage of quality assurance for the in-depth review of achievement, it was discovered by both reviewers to be a descriptive study and so was reclassified. Another study (Organisation for Economic Co-operation and Development (OECD), 1999) focusing on all three categories of engagement and not subject to reviewer disagreement at the keyword coding stage was erroneously coded as a descriptive study. At the stage of quality assurance for the in-depth review (section 6.1), it was discovered by both reviewers to include only illustrative case study material, which is an exclusion criterion for this review. The study was subsequently recoded as an illustrative case study and not included in the in-depth reviews of access, retention, and achievement. Finally, a study focusing on learner retention and coded as a meta-analysis (Davies, 1999b) was included in the map. Since this study type is a form of review, it is not empirical, and so does not meet the study inclusion criterion. It has therefore been excluded from the subsequent in-depth review of access outlined in Chapter 6.

4.3 Characteristics of the included studies (systematic map)

The rest of this chapter focuses on summarising the characteristics of studies identified as meeting the inclusion criteria of the review. These studies are mapped using keywords that provide an overview of the research field. In reporting the findings of the map, it is important to be aware of the following:

- The results indicate research activity and are not a survey of financial circumstances and learner engagement in the LSC sector.
- The results show frequencies and associations between variables but there may be other factors causing the associations (that is, the associations may be artifacts).

4.3.1 Engagement with post-16 learning

As outlined in Chapter 3, the inclusion/exclusion criteria stipulated that, to be included, studies were required to focus on learners' engagement with post-16 learning in relation to at least one type of financial circumstance (fees, indirect costs, maintenance and earnings).

In terms of engagement, the majority of the set of 52 studies focused almost equally on access to post-16 learning (60%) and learner retention (58%). Twenty-seven percent of the studies focused on learner achievement. These codes are not mutually exclusive.

4.3.2 Financial circumstances

In terms of financial circumstances, the majority of the set of 52 studies (67%) focused on maintenance, while 56% focused on earnings in relation to learners' engagement with post-16 learning. Fees were the focus of 31% of the study set and the indirect costs of learning was covered by 37%. These codes are not mutually exclusive.

Table 4.2 provides a summary of the breakdown of engagement with learning and financial circumstances codes in relation to one another. It is clear from the data presented that many studies focus on more than one category of financial circumstance. For instance, of the 31 studies that focus on access to learning of post-16 learners, 12 studies concentrate on fees, 13 on indirect costs, 23 on maintenance and 15 on earnings. The total of 63 for type of financial circumstance covered indicates that many of the research studies on access addressed more than one type of financial circumstance of interest to the review. The same is also true for those studies that included research on retention and learner achievement.

Table 4.2: Breakdown of financial circumstances/engagement codes (N = 52 studies*****)

	Fees	Indirect costs	Maintenance	Earnings
Access	12	13	23	15
Retention	8	11	21	15
Achievement	3	3	12	7

***** Not mutually exclusive codes

4.3.3 The context of the included studies: country and population focus

Table 4.3 shows that 98% of studies were carried out in the UK, with only one report being carried out elsewhere. It may be considered surprising that there are few studies in the map from overseas and in particular none from the United States. The USA has a huge literature devoted to education research. The major reason for the exclusion of US studies, however, was the deliberate intention to focus on the equivalent of the UK LSC sector and exclude higher education. There is no equivalent of the UK further education sector in the US. The search terms deployed included terms that reflect US terminology such as 'financial aid' and do not appear to discriminate against the US context.

Table 4.3: Country/countries in which the studies were carried out (N = 52)

Country	Number
UK	51
Australia	1
Total (mutually exclusive codes)	***52***

Table 4.4 shows that 94% of the set of 52 studies in the map included samples with young learners aged 16 to 19, while 67% focused on adult learners aged 19 plus. Sixty-two percent of the studies included samples of learners from both age groups. Thirty-three percent of the set of 52 studies focused exclusively on young learners compared with 6% that focused exclusively on adult learners. Overall, there has been more research coverage of financial circumstances and engagement with learning for younger learners compared with adult learners in the LSC sector to date. This significantly under-represents the proportion of adults in the total learner population – nearly 5:1 in terms of learner numbers and approximately 1:1 in terms of fulltime equivalent (FTE) learner numbers.

Table 4.4: Age of learners in the included studies (N = 52)

Country	Number
16 to19 only	17
19+ only	3
16 to 19 and 19+	32
Total (mutually exclusive codes)	***52***

Fifty-one studies included samples of male and female learners, while one study contained a single-sex male sample.

4.3.4 Research design

With regard to the type of studies included, data in Table 4.5 show that there were four outcome evaluations. Two (Ashworth *et al*., 2001, 2002) were trials (researcher-manipulated intervention), one (Gorad and Taylor, 2001) a correlation study (naturally occurring intervention), and one (McVicar, 1999) was classified as other design (exploration of relationships between variables). A majority (92%) of the studies was classified as descriptive.

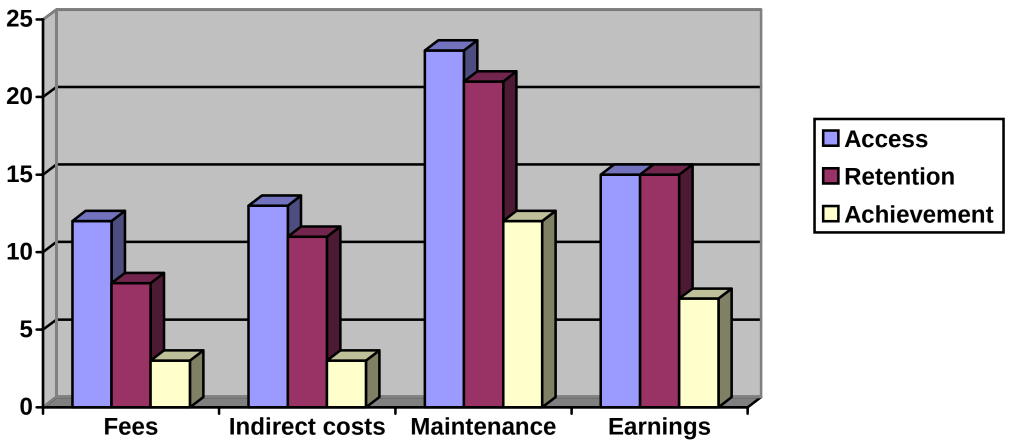
Table 4.5: Type of study

Country	Number
Trial	2
Correlation study	1
Other design	1
Descriptive study	48
Total (mutually exclusive codes)	***52***

4.3.5 Implications flowing from the descriptive map

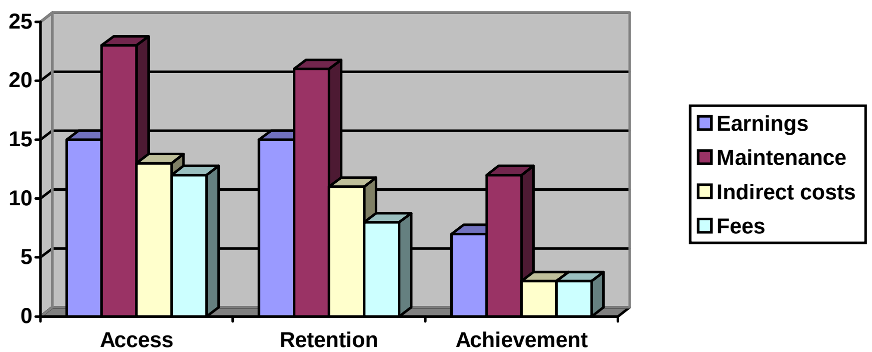
Mapping engagement and financial circumstances reveals significant patterns in the primary research coverage. It appears that maintenance and earnings have not only received the most coverage in the financial circumstances domains (see Figure 4.2), but the quality of that coverage seems at face value to be different, compared with fees and indirect costs. All the outcome interventions are focused on the former two types of financial circumstances, while none specifically target fees and indirect costs. While the map cannot specify the methodological quality of these outcome evaluations, it may nevertheless be of interest to researchers in the field that maintenance and earnings have attracted more of these research evaluation study designs compared with fees and indirect costs.

Figure 4.2: Learner engagement and financial circumstances (N = 52 studies, not mutually exclusive)



Another cause for concern is the low number of studies that have focused on financial circumstances and learner achievement in the LSC sector (Figure 4.3).

Figure 4.3: Financial circumstances and learner engagement (N = 52 studies, not mutually exclusive)



Furthermore, it appears that young learners have received markedly more research coverage than adult learners (91% versus 67%). The majority of outcome evaluations focus on young learners, with no trials reported in the adult learning sector. The relative paucity of research on adult learners, and outcome evaluations in particular, may be of interest to researchers and those involved in forming policy in the adult learning sector.

Finally, the relative concentration of research on learners' access to post-16 education in the LSC sector focused the Review Group's interest on this aspect of engagement for the data-extraction, quality assessment and synthesis stages of the present review.

5. FINDINGS AND IMPLICATIONS

5.1 Moving from descriptive mapping to in-depth review

During the course of the mapping described in the previous two chapters, it became clear that it would be impossible to review in depth all the 52 studies found within the available timeframe. The review-specific keywords enabled the classification of each study within one or more sub-areas of the fields of financial circumstances and engagement. It was therefore decided to choose one sub-group of studies for in-depth analysis, with other sub-groups reserved for future reviews. A decision was made to focus initially on the area of engagement that had received the most research coverage, namely access. This decision was made by the Review Group leader in consultation with the review Advisory Group and other members of the Review Group. The question for the in-depth review therefore became:

What is the impact of financial circumstances on access to post-16 learning in the LSC sector?

The definition of 'access' used by the Review Group is 'learners' recruitment, entry, or participation in, education or training in the LSC sector'. The aim was to focus on those studies that address the impact of financial circumstances on recruitment and participation rates in post-16 education in this sector. Use of the term 'access' in the context of the review is therefore not limited to a narrow focus on the impact of Access Funds (a specific source of funding in the LSC sector – part of Learner Support Funds) or Access Courses (the name given to programmes designed to prepare adults for higher education entry).

In terms of the redefined review question, all aspects of financial circumstances (fees, indirect costs, maintenance, and earnings) are investigated in relation to their impact on access to post-16 learning in the LSC sector.

5.2 Inclusion criteria for the in-depth review

In addition to meeting the criteria described in Chapter 3 for the mapping study, to be included in the in-depth review, studies had to focus on the impact of financial circumstances on access to post-16 learning in the LSC sector.

5.3 Data-extraction

A standardised data-extraction framework was used: the EPPI-Centre's data-extraction guidelines (EPPI-Centre, 2001b). For each study, regardless of study type, data were extracted from the report on the aims, context, sampling/ recruitment, data-collection and data-analysis methods. The reviewer was also required to provide details of the findings for each report and to evaluate its overall methodological quality in the light of the data extracted. The extraction of relevant data and judgments about soundness of study methods that are specific to different study types are described below.

5.3.1 Outcome evaluations

For outcome evaluations, reviewers used a dedicated section in the guidelines to extract data on the development and content of the intervention being evaluated, the design of the outcome evaluation, use of allocation to different groups (random or otherwise) where applicable, pre-and post-intervention data, attrition rate, and findings for all outcomes.

The reviewer is thereafter required to consider whether the findings for the outcomes as reported by the authors are sound in relation to the methodological quality displayed by the study. In particular, the reviewer is required to consider the following:

- whether a control/comparison group was used, and whether this was equivalent to the intervention group
- whether appropriate pre- and post-intervention data were provided for all individuals or groups
- whether sufficient data are provided to establish the reliability of data- collection and validity of findings
- whether all outcomes are reported on

'Sound' outcome evaluations were those assessed to be of sufficiently high methodological quality for their findings to be judged to be reliable and valid in indicating the effectiveness of interventions to increase or decrease access to post-16 learning in the LSC sector.

5.3.2 Descriptive studies

In the case of descriptive studies, the EPPI-Centre data-extraction guidelines were again used. For descriptive studies, a section entitled 'quality of the study' is completed together with a section dedicated to the 'characteristics and findings of descriptive studies'. In the former section, reviewers are required to provide a judgment on whether studies present adequate information on aims, context, sampling procedures, methods of data-collection and analysis, reliability and validity of findings, and whether there is sufficient raw data available to enable the reviewer to distinguish between findings and interpretation. The section dedicated to descriptive studies requires reviewers to assess the overall methodological quality of the study in the light of the earlier quality judgments, and to ascertain whether the raw data substantiate the conclusions reached by the authors or not.

5.4 Synthesis

Once a final data-extraction for each paper was agreed, information from these was brought together. Based on the data-extractions, studies were rated on a three-point scale in relation to the relevance of the topic to the review question, the appropriateness of the study design to the evidence needed to answer the research question, and the soundness of the study in its own terms. The criteria applied were as follows:

A. Soundness in its own terms is rated

- High, if the reviewer rates it sound without major qualifications
- Medium, if the reviewer rates it sound with qualifications
- Low, if the reviewer rates it as unsound

B. Appropriateness of study design is rated

- High, if it is an outcome evaluation
- Medium, if it is a study offering a high degree of reliability
- Low, in other cases

C. Appropriateness of study topic is rated

- High, if the study aim relates specifically to the review question
- Medium, if one element of the study aim relates to the review question
- Low, if the study deals indirectly with the review question

These criteria are then combined to give an overall assessment of the quality of the study for the purposes of this review. Synthesis took the form of a narrative summary conducted by the lead reviewer. The synthesis was thereafter distributed to the Review Group for assessment of the judgments made and tabling of amendments where appropriate.

6. IN-DEPTH REVIEW: RESULTS

6.1 Quality assurance

The in-depth review used a system of ‘quality assessment’ developed by the EPPI-Centre to evaluate the reliability of the study findings. This is based upon the understanding that the extent to which a study’s findings are reliable depends upon the research methods used and how they have been applied and reported.

The reviewers then present their own conclusions of the study’s findings in the light of the quality assessment. Two reviewers independently undertook data-extraction and quality assessment for each study and then met and discussed the study before reaching a consensus. For six of the final data-extractions, one of the joint reviewers was an EPPI-Centre staff member (NH).

The degree of agreement between reviewers on data-extraction items varied considerably between one section and another of the EPPI-Centre’s review guidelines (EPPI-Centre, 2001b). Most disagreements between reviewers were recorded in the sections dealing with ‘study development and context of the research’ (146 disagreements from 31 studies), ‘sampling and recruitment procedures’ (202 disagreements from 31 studies), and ‘data-collection/analysis’ (170 disagreements from 31 studies). Much of the reason for this clustering effect lies in the multiple response choice type answers available for many of the questions in these sections and reviewers’ interpretation of the same data relative to these different options. During reconciliation, it became apparent that many reviewer disagreements were due to the placement of the same data under different multiple-choice response options that were not mutually exclusive.

Both these and other genuine methodological disagreements were easily resolved in each data-reconciliation session. There were 31 data-extraction reconciliation sessions (one for each paper included in the in-depth review), with the average length of these sessions lasting about 75 minutes. There were fewer disagreements relating to the ‘quality and characteristics of each study’. For descriptive studies, just 69 disagreements about the quality evaluation criteria were recorded from 28 studies; for the section dealing with ‘characteristics, findings, reliability of the authors’ conclusions and overall methodological quality’, there were just 45 disagreements from 28 studies. For all 31 studies, there were no instances where a disagreement went forward for third party arbitration because it could not be resolved between the two reviewers.

6.2 Comparing the studies reviewed in-depth with the total studies in the systematic map

This section briefly examines the similarities and differences between the subset of studies included in the in-depth review (evaluations: researcher-manipulated and descriptive studies) with the other full set of studies included in the systematic map of 52 studies revised for this review.

Tables 6.1 to 6.5 list frequency counts for all 52 studies included in the revised map and the subset of 31 studies included in the in-depth review. Like the 52 studies in the map, the majority of the 31 access studies in the in-depth synthesis were identified from searches of electronic databases (50% for the map versus 54% for the in-depth review). Handsearching and internet sites accounted for 48% of the studies included in the map compared with 46% of the studies in the in-depth review.

Table 6.1: Identification of report

Source of study	Map: engagement (N = 52)	In-depth review: access (N = 31)
Electronic databases	26	17
Handsearching and internet sites	25	14
Contacts (Advisory Group)	1	0
Total (mutually exclusive codes)	***52***	***31***

6.2.1 Financial circumstances and the achievement of post-16 learners in the LSC sector

Table 6.2 provides a breakdown of the numbers for the different financial circumstance codes for all 52 studies in the map in compared with those for the 31 studies that focused on access to post-16 learning in the in-depth review. Of the 52 studies in the map, 31% focused on fees in compared with 39% of the studies in the in-depth review, so research studies have tended to focus more on the impact of fees and fee remission on learner access compared with all three categories of engagement combined. For indirect costs, 37% of the studies in the map focused on this form of finance as opposed to 42% of the studies included in the in-depth review, indicating that this form of finance has also received more coverage in relation to learner access compared with all three forms of engagement with learning featured in the map.

Sixty-seven percent of studies in the map focused on maintenance and, in the in-depth review, this proportion increased to 74%. Overall, this aspect of financing learning has received the most research coverage to date.

Fifty-six percent of studies in the map focused on earnings compared with 48% of studies in the in-depth review. Research on access to post-16 learners appears to have concentrated less on the impact of earnings than research on all three forms of engagement combined.

Table 6.2: Types of financial circumstance

Financial circumstance	Map: engagement (N = 52*)	In-depth review: access (N = 31*)
Fees	16	12
Indirect costs	19	13
Maintenance	35	23
Earnings	29	15

***** Not mutually exclusive codes

6.2.2 People and context

Table 6.3 shows that, of the 52 studies in the map, one was carried out in Australia and the remainder in the UK. The Australian study focused on access and so was included in the in-depth review.

Table 6.3: Country in which studies were carried out

Country	Map: engagement (N = 52)	In-depth review: access (N = 31)
UK	51	30
Australia	1	1
Total (mutually exclusive codes)	***52***	***31***

Table 6.4 compares the 52 studies included in the map with the 31 studies in the in-depth review in terms of the age groups of learners. The numbers for the age group categories included in the in-depth review have been corrected (Table 6.4) in light of the errors in coding for age group that occurred in the mapping stage (see section 4.2 for details).

Of the 52 studies included in the map, 33% focused exclusively on younger learners compared with 32% that focused exclusively on this age group in the in-depth review. Six percent of studies in the map focused exclusively on adult learners aged 19+ and 6% of the studies on access to post-16 learning in the in-depth review focused exclusively on this age group. Sixty-one percent of studies in the map included both age groups in their research samples compared with 61% of access studies in the in-depth review. Although there is considerable research coverage of adult learners in these studies, the small number of adult-only studies may limit the capacity to identify any age difference issues in the LSC sector.

Table 6.4: Age of learners

Age of learners	Map: engagement (N = 52)	In-depth review: access (N = 31)
16–19 only	17	10
19+ only	3	2
16–19 and 19+	32	19
Total (mutually exclusive codes)	***52***	***31***

In terms of the gender of learners, one study included in the map reported on a male-only sample, while the remaining 54 studies reported on mixed sex samples. All 31 of the studies in the in-depth review reported on mixed sex samples.

6.2.3 Research design

Table 6.5 compares the 52 studies in the map with the 31 studies in the in-depth review in terms of study types.

One of the trial studies had a focus on access and retention, and the other on retention and achievement, so only one was included in the in-depth review. The other design and correlation studies were relevant to the access category of engagement only, and so are included in this in-depth review.

Ninety-two per cent of the set of 52 mapped studies and 90% of the studies in the in-depth review were descriptive study designs. It appears that for both engagement with post-16 learning in general and access to post-16 learning in particular, most research coverage to date has focused on participant views of the impact of financial circumstances, rather than more objective measures of evaluating impact, such as, for example, testing the measurable effects of a financial intervention on learner engagement.

Table 6.5: Type of study

Type of study	Map: engagement (N = 52)	In-depth review: access (N = 31)
Trial	2	1
Correlation study	1	1
Other design	1	1
Descriptive study	48	28
Total (mutually exclusive codes)	***52***	***31***

6.3 In-depth review: study type and characteristics

Table 6.6 presents the set of studies that reached the in-depth review, ordered by study type. A total of 31 studies met the inclusion criteria for the in-depth review. Of the 31, three evaluated the impact of various types of financial arrangements on access outcomes, while the remaining 28 described relationships between financial arrangements and access to post-16 learning. Descriptive studies could also be broken down according to whether they involved a survey, or in-depth interviews/group discussions.

Table 6.6: Summary of studies reviewed in-depth in order of study type

Outcome evaluations	
Trial	Ashworth *et al*., 2001
Correlation study	Gorard and Taylor, 2001
Other design	McVicar, 1999
Descriptive studies	
Survey only	Allan, 1998 Association of Colleges, 1998 Barwuah and Andrew, 1999 Beinart and Smith, 1998 Callender, 1999 DfEE, Youth Cohort Study, 1997 DfEE, Youth Cohort Study, 1998 DfEE, Youth Cohort Study, 1999b DfEE, Youth Cohort Study, 2000 Fletcher and Kirk, 2000 Lynn, 1994 MAGNA Housing Association, 1998 Market and Opinion Research International (MORI), 1994 Norton, 2000 Payne, 2000 Payne, 2001c Sargant, 2000 Sargant *et al*., 1997
In-depth interviews/group discussions	Croft, 1997 Stone *et al*., 2000
Multi-method – survey and in-depth interviews/group discussions	Dench and Regan, 2000 DfEE, 1999a Fletcher-Campbell *et al*., 1994 Forsyth and Furlong, 2000 Lucas and Lammont, 1998 Maxwell *et al*., 2000 Maychell *et al*., 1998 Wirral Metropolitan College, 1993

Table 6.7 presents a summary of the key characteristics of each of the 31 studies ordered by study type. In four of the studies, the number of participants contributing data is unclear from the authors' report. There is also insufficient raw qualitative data presented by the authors in four of the studies. Of the types of financial circumstances of interest to the review, maintenance (e.g. ILAs, EMAs, benefits or loans) receives the most coverage with 23 studies addressing this issue. Thirteen studies look at indirect costs, such as student transport, cost of childcare, and books. Earnings, in the form of part-time work, are the focus of two studies, while fee remission is also investigated by two studies. In one further case, a study provides anecdotal evidence of a link between fee remission and student access to learning.

Table 6.7 shows that 13 studies either address some non-defined form of cost of learning, or attempt to map a correlation between learners' access to post-16 education in the LSC sector and various indirect socio-economic indicators of students' financial circumstances. Two studies address the 'cost of learning', while one apiece focuses respectively on 'student support' and 'financial considerations'. None of these studies specifies further what types of financial arrangements are covered by these terms. Another study addresses part-time work, speculating that this activity could facilitate the accrual of skills that enable students to cope with the demands of post-16 education. The study, however, failed to address directly the issue of access to post-16 learning. The remaining eight studies investigated relationships between socio-economic status and some aspect of participation in learning. Relationships addressed were as follows:

- Parents' socio-economic grade and student attainment at year 11, participation in fulltime education at 16, and choice of academic rather than vocational routes
- Parents' education, social class and post-16 qualification levels
- Parents' socio-economic grade, family income, and student participation in fulltime post-16 education and training
- Reporting on the relationship between social class, income and participation rates in post-16 learning (three papers)
- Mothers' socio-economic grade correlated with staying on in post-16 learning

Table 6.7: Characteristics of studies included in the in-depth review in order of study type

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Ashworth *et al*. (2001) UK	Outcome evaluation: trial	To evaluate the impact of EMAs on 16- to 19-year-olds' participation in fulltime education	• Sample: 9,803 individuals in 21 pilot and control LEA areas • Random sampling of eligible participants was drawn in urban LEAs. • In rural LEAs covering larger distances, a two-stage sampling method was followed, with a first stage of selecting postcode sectors with probability according to their populations of eligible young people, and a second stage of selecting a fixed number of young people. • The selection of LEA areas was not random. Urban areas were chosen that were known to have relatively high levels of deprivation, low participation rates in post-16 education and low levels of attainment in Year 11 examinations. In addition, one rural pilot area was purposively selected. • Participants in each pilot and control LEA were randomly selected, but thereafter individuals were matched across pilot and control groups on a wide number of characteristics. The overall sampling procedure is therefore not fully random. • Intervention: EMAs – four variants • Control group – no intervention • Measured: 16- to 19-year-olds' participation in fulltime education	• Trial • Unit of allocation – individuals within LEA regions • Unit of randomisation – individuals

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Gorard and Taylor (2001) UK	Outcome evaluation: correlation study	To perform a secondary analysis of numerical data available on student income and expenditure, and to relate this to numerical data on student participation and non-participation in light of financial factors	• Sample: none, the entire population of those participating in FE in Wales were 251,338 in 1995/1996 and 395,452 for 1998/1999 • Those eligible were (1) Welsh, (2) first year, (3) HE and FE, (4) fulltime and part-time, (5) students and (6) in 1995/1996 and 1998/1999. • No control group • Measured: comparison of student participation and dropout rates in Wales, using government/agency statistics. The authors took two ‘snap-shots’, one in 1995/1996 and the other in 1998/1999.	▪ Data were gathered from the Higher Education Statistical Agency (HESA), the Universities and Colleges Admissions Service (UCAS), and the Individualised Student Record (ISR) databases. ▪ Analysis: The authors take a norm (e.g. national participation rate in FE) and then see how this differs according to certain variables. This is done twice, for 1995/1996 and for 1998/1999, so that a comparison can be made between the two. Central to this study is a ‘spatial analysis’ so that participation rate can be measured by individual wards. It is then possible to show which wards have above, or below, national average for participation and to correlate this with socio-economic data about the different wards. ▪ An important issue of validity is how the authors compare data from 1995/1996 and 1998/1999. The authors do warn that this cannot produce valid trends, because they are simply two ‘snap-shots’ and it is possible to have anomalous years.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
McVicar (1999) UK	Outcome evaluation: other design	To investigate whether attending a grammar school up to age 16 has any effect compared with attending state secondary schools on the transition of young people from compulsory schooling to further schooling, FE, employment or training	• Sample: 952 young people in Northern Ireland age 16 to 17 who are eligible to leave school for the first time • The sample and participants and the data from them are all derived from another study (Armstrong, 1999). Sampling methods are therefore not reported in the present study. • Intervention: the authors use survey data collected at two different sweeps – at age 16 and age 17, a year later by a different researcher • Measured: retrospective analysis of rates of staying on for post-16 education in grammar schools versus staying on for post-16 education in non-grammar schools in Northern Ireland	• The authors developed two choice-based multinomial logit models for staying on in post-16 education for October 1993 and October 1994 separately. They followed a general to specific methodology, beginning by estimating fully inclusive models and proceeded to omit those variables found to have insignificant marginal effects for all states of the dependent variable. The authors took 10% as their significance level. • The sample on which the findings are based is small (only 16% of 952 individuals attended grammar school, i.e. 152 individuals). There is also no power calculation present so it is difficult to establish whether the statistical models used are valid in relation to the population of interest – that is, whether they have sufficient predictive power to produce findings not significantly compromised by bias and confounding.
Allan (1998) UK	Descriptive study: survey	To assess attitudes to learning barriers, to learning, and future plans among 15 to 55 year-olds in Kent	• Sample: 15 to 55 year-olds in Kent, England. Survey sweep 1 (1994) did not include a sample size, while survey sweep 2 (1996) included a total of 1,375 respondents. • A quota sample was weighted to the population of Kent for sweep 1 and this method was repeated in 1996, indicating that a purposive sampling frame was used to select participants. • Measured: exploratory – a face-to-face survey was conducted, which implies that respondents were interviewed, presumably with the help of a survey questionnaire; no further information is available.	• This longitudinal study involved two surveys conducted in 1994 and 1996. Cluster analysis was performed on the 1994 sample to identify a spectrum of learning groups based on respondents' attitudes. Findings on changes in learning behaviour between the 1994 and 1996 surveys are presented in the report. • The lack of a total sample size figure for the 1994 survey undermines any comparison of findings with the 1996 survey. • There is inadequate reporting on a number of issues, including sampling and recruitment methods, data collection and analysis methods, and issues of reliability and validity.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Association of Colleges (1998) UK	Descriptive study: survey	To identify the impact on recruitment and retention of learner support and to describe the financial arrangements	• Sample: 137 participating colleges in the FE sector in the UK (general FE, sixth form, agricultural/horticultural colleges, and art and design/performing arts colleges) • 480 questionnaires were sent out to all members of the Association of Colleges, with a resulting 29% response rate. • Measured: exploratory – this survey examined the types of funding assistance, allocation criteria, purposes for which support is given to students by colleges in the FE sector, and impact of this funding on recruitment and retention.	• Cross-sectional survey questionnaire posted to all member colleges • The authors fail to take into account the high non-response rate of the survey (71%), despite there being some evidence that non-responding colleges may differ significantly in terms of the urban/rural dichotomy from those who did. There may be a number of characteristics possessed by non-responders that would significantly change the pattern of the findings, had they been included.
Barwuah and Andrews (1999) UK	Descriptive study: survey	To assess the degree of correlation between high-density public housing and levels of education and attainment; to evaluate access to education and training for residents of high-density housing; to advise on strategies and FE's role in tackling the issues identified	• Sample: adults living in socio-economically deprived high-density residential areas in England, but the total number of participants is not reported • The sampling method appears to be purposive since all residents in the targeted areas received questionnaires. Presumably this refers to just the adults in these areas. • Measured: exploratory – the relationship between high-density public housing, levels of educational attainment, and access to education and training.	• Three study areas were identified and a questionnaire was distributed to residents in all three areas. The findings are contextualised in relation to some relevant literature. • There is little attempt to justify the methods used, and vital numerical data are not reported; the actual sample size is not reported.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Beinart and Smith (1998) UK	Descriptive study: survey	To identify the extent to which people take part in different types of learning (both vocational and non-vocational), the cost of doing such learning, people's reason's for doing some learning, problems experienced, perceived benefits of learning and barriers towards taking part in learning	• Sample: 5,653 adults aged between 16 and 69 in England and Wales • Random selection was used to select districts, addresses within districts, and specific dwelling units at each selected address. Selection of two eligible adults at selected dwelling units where three or more eligible adults were resident was made via a method of random selection. • Measured: exploratory (collection of information on adult involvement in taught and self-directed learning)	• This cross-sectional study used 233 interviewers to conduct computer-assisted personal interviews, using questionnaires with 5,653 adults. The study involved two pilot stages prior to the implementation of the main data-collection stage. • Logistic regression was used to model the relationships between key variables and participation in learning.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Callender (1999) UK	Descriptive study: survey	To collect data on students' income and expenditure; the costs they incur while studying, the impact these may have on their educational aspirations and choices, financial difficulties they may encounter; and their feelings of financial wellbeing	• Sample: 987 interviews with students aged 16 and over studying full and part-time in FE in UK • Colleges were selected according to a stratified sampling approach, where separate samples for each type of college were drawn. The samples were stratified by Further Education Funding Council (FEFC) region and, metropolitan/non-metropolitan areas. Colleges were selected with probability proportional to size, taking a random starting point and applying a sampling interval calculated by dividing the number of sampling points required by the number of eligible students in each college type. • Similar numbers of student records were drawn from each college, but 16 to18 year-olds studying part-time and those aged 19+ studying fulltime were over-sampled so that these groups could be analysed separately. The sample of students was therefore segmented into groups of 16 to 18 studying fulltime, 16 to 18 studying part-time, 19+ studying fulltime and 19+ studying part-time. A randomised selection procedure was used within each segment of the sample. • Measured: exploratory	• This cross-sectional, descriptive study used face-to-face interviews and computer-assisted personalised interviewing with 987 FE students aged 16 to 18, and 19+. • The data were weighted to the actual profile of eligible students, to correct for response bias of certain groups within the student population. The weighting enabled the subsequent analysis and findings to be free of response bias and so reflects more accurately trends in the population of interest.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Croft (1997) UK	Descriptive study: interviews/ group discussions	To investigate the effect of the part-time study rules on claimant behaviour	• Sample: 62 current and ex-claimants currently or previously studying part-time, or interested in studying part-time, aged 18 to 25, or 25 to 55 • Sampling was purposive, since the Employment Service (ES) provided a list of current and ex-claimants involved in studying part-time. The list comprised nine different ES offices across England. The Qualitative Consultancy identified Jobcentres and their environs as a means of recruiting potential students. • Measured: exploratory – to explore attitudes and experiences of those subject to the Unemployment Benefit and Income support rules pertaining to part-time study	• This cross-sectional study used group discussions and face-to-face and telephone interviews to explore the attitudes and experiences of the participants. • The authors draw attention to the self-selection of certain sub-groups of the sample (e.g. current claimants). Reported data may be subject to response bias. • A 'Content analysis' method was used to analyse the data. No further description or explanation is provided. The results are presented in the form of authors' descriptions of themes, which are in turn illustrated by verbatim extracts selected from the transcripts of interviews/group discussions. No explanation is provided concerning how the themes generated were derived from the raw data or how representative each theme is in relation to all participants/sub-groups of participants.
DfEE (1997) UK	Descriptive study: survey	To describe the activities and experiences of 16 year-olds in England and Wales in 1996. It does not set out to explain behaviour.	• Sample: a weighted sample of 15,899 young people aged 16 who had completed compulsory education in England and Wales eight months prior to the survey • Schools on a DfEE list randomly selected young people in year 11 who had birthdays on particular dates in any month • Measured: exploratory – a survey gathered data on the education, training, and labour market experience of young people aged 16.	• Sweep 1 of YCS cohort 8 is a cross-sectional survey consisting of a self-completion postal questionnaire. • Data are weighted to correct as far as possible for non-response bias. Without this, the YCS would over-estimate attainment and participation in fulltime education, as higher attainers tend to be more likely to respond to the survey. The population estimates used in the weighting are sex, year 11, school type, region, and year 11 GCSE results. Results correspond well to national estimates of these variables; however, the YCS under-estimates slightly the numbers with no qualifications at year 11.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
DfEE (1998) UK	Descriptive study: survey	To describe the activities and experiences of 18 year-olds in England and Wales in 1996. It does not set out to explain behaviour.	Sample: A weighted sample of 8,199 young people aged 18 who had completed compulsory education in England and Wales 2½ years before the survey. • Schools on a DfEE list randomly selected young people in year 11 who had birthdays on particular dates in any month. • Measured: exploratory – a survey gathered data on the education, training, and labour market experiences of young people aged 18)	• Sweep 2 of YCS cohort 7 is a cross-sectional survey consisting of a self-completion postal questionnaire. • Data are weighted to correct as far as possible for non-response bias. Without this, the YCS would over-estimate attainment and participation in fulltime education, as higher attainers tend to be more likely to respond to the survey. The population estimates used in the weighting are sex, year 11, school type, region and year 11 GCSE results. Results therefore correspond well to national estimates of these variables; however, the YCS under-estimates slightly the numbers with no qualifications at year 11.
DfEE (1999b) UK	Descriptive study: survey	To describe the activities and experiences of 16 year-olds in England and Wales in 1998. It does not set out to explain behaviour.	• Sample: 14,662 16 year-olds in England and Wales who completed their compulsory education eight months before the survey • Schools on a DfEE list randomly selected young people in year 11 who had birthdays on particular dates in any month. • Measured: exploratory – a survey gathered data on the education, training, and labour market experience of young people aged 16.	• Sweep 1 of YCS cohort 9 is a cross-sectional survey consisting of a self-completion postal questionnaire. • Data are weighted to correct as far as possible for non-response bias. Without such weighting, the YCS would over-estimate attainment and participation in fulltime education, as higher attainers tend to be more likely to respond to the survey. The population estimates used in the weighting are the same as for YCS cohort 8 reported above.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
DfEE (2000) UK	Descriptive study: survey	To examine the participation and non-participation in education, employment and training of 16 to 18 year-olds, among groups of young people of different backgrounds and experiences. It also investigates those not participating at 16 and 17, and highlights factors associated with this group.	• Sample: a weighted sample of 9,155 17-year-olds in 1999 in England and Wales who had completed compulsory education • This is sweep 2 of cohort 9; random sampling was used for sweep 1. • Measured: exploratory – a survey gathered data on the education and employment experiences of young people aged 17.	• Sweep 2 or YCS cohort 9 is the second follow-up survey of a two-year longitudinal descriptive study, and consists of a self-completion postal questionnaire. • The YCS data for each sweep have been weighted to take account of variation in non-response between different groups. Despite weighting the data, recent YCS surveys have over-estimated the percentage of young men in government and other training compared with administrative sources. The result of this is that the YCS does not show the differences between men and women in total participation in education and training indicated by the administrative sources. However, at 16 and 17, the official estimates and the YCS results are very similar for each gender.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Fletcher and Kirk (2000) UK	Descriptive study: survey	To describe as accurately as possible current arrangements for assisting students with travel between home and college; to examine variations in practice to see whether significant differences could be related to other variables, such as college type, region or location; and to consider the implications of the current pattern of support for government initiatives in respect of further education	• Sample: 194 FE/sixth form/agricultural colleges in England and Wales • All colleges in England and Wales were included in the sample, while five colleges were used as pilot case studies to identify colleges as the correct unit of analysis for sampling and data-collection purposes. • Measured: exploratory – descriptive statistics on current financial support arrangements for student travel to and from FE colleges in England and Wales	• A cross-sectional survey used postal self-report questionnaires to elicit college responses after initial pilot case studies were conducted in five colleges.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Lynn (1994) UK	Descriptive study: survey	To obtain information in 1992 on the education and employment activities of young people in Scotland after they left school, as well as background characteristics such as parents' level of education, social class, family circumstances and housing tenure	• Sample: 3,734 school leavers from S4 (aged 16), S5 (aged 16 to 17), and S6 (17 to 18) from all educational authority and independent secondary schools (except special schools) in Scotland who left in the 1991–1992 academic session. Destination information was taken in October 1992, November 1992 and May 1993. • A 10% sample of those who left school in the 1991–1992 academic session was obtained by selecting those people born on any one of three particular days of the month. • Measured: exploratory – to collect information on education, employment, and social background and link this to data on school qualifications	• A cross-sectional survey used a postal self-completion questionnaire to obtain information from respondents. The survey was the first sweep of a longitudinal study. • Sample bases are weighted to control for non-response bias. The weighting procedures ensure that the study findings have external validity in relation to the population of interest.
MAGNA Housing Association (1998) UK	Descriptive study: survey	To identify barriers to employment or training that people with children, in receipt of benefits, living in social housing in the Weymouth and Portland area encountered, and to look at ways to overcome these	• Sample: 171 completed written questionnaire returns and many other respondents chose to give verbal rather than written responses to the questionnaire: 'The collective total of verbal [sic] and written responses therefore was between 500 and 600 contributions towards these findings'. The total sample number is not stated. Sampling strategy appeared to be opportunistic/purposive. • Population: parents with children in receipt of benefits, living in social housing in the Weymouth and Portland area, England • Measured: exploratory – questionnaire developed to identify barriers to employment, training, and education, as well as to look at possible ways to overcome these	• Oral and written responses to a survey questionnaire • Total sample size is unknown, so findings may not be representative of the population of interest. • Response bias is unaccounted for, despite anecdotal accounts of refusals to participate due to suspicion and mistrust among potential participants.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
MORI (1994) UK	Descriptive study: survey	To assess the extent and nature of adult learning in the population	• Sample: 4,344 adults aged 17+ in England, Scotland and Wales • A representative quota sample of adults aged 17+ at 242 constituency sampling points across Great Britain • Measured: exploratory	• Interviews were conducted between 10 and 28 March 1994 in a cross-sectional survey.
Norton (2000) UK	Descriptive study: survey	To investigate who uses ILAs, the attractions of the scheme, the expectations they had in using it to purchase learning and save for the future, and whether a sufficient percentage of the resources (£150 million) will support specific under-represented groups	• Sample: 1,769 ILA applicants who opened ILAs in Lancashire West, England • The sampling strategy used is not reported. • Measured: exploratory – to investigate the use of ILAs	• A focus group interview and a telephone survey were used to collect relevant data from respondents. No further details are reported. • Very few methodological data are reported.
Payne (2000) UK	Descriptive study: survey	It is inferred that the study is concerned with describing the characteristics of those involved in a pilot scheme of ILAs. Included in this is an assessment of whether they helped improve access to learning.	• Sample: 765 adult ILA account holders in the Dorset TEC area during the financial year 1999/2000 • The selection was purposive and opportunistic since the target was the entire group (1,752) of ILA holders in the Dorset TEC area at the time the survey took place. • Measured: exploratory – to investigate participation in learning among ILA holders in the Dorset TEC area	• A cross-sectional self-report questionnaire survey was distributed to all ILA holders. • The authors concede that their sample was not wholly representative of the population of interest: those who responded tended to be in the 45 to 59 age category, while those in the 25 to 34 category were under-represented. This age-related response bias could skew the findings towards the older age group.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Payne (2001c) UK	Descriptive study: survey	To describe the kinds of young people who take the work-based route, the occupations and industries that they enter, the amount of training they receive, the qualifications that they study for, their pay and their satisfaction; to compare the characteristics and attitudes of young people who take each of the four main labour market options available to 16 year old fulltime education leavers in 1998, namely Modern Apprenticeships, other government-supported training, fulltime jobs and part-time jobs	• Sample: Sweep 1 14,662 (65%); sweep 2 9,710 (43%) young people aged 16 to 19 in state and independent schools, excluding special schools • A nationally representative random sampling method was used. The sample was stratified according to sex, region, school type and [participants'] GCSE results. • Measured: exploratory – investigates the nature of work-based training and tracks respondents over a period of a year, looking at progress and retention and comparing characteristics of those in the four main labour market options available to 16-year-old fulltime education leavers in 1998	• Data were collected for both surveys, using self-administered postal questionnaires. • A weighting matrix was used to correct for non-response and to ensure that the sample at each sweep was nationally representative in terms of sex, region, school type and GCSE results. • Data were analysed using logistic regression models.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Sargant (2000) UK	Descriptive study: survey	To compare data collected on adult participation in education and training across the population as a whole in the present survey with that collected in the previous survey in order to identify trends in participation	• Sample: 5,054 adults aged 17 and over in the UK • A systematic sampling approach was used. Within each sampling unit, postcode sectors were sorted by the percentage of the population in socio-economic groups 1 and 2. Alternative postcode sectors were used to supply each interviewer with address lists, and addresses were contacted systematically with three doors being left after each successful interview. • Measured: participation – to measure adult participation in education and training across the UK and to compare with the 1997 data in order to obtain benchmark figures and identify trends	• A cross-sectional survey questionnaire was used to interview eligible individuals in their homes • The current survey is based on the same questionnaire used in the 1997 survey 'The Learning Divide', so there is therefore evidence of test-retest reliability. • Cross-analysis of items was used to detect correspondences for some variables. The present dataset was compared according to the same items in the 1997 in order to detect patterns and trends. • The size of the sample, the sophisticated method used to obtain a representative sample, and the consistency of the findings in relation to the 1997 survey suggest that the latter have external validity in relation to the population of interest (adult learners aged 17+ in UK).
Sargant *et al*. (1997) UK	Descriptive study: survey	It can be inferred that the aim is to investigate the current level of participation in formal education and training or informal learning now, in order to compare these with the proportions found in previous surveys. Another aim is to identify groups who may be excluded from access to learning opportunities.	• Sample: 4,673 adults aged 17 and over and 3,243 aged 16 to 54 in the labour market across the UK nations (England, Wales, Scotland, and Northern Ireland) • The sampling strategy was purposive since a quota system was used. A nationally representative sample was stratified by region and town size, and interviewers were given quotas for sex by age, class and employment status of their respondents. • Measured: participation – to measure adults' participation in learning at a particular time and to compare these findings with earlier surveys covering the same or similar population groups	• A cross-sectional survey questionnaire was used to interview eligible individuals. • The sample was weighted to give the correct proportion by sex by class within region in order to correct for imbalances in response by certain population groups. • The survey was designed to permit two versions of the analysis: one to cover the labour market age group, and one to cover the adult population of people aged 17 and over. • The descriptions (where present) of reliability and validity for data-collection and analysis are inadequate.

Author, date and country	**Study type**	**Aim?**	**What was studied?**	**How it was studied?**
Stone *et al*. (2000) UK	Descriptive study: interviews/ group discussions	To outline socio-economic and other factors which influence participation in education, employment or training (EET), to identify barriers to participation in EET and to explore connections between the various problems experienced by individuals and to suggest how policy and practice might work to provide solutions	• Sample: 51 young people aged 16 to 19 who had previously experienced or who were currently experiencing a period of not being in education, employment or training (NEET) for at least six months (in-depth interviews, 25; group discussions, 26). • A purposive approach was used to select people who, in addition to having experienced a six-month period of NEET, fulfilled at least two of a further eight criteria. • Measured: exploratory	• This descriptive study used in-depth interviews and small-group discussions of not more than six participants. • No specific methodology is mentioned; however, themes were extracted from the verbatim accounts of the participants and presented in the report as author's descriptions. These are illustrated with verbatim extracts of the participants' contributions. • There are insufficient data reported to determine whether the themes identified by the authors were truly representative of the entire sample.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Dench and Regan (2000) UK	Descriptive study: survey and interviews/ group discussions	To explore the nature of participation in learning of people aged 50 to 71; their reasons for participating in learning; and the impact of learning on their health, family, and social lives; to explore the barriers to learning related to health, disability and other factors; to understand how learning is paid for	• Sample: 336 older learners aged 50 to 71 in England and Wales • A purposive sampling strategy was used since the goal was to recruit adult learners and non-learners aged 50 and over from a list drawn from the National Adult Learning Survey (NALS) participants. • Measured: exploratory – to explore the impact of learning on adult learners aged 50 to 71 in terms of the outcomes on health and wellbeing	• A survey consisting of the General Health Questionnaire, the short form-36 questionnaire, and questions on learning based on the earlier NALS conducted in 1997 were administered to 336 adults in their homes. Of these, 30 took part in follow-up in-depth qualitative interviews. • This study type is not appropriate for exploring the impact of learning on health outcomes, since the focus on learner attitudes cannot provide reliable information on behavioural outcomes. • The sample of those who responded to the survey (336) over-represented learners compared to non-learners. • The use of a purposive, rather than random, sample also means that other variables besides learning could be responsible for the increased measures of well-being experienced by respondents.
DfEE (1999) UK	Descriptive study: survey and interviews/ group discussions	To identify the impact of ILAs on the behaviour of those taking them up, and assess whether they increase participation	• Sample: 15 ILA projects in England and Wales • It is reported that 15 projects providing ILAs were appointed as pilot groups and these were selected to participate in the present study, so the sampling strategy was purposive. • Measured: exploratory – explores the impact of ILAs on encouraging learners to invest in learning	• The study retrospectively collated written documents, questionnaire survey data from ILA holders, and interview findings from managers, local evaluators, and key partners from all 15 projects. • Findings were based on heterogeneous data-collection methods and definitions of terms, and were presented under thematic headings identified by the authors. • The report is a collection of individual data snippets taken from the 15 projects in order to illustrate a number of general issues identified by the authors. The findings therefore do not constitute reliable or valid evidence on the impact of ILAs on learners attitudes or behaviour with regard to learning.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Fletcher-Campbell *et al*. (1994) UK	Descriptive study: survey and interviews/ group discussions	To describe the number and value of discretionary awards offered and changes in local authority policies on awards	• Sample: 83 LEAs in England and Wales • Purposive sampling was used for the survey arm of the study, since all 117 LEAs in England and Wales were identified as the sampling quota; purposive selection procedures were also used for the in-depth interview arm with LEAs selected in order to be nationally representative according to size, expenditure on discretionary awards, type, and geographical location • Measured: comparison of statistics of English and Welsh LEA discretionary awards for 1990/1991, 1991/1992, 1992/1993, and planned discretionary award budgets for 1993/1994 and collection of qualitative data on changes in LEAs' discretionary awards policies	• The study used a questionnaire survey to collect statistical data from 83 LEAs. Documentation and in-depth interviews were provided by 75 and 17 LEAs respectively. • Data were collected using questionnaires and interviews supported by LEA documentation and a topic guide. No methods for addressing the validity of the data-collection tools, the application of the data analysis method or for ensuring the reliability/validity are mentioned, or can be identified. It appears that an attempt has been made to control for errors in the data-analysis process to ensure internal validity. • The survey data constitute the bulk of the important findings, but the small population of LEAs restricts the external validity of the findings since only 83 out of the total 117 LEAs participated in the study. The authors do not account for potential response bias.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Forsyth and Furlong (2000) UK	Descriptive study: survey and interviews/ group discussions	To describe the nature and extent of the under-representation in higher education of deprived groups and to seek explanations of the phenomena. Some evidence relevant to the review question emerges in explaining variations in HE entry.	• Sample: young Scottish school-leavers aged 16 to 20 from four distinct geographical areas selected on the basis of socioeconomic or geographic disadvantage Survey 1: 516 Survey 2: 395 Face-to-face interviews: 44 Parent survey: 292 questionnaires sent out • Survey 1: purposive, since all final year (S6) pupils at each of the 16 participating schools who were present on the day that the researcher called were selected. Survey 2: purposive, since a 100% follow-up survey was undertaken with those participating in survey 1. Parent survey: purposive, since survey 1 gave an option for respondents to agree to a parental survey, and a questionnaire was sent to parents of those who gave permission. Interviews: purposively selected disadvantaged but qualified respondents who were in HE, FE or not in education were interviewed. • Measured: exploratory – to identify factors that predispose those from disadvantaged backgrounds to participate in HE	• In this prospective, longitudinal study, survey 1 involved a self-completion questionnaire in the classroom, while survey 2 tracked the sample in terms of those who progressed to HE and those who did not by way of a postal self-completion questionnaire. A separate postal survey was used to tap parental attitudes to participation, and a sub-group of the original survey 1 sample participated in face-to-face interviews to explore barriers to participation in HE. • Regression analysis using the survey data was employed to develop models of those variables impacting on participation. • There is inadequate reporting for the qualitative arm of the study. It is unclear whether the transcripts of all respondents were used to generate the themes identified, or whether certain themes present in some, but not in all transcripts were privileged by the authors.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Lucas and Lammont (1998) UK	Descriptive study: survey and interviews/ group discussions	To describe the nature of the involvement in the labour market of post-16s in fulltime education	• Sample: fulltime students aged 16 to 24 in universities and schools/sixth form colleges in the Manchester area of England. Survey, 2,588; qualitative interviews: 276. • Survey: a purposive selection technique was used to achieve a target of 3,000 responses from schools and university departments in equal amounts, and to be stratified by year of study, gender, age, fulltime, and type of course. • Qualitative interviews: since the sample of those who responded to the survey formed the basis of the candidates for the interviews, the selection was purposive. • Measured: exploratory – to investigate how post-16 school students combine work and study, and to explore their employment experiences	• Self-report questionnaires were administered in classrooms in university departments and sixth-form colleges, while in-depth interviews were conducted face-to-face and by telephone. • The questionnaires were analysed using SPSS and statistical tests used included correlation and regression analysis. • Data-analysis methods were not described in detail for either the survey or interview arms, and there is no indication of how these methods were applied. For the qualitative findings, no raw data are reported.
Maxwell *et al*. (2000) Australia	Descriptive study: survey and interviews/ group discussions	To investigate how participants in vocational education and training (VET) programmes in 2000 made their choice of programme and the extent to which their choice was influenced by real or perceived industry and occupational opportunities or other factors	• Sample: 1,501 young and mature participants in VET programmes in Australia participated in a survey. In-depth interviews were conducted in 11 institutions, but the number of interviewees is not reported. • A systematic, purposive frame was used for the survey, since a quota of 3,000 trainees was set, (750 per field of study). Intact classes of 15 students were chosen according to a system of stratification by level, state, location, provider type, fulltime/part-time enrolment. • For the interviews, a similar systematic-purposive frame was used, since the 11 sites targeted were selection according to nine criteria. • Measured: exploratory – examined how current participants in VET programs made their choice of course and what factors influenced this	• The study involved a postal survey questionnaire arm and follow-up on-site interviews with students, teachers, senior administrators, and counsellors to pursue issues identified in the survey. • Factor analysis was carried out on student responses to the survey. • Grounded theory was used to analyse the qualitative interview transcripts. • The methods for the survey arm of the study were adequately described and illustrated, and some measures of validity were found. The quality of the qualitative arm was let down by the lack of original interview data reported in the findings for this section.

Author, date and country	Study type	Aim?	What was studied?	How it was studied?
Maychell *et al*. (1998) UK	Descriptive study: survey and interviews/ group discussions	To identify factors influencing decisions about staying on or leaving education at age 16; to focus on reasons for certain groups leaving; and to identify good practice in careers/ post-compulsory education and training advice	• Sample: 807 year 11 pupils and 843 year 8 pupils in secondary schools in England returned a completed questionnaire; 33 year 12 pupils completed a questionnaire and were interviewed; and each participating school provided background information on pupils, catchment area, school features an the local employment situation. • The study suggests that the sampling selection procedure was random, but whether this was so for both the selection of schools, and selection of pupils within each school , is not reported.	• The study includes both a cross-sectional, self-report questionnaire survey and qualitative group (pilot) and individual (pilot and follow-up) interviews with school students. The follow-up interviews mean that the study has a longitudinal component. • The data were weighted in order to match those pupils who intended staying on and those who intended to leave after year 11.
Wirral Metropolitan College (1993) UK	Descriptive study: survey and interviews/ group discussions	To establish the nature and extent of financial barriers to FE and HE. In particular, to establish the relative importance of particular barriers to people in difference circumstances; to discover to what extent the perception of financial barriers held by potential students, providers and policy-makers matches the reality; and to make recommendations on student support strategies to reduce or overcome these barriers	• Sample: 2,002 adult students aged 18 and over enrolled at a FE college in England; 157 adults aged 18 and over who made enquiries about college courses; over 30 adults aged 18 and over who participated in structured interviews; 31 key providers and policy-makers who participated in interviews. • The sampling strategy was purposive and involved all the adults who enrolled in 1992/1993, and those who made an enquiry at the admissions desk between certain dates. The criteria for selection of participants in structured interviews, including adult students, key providers and policy-makers are not reported. • Measured: exploratory	• Self-report survey questionnaires were sent to all adult students, and those who made enquiries, while structured interviews were held with students, potential students, key providers and policy-makers. • No details are reported on the methods to address the reliability and validity of data-collection tools. • For the survey, a low response rate of 29% suggests the presence of response bias: that is, the characteristics of those not responding to the survey may have been significantly different from those who did. There is also no adequate description of how the interview data were analysed.

6.4 In-depth review: methodological quality of studies

Appendix 3.1 provides a tabulated summary of the results of the 31 studies reviewed in-depth according to the three main questions proposed by the synthesis:

- How sound is the study within the parameters of its design (criterion A)?
- How appropriate is the study design to the review question (criterion B)?
- What is the relevance of the study topic to the review question (criterion C)?

This leads to an overall judgement (criterion D) of the weight of evidence that the study results provide towards the synthesis question (see Chapter 2). Table 6.8 shows the results of the quality and weight of evidence assessments.

Eight studies received a high rating for quality of the study in its own terms (criterion A), with 11 studies rated as medium and the remaining 12 studies rated low for this criterion. For studies rated medium, there was usually good reporting for some sections of the methodology, with gaps in reporting for other sections, but with some evidence presented that the study results had external validity in relation to the population of interest. Studies rated low generally had poor reporting for all or most sections of the study methodology, with little or no evidence that the results had external validity and could be generalised to the population of interest.

Two studies received a high rating for the relevance of the method (research design) in addressing the synthesis question (criterion B), with 20 studies rated as medium and the remaining 9 rated low for this criterion. Descriptive studies rated high had three complementary methods of obtaining evidence or were designed to maximise reliability and minimise bias. The one trial study used a technique to match the intervention group with a control group. For studies rated medium, either two complementary methods of obtaining data were used, statistical modelling was undertaken or the analysis was based on robust data. Studies rated low generally did not have robust methods for obtaining data and/or were not representative of the population.

Four studies received a high rating for the relevance of the focus of the study in addressing the synthesis question (criterion C), with 11 studies rated as medium and the remaining 16 rated low for this criterion. Two studies rated high had a specific focus on the impact of government financial support initiatives on participation (education maintenance allowances and individual learning accounts), one investigated issues of participation and non-participation in the light of financial circumstances, and one looked at the nature and extent of financial barriers to FE. For studies rated medium, there was a more general focus on engagement. Studies rated low provided little or no direct evidence relevant to the review question.

One study received a high rating for the overall weight of evidence (criterion D), with seven studies rated as medium and the remaining 23 as low for this criterion.

Table 6.8: Quality and weight of evidence assessments

Rating	Quality (A)	Relevance of method (B)	Relevance of focus (C)	Overall weight (D)
High	8	2	4	1
Medium	11	20	11	7
Low	12	9	16	23
Total (mutually exclusive codes)	***31***	***31***	***31***	***31***

Table 6.9 shows the ranking of studies by overall weight of evidence (primary) and other quality assessments (secondary).

Studies rated high provided direct evidence based on a robust data source or study methodology. For studies rated medium, the evidence provided is relevant to the review question, but the study was let down for a variety of reasons: for example, methodology not reported, impressionistic and anecdotal assessment, preliminary nature of findings or small sample size. Studies rated as low provided little or no evidence or contained findings of a preliminary nature and generally suffered from the lack of a robust data source or study methodology.

Table 6.9: Studies ranked by overall weight / other quality assessments

Rank	First author and date	Quality (A)	Relevance of method (B)	Relevance of focus (C)	Overall weight (D)
1	Ashworth (2001)	H	H	H	H
2	Gorard (2001)	H	M	H	M
3=	Beinart (1998)	H	M	M	M
3=	Callender (1999)	H	M	M	M
3=	Sargant (2000)	H	M	M	M
6=	Dench (2000)	M	M	M	M
6=	Maychell (1998)	M	M	M	M
6=	Sargant (1997)	M	M	M	M
9	Wirral Metropolitan College (1993)	L	M	H	L
10	DfEE (1999a)	L	L	H	L
11	DfEE (2000)	M	L	L	L
12	Allan (1998)	L	M	M	L
13=	Association of Colleges (1998)	L	L	M	L
13=	MAGNA Housing Association (1998)	L	L	M	L
13=	Payne (2000)	L	L	M	L
13=	Stone (2000)	L	L	M	L
17	Forsyth (2000)	M	H	L	L
18=	DfEE (1997)	H	M	L	L
18=	DfEE (1998)	H	M	L	L
18=	Lynn (1994)	H	M	L	L
21=	DfEE (1999b)	M	M	L	L
21=	Maxwell (2000)	M	M	L	L
21=	McVicar (1999)	M	M	L	L
21=	Payne (2001c)	M	M	L	L
25=	Barwuah (1999)	L	M	L	L
25=	Lucas (1998)	L	M	L	L
25=	MORI (1994)	L	M	L	L
25=	Norton (2000)	L	M	L	L
29=	Fletcher (2000)	M	L	L	L
29=	Fletcher-Campbell (1994)	M	L	L	L
31	Croft (1997)	L	L	L	L

6.5 In-depth review: findings

This review found few studies that offer significant evidence related to the research question. While there are many studies that deal with aspects of learner participation and many that deal with learner finance, to be included in this review requires a study to provide evidence of links between the two. Even among the 31 studies that meet this criterion, few address the question directly. The link between finance and access is most frequently a minor aspect of a study that looks, for example, at a range of possible influences on participation. Sometimes the evidence offered, such as the link between socio-economic group and participation, is only indirectly related to the research topic.

Of the studies that do provide relevant evidence, few are robust enough to provide a secure basis for policy-making. Eleven studies, for example, report the views of learners or non-learners on the impact of finance but without any means of checking the validity of what is reported. Twelve studies report findings from surveys without providing any means of assessing how reliably this evidence can be related to a larger population.

The evaluation of the EMA pilot schemes stands out as being both relevant and of high quality. The study methods applied, and the thoroughness with which they are reported, gives confidence that the evidence quoted is secure. It should be noted, however, that the scope of these studies is limited and, for many aspects of the research question, there is no sound evidence.

This lack of evidence stands in contrast to the confidence with which many commentators assert the existence of links. An Association of Colleges survey, for example, found that 85% of a (non-random) sample of college practitioners believed that finance affected engagement, despite the fact that only 30% of the same sample believed that they had documented evidence to support their views. This disjunction between what is believed and what is known suggests that there is a serious need for further good quality properly focused research.

The conviction of many practitioners and policy-makers that finance affects participation in post-16 learning may be a reason for the lack of certain types of research design. There are few outcome evaluations, possibly because, in cases where an outcome is felt to be self-evident, a trial could be said to be unfair. As the EMA studies have shown, however, some aspects of this research question are readily amenable to intervention studies, and both the robustness and the nature, of the evidence produced argues for an extension of this approach. We can be much more confident than formerly that finance affects the participation in education of 16- to 19-year-olds as a result of the trial. We can also be rather more specific, and limited, in the claims made about the extent of that impact.

The synthesis below is broadly organised around four aspects of learner finance: the direct costs of learning, fees or fee remission; issues around the indirect costs of learning, such as transport, childcare or books; issues related to maintenance, grants or loans; and issues related to income from earnings by the individual or family. Within each of these subheadings, the review looks first at what we know about young people and then about adults. It is not always clear which category to use since, where a paper reports, for example, that a percentage of non-participants stated that they were not involved in learning because ‘learning is expensive and I cannot afford it’, it is not clear what costs they might have had in mind. Ambiguous evidence is reported, with appropriate qualifications, under direct costs.

6.5.1 Direct costs

Young people

There are no studies that deal with the impact of the direct costs of learning on young people, presumably because fulltime learning in schools and colleges has traditionally been free in the UK. Until 2001, however, many further education (FE) colleges charged fees for part-time students under the age of 19.

Adults

There are a number of studies concerned with the impact of the direct cost of learning on adult participation, although, as noted earlier, not as many as might be expected in the light of the annual expenditure of between £2 billion and £3 billion in this area by the Learning and Skills Council (LSC) alone. The studies report the outcomes of surveys, some of which are based on representative samples of the population and some on more restricted groups.

The survey by MORI for the National Institute for Adult and Community Education (NIACE) is in the former category and there is a reasonable probability that its results are representative of the adult population. The key finding in relation to this aspect of the question is that 16% of those not engaged in learning gave 'the high cost of learning' as a reason, compared with 30% for both 'not interested' and 'too old' and 26% for 'work and time pressure'. Cost could relate to either the direct or indirect costs, or perhaps even opportunity costs.

The National Adult Learning Survey (NALS) also offers evidence with a high degree of reliability and validity, and corroborates the MORI findings. Of those not engaged in learning, 21% cited difficulty paying fees, although this was more common among the unemployed (43%), women (26%) and those aged 20 to 29 (30%). A slightly different picture emerges from NALS when non-learners were asked whether they might do some learning if their money worries were removed. Only 7% of those asked said they would, although as might be predicted from the earlier findings, this figure rose to 16% of the 20- to 29-year-old non-learners and 25% of the unemployed. The difference between these two sets of figures is probably accounted for by the fact that many non-learners face multiple barriers of which finance is not the only one.

In a study of older learners (Dench and Regan, 2000), 13% of non-learners reported that they could not afford course fees, compared with 25% who said that they had done enough learning and 22% who said that they were too old. Although the study refers to NALS, it is not clear how the findings relate to the whole NALS sample or the population as a whole.

These findings are supported by some smaller scale studies which by themselves do not provide sufficiently secure evidence on the research question. In a study of ILA recipients (Payne, 2000), 43% of the sample reported that they would not have been able to study without the ILA, although it is not clear how the characteristics of the sample relate to the population as a whole. Similar reservations need to be applied to the evidence reported by an evaluation of early ILA activity, which suggested that 37% of ILA holders in north west England and 45% in Kent would not have paid for their learning without the help of ILAs (Payne, 2000).

In a study of residents of inner city estates, Barwuah and Andrews (1999) found that between 30% and 55% of respondents, depending on the estate, indicated that reducing costs would ‘influence’ them in a decision to return to education. In studies of individual commitment to learning in Kent, 6% in 1994 and 12% in 1996 agreed with the statement ‘learning is expensive and I cannot afford it’. In a survey of ILA holders reported by ‘t’ magazine (Norton, 2000), 6% of ILA holders indicated that the financial support received through an ILA was critical to their decision to participate. Since these studies do not report details of their samples, analyse differential response rates, or indicate how the characteristics of the sample relate to the adult population, the most that can be learned from them is that some people state that the cost of learning is a critical determinant of their participation and that the £150 offered by an ILA can be a critical amount.

6.5.2 Indirect costs

Young people

The most robust source of evidence in relation to the effect of indirect costs on the participation of young people is Callender (1999), although, as the author notes, it is difficult for a study of those who are participating in education to shed much light on those who have been deterred by financial or other barriers. The researchers are careful to match the characteristics of their sample with that of the wider population of interest so the results can be extrapolated to all post-16 learners with some confidence.

In the great majority of cases, the costs of study do not appear to have influenced the choice of college (87%) or the choice of course (94%), although for the minority who indicated that costs were influential, transport costs seem to have been the most frequent factor. Costs had only slightly greater impact on the choice of part-time rather than fulltime study, but, in this case, older learners were more likely to be influenced (16% as against an average of 12%). A study in Australia (Maxwell *et al*., 2000) similarly found that only 5% of their sample of VET participants had rejected an alternative course because of cost.

Callender (1999) attributes the lack of impact, at least in part, to students’ lack of awareness of the costs associated with their study programmes. It might also be the case that for many courses/subject areas, there is little variation in indirect costs.

Adults

Callender’s (1999) work, showing that the indirect costs of learning have an impact on adults’ choice of course, college or mode of study in a minority of cases, has been quoted alongside evidence about young people in the preceding section. Similar evidence drawing on the NALS data and an additional survey is provided by Dench and Regan (2000), who quote 8% of the older non-learners in their sample as indicating that the cost of books and equipment was a barrier to their participation in learning. Alongside this, 13% quoted direct costs, 17% a health problem, 22% that they were too old and 25% that they had done enough learning in their life already. The percentages for books and equipment and direct costs may be influenced by a variation in these costs, depending on the particular course/subject area (e.g. equipment needs) or the provider (e.g. fee policies).

Callender's study shows a high proportion of learners reporting that they experienced financial hardship and, for adult learners, the costs of childcare was a particular difficulty. Although this is not direct evidence that childcare costs are a barrier to participation, it might reasonably be inferred that, if something is a major cause of hardship for those who participate, it will probably be a barrier for many of those who do not. Support for this view comes from Sargant *et al*. (1997), who state that finance is most frequently reported by young adults as the key barrier to learning (20%) and childcare arrangements are seen as a major barrier by 25- to 34 year-olds (16% of women, or 40% of those with children). Later work by Sargant (2000) asked current learners, who had reported that they were not very likely to learn within the next three years, what was the key barrier. Money was quoted by 11% of respondents, childcare by 13% of women, rising to 20% of those with children and 37% of those with children under the age of four. The studies by Sargant *et al*. – *The Learning Divide* (1997) and *The Learning Divide Revisited* (2000) – are based on quota samples of around 5,000 individuals, designed to reflect the proportions of the population in each socio-economic group, gender, region and employment status. The nature of the samples and the consistency of the responses between surveys suggest that these findings are valid and reliable.

6.5.3 Maintenance

Young people

The most secure evidence on the links between finance and participation in learning identified in this review derives from the evaluation of the pilot schemes of education maintenance allowances (EMAs) introduced from September 1999. The quantitative evaluation was based on a longitudinal cohort study involving large random sample surveys of young people and their parents in 10 EMA pilot areas and 11 control areas. Reports have been published on the basis of the first and second year's experience. In both stages of the evaluation, weightings were applied to the data to correct for potential sources of bias arising from exclusions from the sample, and differential response rates and population weights were also produced to allow extrapolation to England as a whole.

The EMA scheme involved paying a weekly allowance of up to £30 or £40 per week to young people who met income criteria and remained in fulltime learning in the two years immediately following the end of compulsory education. The maximum allowance was paid to young people whose family income fell below £13,000 per annum, with a minimum allowance of £5 per week payable for family incomes up to £30,000 per annum. In all cases, payment was conditional on adherence to a learning agreement, specifying punctuality, regular attendance and completion of assignments.

The emphasis within the scheme on the conditions attached to payment has led some to argue that it should not be seen as maintenance, but rather as an incentive payment. It is dealt with as maintenance here because of the link to family income, and the absence of any link to specific costs. Nevertheless, it is possible that the effect on participation of a payment linked to conditions might be different to the effect of the same payment without, or with, different conditions.

The general finding, from both the evaluation of the first year of the scheme (Ashworth *et al*., 2001) and a subsequent evaluation after two years (Ashworth *et* *al*., 2002), is that the EMA scheme has increased the participation of young people in fulltime education. Evidence from the second study suggests that it has raised post-16 participation among eligible young people in year 12 by around 5.9%, which is equal to a 3.7% increase for all young people in that year. This is a slightly greater effect than reported by the initial evaluation, which might be due to increased awareness of the allowances, or awareness at an earlier stage.

Although an increase in the participation rate of 3.7% might appear modest, it needs to be interpreted in the light of the stability of the participation rate in recent years. Although participation in education in year 12 increased sharply in the late 1980s, a change that most commentators attribute to the impact of reforms to the 16+ examinations, the increase stalled in the early 1990s. Between 1993 and 2000, the participation of 16-year-olds in fulltime education fell from 72.6% to 71.4%, and their participation in education and training as a whole fell from 90% to 86.7%

The evaluation of the first year of the pilots suggested that EMAs had a greater impact upon young men than on young women. This was confirmed in the second year, although the gap was not so large. The difference between young men and young women was significant for the population of the pilot areas as a whole. The increase for young men was 4.3%, while for young women it was 3.0%.

EMAs had a significantly larger effect on those who were eligible for the whole award compared with those who were eligible for a partial award for whom the effects were not significant. For young men eligible for the full EMA, the increase in participation was 7.5% and for young women 4.7%.

The first round evaluation also suggested that the impact of the EMA was greater in the rural pilot area than the urban pilots, although there is room for doubt as to whether the effect was really a rural issue or linked to the very particular circumstances of Cornwall. The second year evaluation did not show such a difference, and the results from the rural pilot showed effects of a similar magnitude to urban areas, although the lower sample size and matching issues meant that this result was not statistically significant.

6.5.4 Individual and family earnings

Young people

There is no secure direct evidence on links between individual or family income and young people’s participation in education and training post-16. There are studies that look at the impact of patterns of paid employment by young people in fulltime education; however, in terms of engagement with learning, their focus has been on achievement.

There are a number of studies that report a correlation between parental socio-economic group (SEG) and both the propensity to engage in formal learning post-16 and the nature of that learning. In England, the DfEE Youth Cohort Study (1997), on the basis of a large representative sample, found a positive correlation between parents’ SEG, attainment at year 11, participation in fulltime education at age 16, and the choice of an academic rather than vocational route. There is corroborating evidence from YCS (1999b) and Maychell *et al*. (1998). The *Scottish School Leavers Survey* (Lynn, 1994) produces similar strong evidence showing that the proportion of young people achieving Scottish Highers increased from 5% in social class five to 51% in social class 1 (in 1992). In Northern Ireland, McVicar (1999) reports a correlation between class and participation, although he notes that, whereas having a father in a professional, managerial or related occupation is linked to increased participation in FE, only those with mothers in such occupations were more likely to remain in school.

Although it might be possible to draw a link between SEG and family income, none of the above studies does so. In any event, even if such a correlation were demonstrated, it would not establish that income was a critical factor; low income and low participation rates might both be produced by some other correlate of socio-economic group (SEG), such as lower parental ambition or ability. Only McVicar (1999) explicitly refers to income: in noting that the number of siblings is associated with an increased propensity to enter employment at 16, he suggests that reduced family income might impact, although he equally notes that reduced parental contact time might be the key factor.

Adults

There is little more explicit evidence of correlation between the income of adults and participation in formal learning. MORI in a study for NIACE (1994) found that 40% of those with an income of over £17,500 were in adult education compared with 15% of those with an income below £9,500. Although the size and general nature of the sample give confidence in the findings, it is not possible to know whether income has an independent effect, or whether higher incomes and higher participation in adult learning both derive from higher levels of achievement at school. Other sources (for example, *The Learning Divide*) suggest that this is probable.

The National Adult Learning Survey (NALS) 1998 reports that the four most significant predictors of participation in vocational and non-vocational learning included SEG, but, as with young people, it cannot be inferred that SEG impacts on participation through income rather than other factors.

A study carried out in 1994 and 1996 in Kent to assess barriers to learning quotes 38% of those in managerial positions reporting that they were ‘very likely to learn in future’ compared with 17% of unskilled workers. There is, however, insufficient detail reported about the research to enable one to generalise with confidence.

7. FINDINGS AND IMPLICATIONS

The findings stemming from the synthesis have implications for researchers and for the worlds of policy and practice. They are identified separately below, although it is worth noting at the outset that the two are linked. An improved understanding of how financial circumstances help shape attitudes and behaviour in relation to participation in learning could be gained if more interventions were planned with a clear evaluation strategy at their core. It may be the case that fewer but more effectively researched interventions would yield more robust evidence than a proliferation of poorly evaluated initiatives.

7.1 Strengths and limitations

The explicit nature of a systematic search is open to scrutiny and can be replicated and extended. To find all the research that met the criteria, a wide range of publications was searched, including books, journal articles, policy papers, peer-reviewed papers, newspaper articles and government reports. The internet was also a source of much information.

Aside from the nature of the search process that leads to a robust independent piece of work, the presence of an advisory board drawn from a variety of stakeholders in the learning and skills sector ensures that the personal views of the Review Group cannot cloud the results.

The complexity of the definitional, research, policy and practice issues concerning financial circumstances and access to post-16 learning in the LSC sector are discussed in earlier chapters. One systematic map and synthesis cannot in itself address these complexities but it can provide some clarity about the research evidence and its implications for policy, practice and further research. The main reservations about the current map and synthesis is that the stage of development of the field and absence of robust research limits the extent that clear conclusions can be drawn about the impact of financial circumstances on access to post-16 learning.

Although over 9,600 references were screened, there is no independent evidence of other relevant material that may have been missed. A further limitation on the findings is that only studies in the English language were included. It is not known what relevant materials in other languages would have contributed to the review’s findings.

Another potential limitation concerns the decision to limit the map and in-depth review to those studies received on or before 10 March 2002, with the exception of one study, which was the continuation of research reported in another study already included in the map. This means that a number of potentially relevant research studies may have been excluded from the review due to time and resource limitations. However, more recent studies will be included when this review is updated.

7.2 Implications for policy and practice

The clearest message from the research for policy-makers is that we know very little about how financial factors affect learners. We are not clear about how they affect the decision to engage in learning, what type or mode of learning to undertake, where to undertake it or whether to engage at all. In part, this is because research to date has been unable to separate out the effect of finance from other factors, such as the socio-economic group to which a potential learner belongs, or their prior educational achievement. In part, it is because policy changes have not been accompanied by appropriate research, or have been introduced in ways that made robust research difficult to carry out.

A second important message is that, for a large number of people, current financial arrangements are not a major issue. For those currently engaged in learning, the direct or indirect and opportunity costs associated with learning are, by definition, not a barrier, although many see them as a cause of hardship. Of those not currently engaged in learning, only a minority, between 10% and 20%, identify cost as the major reason. (Nevertheless among certain groups, such as young single parents, the proportions identifying finance as a barrier are much greater.)

We cannot conclude from this evidence that finance is not a major issue; merely that, at the current levels of cost and current levels of aspiration, it is not the critical factor for most people. We have no secure evidence on what might be the impact of changes in current fee levels, or changes in the availability of learner-support funds. The elasticity of demand for certain types of learning is an area that would benefit from further investigation.

It may also be the case that those who would be most sensitive to financial barriers are reluctant to consider learning because of poor experiences at school, or poor levels of attainment. Finance is not seen as a barrier because learning is not seen as a desirable goal. If this were the case, and the main reasons given by non-learners for not participating supports the view, then success in changing attitudes to learning could result in financial barriers becoming more salient.

It follows from the evidence that policies that seek to encourage participation through general reductions in fees, or general systems of support with indirect costs or living costs, will carry considerable ‘deadweight’. The impact on non-learners is likely to be small, and it will be difficult to exclude many of those who already participate from benefiting. This has proved to be the case with EMAs for 16- to 19-year-olds.

On the other hand, some studies have identified groups of potential learners for whom cost appears to be a particularly important issue. Younger workers, and those with young families, are identified in several studies. If such groups can be identified in a consistent way, then the targeted application of support could be particularly effective. However, groups also need to be aware that support is available and this is not an easy task.

The research evidence is unclear about the level of financial support required to make a difference to decisions about participation. Some individuals report that the £150 ILA contribution was a critical factor in enabling them to take a course, although the research cannot tell us how general this might be. Around 10% of non-learners report that the direct costs of learning are a barrier, and since FE fees in most cases are less than £150, this supports the view that relatively modest interventions might yield significant results.

On balance, the evidence supports the extension of targeted interventions aimed at reducing the direct and indirect costs of learning for selected groups of adult learners. It is less clear whether a system of support with maintenance or living costs, similar to that available in higher education, would have a material effect on adult participation.

The most direct evidence available is that from the EMA pilots. It is clear that the system of payments had a significant, although not dramatic, effect on the participation of those in the target group. It is reasonable to conclude that a scheme along similar lines could have a comparable effect on 19- and 20-year-olds, and perhaps those up to the age of 25, although less marked among older age groups.

The EMA allowance is not sufficient to live on, but most recipients are living at home and have relatively few financial responsibilities. Adults increasingly acquire financial responsibilities (for partners, children, housing, etc.) and are less able to look to relatives to provide for them. The opportunity cost for an older worker of giving up a job to study will normally be greater than that for a 17-year-old. However, young adults living with their parents, or with a working partner, might face circumstances similar to the current EMA group.

7.3 Implications for research

The conclusion that more research is needed comes too readily to researchers, although the lack of secure evidence to underpin the several billions of pounds of public expenditure currently devoted to post-16 learning requires that conclusion to be recorded. We need to know more about what makes a difference to participation in what circumstances, particularly since such research that there is suggests that targeted interventions have the potential to make a significant impact for relatively small sums.

More positively, there would appear to be an opportunity to develop different types of research. Many of the best studies to date have surveyed a population of learners or non-learners and sought to describe their views and characteristics. While they have given important insights, there are limits to how far policy can build upon them, not least because we cannot be sure that people will behave in practice in the same way as they respond to a questionnaire. Yet the financial arrangements for post-16 learning lend themselves to developing specific interventions and rigorous outcome evaluations.

The creation of the LSC has helped create the context in which a programme of properly evaluated interventions can be established. The 72 Training and Enterprise Councils (TECs), which prior to the establishment of the LSC shared responsibility for administering government funded training, were too small and disparate to allow robust research to be carried out. The Further Education Funding Council (FEFC), which prior to the establishment of the LSC funded FE colleges in England, defined its role narrowly as a funding body rather than one with a wider remit, and the 400+ colleges have until recently been too preoccupied with gaining competitive advantage to engage in primary research.

The DfES has supported a substantial programme of research examining learner-support issues, although, with the marked exception of the EMA evaluation, there has been little attempt to use trials. Moreover, the learner support funds that have been the subject of most attention take only a small proportion of expenditure on post-16 learning. The LSC, by contrast, had in 2002 the responsibility for deploying over £6 billion, a brief to develop consistent national policy and a structure of 47 local arms that could provide the setting for planned interventions to be evaluated alongside properly constructed control groups.

A number of priority topics for research suggest themselves. The impact of changes in fees and fee-remission policy is probably the most important. The LSDA is working with the LSC to develop a trial that will investigate whether learners' attitudes and behaviour change as a result of their being told the full cost of their learning, rather than just the fee that they pay. Similar studies need to be developed to test the impact of specific increases and reductions in fees and the mechanisms through which reductions are given. There may be scope for a limited research exercise to see whether the abolition of all fees for under-19s by the LSC has had any effect on participation rates. The revised arrangements for ILAs might enable an assessment to be made of the relative impact of fee remission and fee discount via an ILA.

In respect of the indirect costs of learning, there is scope to trial new forms of support with specific groups of potential learners. A useful starting point would be the research evidence that points to the most frequently reported barriers or causes of hardship (childcare, transport) and the groups most frequently quoting financial difficulties (young adults, the unemployed). If new support arrangements are developed, however, research needs to focus not on whether the recipients welcome the funding (one can safely predict that they will), but whether the intervention makes a difference to the numbers that participate (and subsequently succeed). At the risk of labouring the point, this requires the intervention and the evaluation to be designed together. The lack of childcare and transport infrastructure is also a barrier to participation and perhaps needs to be considered as well as the financial barriers.

In respect of support with maintenance or living costs, there would also appear to be scope for some limited trials, to establish whether more substantial levels of support help achieve government objectives. One candidate would be an extension of EMAs to young adults, perhaps those who missed out on learning post-16. A separate trial might seek to establish whether loans, provided on a similar basis to student loans in higher education (HE), might play a useful role in promoting the engagement of older further education (FE) learners.

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Appendix 2.1: Inclusion and exclusion criteria

Studies were excluded if a scrutiny of the title or abstract revealed a failure to conform to one or more of the inclusion criteria. Studies were provisionally included if it was unclear from the title and abstract whether they met all the inclusion criteria or not. The Review Group provisionally included 442 studies that required further screening of the full-text document. These papers were ordered and a member of the research team reapplied the inclusion criteria to 378 full-text documents, prior to 10 March 2002. For each full-text paper, the decision to include or exclude it from the descriptive map was recorded in an Endnote database. A member of the EPPI-Centre engaged in a quality-assurance exercise by double-checking a random 5% sample of all abstracts screened in order to verify the decision to include or exclude the study. The process was repeated with a 5% sample of the full-text documents. All disagreements were resolved, where necessary, by the Review Group leader in consultation with EPPI-Centre staff.

Inclusion criteria

- The study was confined to those learners aged 16 and over not in compulsory or higher education. The focus was on those groups of learners who, since April 2001, became the responsibility of the LSC: for example, students in FE colleges, government-assisted trainees, New Deal clients and sixth-form pupils.

- The study focused on research published since 1993 as attitudes to learning and finance have changed significantly since then. This was also the year when, in England and Wales, responsibility for the provision of further education and many aspects of learner support passed from LEAs to independent colleges.

- The study had no geographic limits, but excluded overseas studies without an English summary. Once studies were identified, those that did not address both engagement and finance were excluded after scanning the abstract, or the entire paper.

The review uses the definitions of study types drawn up by the EPPI-Centre (EPPI-Centre, 2001a). The following study types were included:

- *Outcome evaluations* that address the effectiveness of a particular financial policy intervention or practice on engagement with learning. These include randomised controlled trials, trials, and to a lesser extent, pre-and post-test studies, and other outcome evaluations that do not make use of a control dimension.

- *Descriptive studies*, including surveys and qualitative designs that describe or explore an aspect of financial circumstances and also some aspect of engagement with learning.

Exclusion criteria

The focus of the study question enabled the following study types to be excluded:

- *Intervention descriptions*, because they describe an intervention without evaluating its effectiveness, and so are not relevant to the focus of the present review.
- *Needs assessments,* because they identify or describe the need for an intervention without seeking evidence as to its effectiveness.
- *Process evaluations,* because they seek to evaluate how interventions were implemented rather than gauge their impact on learner outcomes.
- *Illustrative case studies* that describe the outcomes of interventions, because these do not provide qualitative or measurable evidence of their effectiveness.
- *Secondary sources of research evidence*, because the focus is on primary research; these include systematic reviews and meta-analyses, as well as non-systematic reviews and review articles. The bibliographies of relevant secondary sources were, however, scanned for primary research references.

The inclusion/exclusion criteria that studies must be in the English language (criterion 7) and that studies must be published from 1993 onwards (criterion 8) were applied at the searching stage via the search facility of electronic databases and handsearching.

The remaining criteria were applied during two rounds of screening. An initial round was conducted using the information provided by electronic databases/internet sites/journals, the study title and, where available, the abstract. A second stage of screening applied the same criteria to the full text of each report that was (i) not excluded in the first round of screening and (ii) was available to the Review Group before 10 March 2002.

The criteria applied by the Review Group were applied in the following way:

- not on topic – exclude
- not aged 16 plus – exclude
- not LSC sector – exclude
- not empirical research/wrong empirical research study type – exclude

During round 1 screening, the study title or abstract was read until an exclusion criterion became apparent or, if none could be identified, the study was labelled ‘potentially relevant’. During round 2, all full-text ‘potentially relevant’ studies were screened either until an exclusion criterion was identified, or until the reviewer was satisfied that the study met all the inclusion criteria.

Appendix 2.2: Search strategy for electronic databases

Search terms

Financial circumstances	Post-16 education
Access funds	Academic education
Benefits	Access
Bursaries	Achievement
Earnings	Adult education
Education maintenance allowances (EMA)	Adult vocational education
Fees	Attendance
Financial circumstances	Contraction
Financial needs	Dropouts
Financial support	Education
Financial problems	Enrolment
Financing	Exclusion
Grants	Further Education
Individual learning accounts	Inclusion
Learner support	Learner
Maintenance grants	Learning
New Deal	Lifelong learning
Private financial support	Outcomes
Self-supporting students	Participation
Social Security benefits	Post-16 education
Student debt	Post-compulsory education
Student earnings	Retention
Student financial aid	Sixth form students
Student financial hardship	Skills
Student loans	Development
Student transport	Success
Training allowances	Trainees
	Vocational education
	Work-based learning

Exclusion terms

Some of the following exclusion terms were added to the search using the word **not**:

Higher education
Pre-school education
Primary education
Primary schools
Secondary education
Secondary schools
University education

University students

1. Databases

For each database searched, search terms combinations from the above categories were employed. The Planning exchange and Dialog databases were the first databases to be searched, and the complete search strategies together with numbers of hits found are provided for these databases below. Systematic searching of the remaining databases using the comprehensive list of search term combinations yielded only duplicates of those hits already identified in the first two database searches. These results are omitted, since they contained no new studies. The full list of databases searched is as follows:

LSDA library catalogue search intranet
Institute of Education online catalogue
http://144.82.31.12/uhtbin/cgisirsi/Thu+Sep+26+10:00:30+BST+2002/0/49
British Education Index (BEI) http://www.leeds.ac.uk/bei/bei.htm
British Library online catalogue http://blpc.bl.uk/
Education-line http://www.leeds.ac.uk/educol/
The Planning Exchange http://www.planex.co.uk/
UK Data archive http://www.data-archive.ac.uk
Dialog databases http://www.dialog.com/ (especially the Education databases)
ERIC database http://www.askeric.org/

1a. The Planning Exchange

Search string: ‘education’ OR ‘further education’ OR ‘post-16 education’ AND ‘SEARCH TERM’ from list below.

Search terms	Hits	Search terms	Hits
Accreditation	1	Accessibility	5
Adult education	36	Adults	33
Assistance	13	Attainment	14
Barriers	168	Debt	15
Decision making	2	Employment	115
Finance	500	Impact	300
Lifelong learning	300	Participation	300
Part-time	300	Poverty	300
School leavers	300	Social exclusion	300
Financial aid	300	Grants	300
Loans	300	Bursaries	300
Widening participation	57	Youth Cohort Study	21
Total hits 4,280			

1b. Dialog

Search string: ‘education’ OR ‘further education’ OR ‘post-16 education’ AND ‘SEARCH TERM’ from list below.

Search terms	Hits	Search terms	Hits
Aid	37	Award(s)	29
Bursary/bursaries	25	Career development loan	5
Debt(s)	59	Disadvantaged	65
Earnings	76	EMA	5
Fees	59	Financial support	155
Financial/financing	89	Fund9s)	28
Grant(s)	20	Hardship	63
ILAs	30	Learner support	3
Loan(s)	50	New deal	42
Poverty	109	Self supporting	21
Skills development fund	4	Social security	262
Training allowances	14	Transport costs	22
Union learning fund	3		
Total hits 1,275			

Dialog searches, part 2

	Hits
Fee(s) and learning NOT (secondary, primary, etc.)	43
Training allowances NOT higher/university	52
Adult education and student financial aid	5
(Grant(s) OR fund?) And Post 16 Education NOT (secondary, primary etc.)	61
(Grant(s) OR fund?) And (sixth form students) NOT (secondary, primary etc.)	12
(Grant(s) OR fund?) And (work based learning)	35
Finance/financing AND further education	158
Financial circumstances AND education	17
Finance/financing AND adult vocational education	65
Finance/financing attendance	131
Finance/financing AND post-compulsory education	13
Finance/financing retention	27
Finance/financing AND trainee AND vocation/vocational	13
Trainee AND vocation/vocational AND education	38
Grants (within five words of) outcomes	15
Grants (within three words of) learn/learning	46
Grants (within three words of) adult education	14
Financial circumstances AND further education	6

Grants (within three words of) enroll	29
Finance AND lifelong learning	11
Grants (within three words of) achieve	15
Grants (within three words of) attend?	7
Finance AND skill (within one word of) develop	14
Financial circumstances AND achievement	3
Finance AND exclusion	17
Financial circumstances AND outcome	2
Financial circumstances AND learning	5
Finance AND inclusion	83
Grants (within three words of) dropout	3
Finance AND sixth form	3
Sixth form student	6
Benefits (within 25 words of) adult education	65
(individual learning accounts) AND (retention or sixth form students or trainees or work based learning)	7
Education maintenance allowances	10
(individual learning accounts) AND learner or inclusion or outcomes or participation	7
Total	***1,038***

2. Websites

A selection of key internet sites was searched. For each site, the reviewer or librarian clicked on the 'research', 'publications', 'documents', 'journals' or 'statistics' links and browsed/searched for relevant publications in the form of tables of contents, abstracts, or full-length publications. All tables of contents, abstracts and full-length publications were screened for relevance using the inclusion criteria outlined in the review protocol. Below is the complete list of websites searched.

Website	**url**
Campaign for Learning	http://www.campaign-for-learning.org.uk/
European Centre for the development of Vocation Training (CEDEFOP)	http://www.cedefop.eu.int/
Department for Education and Skills	http://www.dfes.gov.uk/
Further Education Funding Council for Wales	http://www.wfc.ac.uk/fefcw/
Learning and Skills Council	http://www.lsc.gov.uk/
National Advisory Council for Education and Training Targets	http://www.nacett.org.uk (website no longer active)
National Advisory Group for Continuing Education and Lifelong Learning	http://www.niace.org.uk/
National Centre for Vocational Education Research	http://www.ncver.edu.au/

(Australia)	
National Foundation for Educational Research	http://www.nfer.ac.uk/
National Institute for Adult and Continuing Education	http://www.niace.org.uk/
Organisation for Economic Co-operation and Development	http://www.oecd.org/home/
Scottish Further Education Funding Council	http://www.sfefc.ac.uk/
Scottish Further Education Unit	http://www.sfeu.ac.uk/
United Nations Educational, Scientific and Cultural Organisation	http://www.unesco.org/

Appendix 2.3: Journals handsearched

A number of relevant journals available in the LSDA library were searched by hand. Unless otherwise stated, journal editions from 1993 to 2001 were searched for relevant articles. The tables of contents pages of each journal were screened by a reviewer with reference to the inclusion criteria outlined in the review protocol. The resulting hits were logged onto an Endnote database.

Adults Learning, 1994–2001
Journal of Access and Credit Studies, 1998–2001
Journal of Vocational Education and Training, 1993 –2001
Research in Post Compulsory Education, 1996–2001
Scottish Journal of Adult and Continuing Education, 1994–2001
Studies in the Education of Adults, 1996–2001
WEA journal, Education Economics, 1993–1998
Widening Participation and Lifelong Learning, 1999–2001

Appendix 2.4: EPPI-Centre keyword sheet, including review-specific keywords

V0.9.4 Keyworder………………… Author………………………..

1. Type of printed material

Primary report
Secondary report
Resource
Policy document

2. Identification of report

Citation
Contact
Handsearch
Unknown
Electronic database
(*Please specify.*) ……………………

3. Status

Published
In press
Unpublished

4. Language (*Please specify.)*

………………………………

5. Programme Name

…………………………………

…………………………………

6. Which type of study does this report describe?

A. Outcome evaluation
(i) RCT
(ii) Trial
(iii) Pre- and post-test
(iv) Post-test
(v) Reversal design
(vi) Cohort study
(vii) Case control study
(viii) Other design
B. Process evaluation
C. Economic evaluation
D. Intervention description
E. Methods
(i) Instrument design
(ii) Other
F. Needs assessment
G. Review
(i) Systematic
(ii) Non-systematic
(iii) Meta-analysis
H. Descriptive study

7. In which country/countries was the study carried out?

……………………………………………

8. What is the topic focus of the study?

Curriculum*****
Disciplines
Methodology
Policy
Organization
Teacher careers
Teaching and learning
Other

Curriculum

Art — *History*
Business studies — *Languages*
Citizenship — *Maths*
Cross-curricular — *Music*
Design and technology — *PSE*
English — *Phys. Ed.*
Environment — *Religious Ed.*
General — *Science*
Geography — *Vocational*
Hidden — *Other ……………*

9. What is the educational setting of the study?

Adult education
Community based
Correctional institution
Further education
Government department
Higher education
Home
Informal education
Initial teacher training
Nursery education
Post-compulsory education
Primary education
Pupil referral unit
Secondary education
Workplace
Other educational body

10a. What is the population focus of the study?

Pre-school children (0-4) Teaching staff
Primary children (5 –10) Non-teaching staff
Secondary children (11-16) Parents
Post-compulsory learners (17-20) Governors
Adult learners (21+) LEA officers
Head Other education
Senior management practitioners

10b. Sex of population

Female
Male
Mixed sex

11. Intervention provider (only for study types keyworded as 6A, 6B, 6C and/or 6D)

Advisor Inspector
Community worker Lawyer
Computer Lay therapist
Counsellor LEA
Examination board Parent
Government Peer
Headteacher Psychologist
Health professional Researcher
Health promotion Residential
practitioner worker
Induction pack Social worker

12. Type(s) of intervention (only for study types keyworded as 6A, 6B, 6C and/or 6D)

Advice
Anger management Resource
Counselling access
Curriculum Sanctions
Daycare Screening
Environmental Service access
modification
Examinations Skill development
Family therapy Social support
Feedback Staff ratios
Funding Treatment
Incentives
Inspection
Instruction
Legislation/regulation
Parent training
Professional training
Rehabilitation
PTO

Please state here if keywords have not been applied from any particular category (1-12) and the reason why (e.g. no information provided in the text)
……

Review-specific keywords for financial circumstances and engagement with post-16 learning

Engagement
Access
Retention
Achievement

Financial circumstances
Fees
Indirect costs
Maintenance
Earnings

Age
16–19 (younger learners)
19+ (adult learners)

Appendix 3.1: Data-extraction summary tables

Outcome evaluations and descriptive studies

Research question for in-depth review: What is the impact of financial circumstances on access to learning in the LSC sector?

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Allan (1998)	Medium To assess attitudes to learning barriers, to learning, and future plans among 15- to 55-year-olds in Kent	Medium 'In 1994 a face-to-face survey with 15-55 year olds assessed attitudes to learning barriers, to learning, and future plans. A quota sample was weighted to the population in Kent. In order to allow comparison on the baseline assessment, this methodology was repeated in 1996'.	Low The methodological quality of this study is poor, since there is inadequate information available on a number of issues, including sampling and recruitment methods; no clear description of data-collection and analysis procedures; no demonstration of data-analysis methods; and inadequate reporting on issues of reliability and validity. In addition, the lack of a total sample size for survey 1 undermines the ability of the reviewer to mediate critically between the findings and the authors' descriptions/explanations.	Low This is a poor quality study, which offers little evidence pertinent to the question.

Author's findings
38% of those in managerial positions were very likely to learn in future, as opposed to 17% of unskilled workers.
In the 1996 survey, 24% of respondents said they would find it hard to justify spending money on training,
12% of the 1996 sample agreed strongly with the statement 'learning is expensive and I cannot afford it', as opposed to just 6% of the 1994 sample.

Reviewers' findings
In surveys of 15- to 55-year-olds carried out in Kent in 1994 and 1996, a small proportion of those questioned (6%–12%) indicated that the cost of learning was a barrier. It is not clear how these figures relate to the wider population.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Ashworth *et al*. (2002)	High 'The main aim of the evaluation is to assess the impact of EMA on 16–19 year olds' participation, retention and achievement in full-time education' (p 3).	High By focusing on the outcomes of a specific intervention, and using a technique which involves matching a control group with the group receiving the intervention, the study design is capable of producing robust evidence.	High The study is sound. It has an equivalent comparison group and presents post-intervention data on the main outcomes of interest for all groups.	High The study provides evidence that is directly relevant to the review question and has a high degree of reliability and validity.

Authors' findings

The results from this chapter suggest that, compared with the control areas, the education maintenance (EMA) has led to a significant gain in post-16 fulltime education participation in pilot areas, among those eligible for the EMA; this gain is estimated to be between 3 and 11 percentage points. The effect is, however, found to vary by both gender and by rural and urban status.

The results which use one-way matching techniques to show the overall impact of EMA on participation in post-16 fulltime education of those eligible have found the following:

the estimated impact of EMA is larger in rural areas than in urban areas; in rural areas, the gain in participation in post-compulsory education is estimated to be by 9.2 percentage points, compared with an estimated gain of 3.8 percentage points in urban areas (Table 5.2);

EMA is estimated to have had a larger effect on young men than on young women in both the urban and rural areas; this suggests that EMA may go some way towards closing the gap between males and females in participation in post-16 education (Tables 5.3 and 5.4);

EMA has had a significantly larger effect on young people who are eligible for the full amount of EMA available, compared to those who are eligible for a partial payment (although these results vary between urban and rural areas and by gender); taking all areas together, the overall effect of EMA is a gain in participation rates among those eligible for the full EMA by 7 percentage points, compared with 2.9 percentage points for those on the taper (Tables 5.5 to 5.7, section 5.2).

When a regression model is used which imposes linearity on the EMA effect, the corresponding estimates are 6.1 percentage points for those on the full EMA and 3.3 percentage points for those on the taper (Table 5.12, section 5.3). The next set of results use regression analysis to estimate the effects on participation in education of each extra £1 per week of EMA offered. Two models are used which provide a lower and upper bound of the incremental effect of the EMA. These models show the following:

each additional £1 per week of EMA is associated with a 0.36 to 0.42 percentage point gain in post-16 participation for rural males, and a 0.11 to 0.12 percentage points gain for rural females; for urban males, this figure is between 0.18 and 0.21 percentage points, and for urban females between 0.13 and 0.15 percentage points (Tables 5.9, 5.10 and 5.11).

The estimated impact for the urban variant 3, where EMA is paid directly to the parent, is not significantly different to the estimated effect in the other urban variants (Tables 5.9 and 5.11).

If the more generous EMA offered in the urban variant 2 had been made available to all the urban pilot areas, this would have led to a gain in the overall participation rate by an additional 1.2 percentage points among eligible young people over and above the participation rate obtained under variants 1 and 3 (Table 5.12).

If the more generous EMA bonus offered in urban variant 4 had been made available to all the urban pilot areas, the gain in the overall participation rate is estimated to have been by an additional 0.3 percentage points (Table 5.12).

Reviewers' findings

The reviewers concur with the author's summary of findings.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Association of Colleges (1998)	Medium One of the six aims of the study is to identify 'the impact on recruitment and retention' of learner support; five aims are simply to describe arrangements.	Low The study is based on a questionnaire survey. One question asks 'In your experience does the provision of student support improve recruitment and/or retention rates?'.	Low The report contains a copy of the questionnaire and presents findings in tables and charts. It is replicable. However, the present dataset and findings lack external validity. Also, the authors do not consider the implications of a low response rate (29%) which may be non-random.	Low In relation to the study question, the authors can only report the unsubstantiated opinion of a non-random sample of practitioners.

Authors' findings

85% of all respondents agreed that provision of student support improved recruitment/retention rates. However, only 30% of these said they had database evidence to support this view (retention rates for supported students which were higher than those for the college as a whole).

There is much evidence to show that financial barriers are a major obstacle to participation in Lifelong Learning.

Reviewers' findings

85% of a non-random sample of colleges agreed that the provision of student support improves recruitment and retention rates.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Barwuah and Andrews (1999)	Low The authors state the following: 'The aims of the study are to: – assess the degree of correlation between high-density public housing and levels of education attainment; – evaluate access to education and training for residents of high-density housing; – advise on strategies and FE's role in tackling the issues identified' (p 4).	Medium 'The project used two approaches: a context analysis bringing together the results of recent research, surveys, census returns, local authority updates and regional profiles from TEC's, and a quantitative survey with a questionnaire. Both approaches were intended to examine perceptions of residents and institutions of post-compulsory education and provide useful information to improve participation rates in areas of low socio-economic status' (p 4).	Low The quality of the study is poor. There is little attempt to justify the methods used, and vital numerical data is not reported, with the actual sample size not given. This in turn renders the findings somewhat meaningless in relation to the population of interest as there is no indication of the power of the sample. There are also no methods to ensure the reliability of the data analysis. In general, the lack of sufficient numerical data means that the reader is unable to mediate between the former and the authors' interpretations/conclusions.	Low The study only indirectly addresses the research question, and it is not possible to have any confidence in the reliability or validity of its conclusions.

Authors' findings
Some respondents had started a course and left before completion (22%Ferrier, 17% Pollard Hill, 15% N&V).
60% of Ferrier respondents indicated personal reasons for leaving, while 43% and 27% from N&V and Pollard Hill indicated financial reasons. Overall, 29 % of respondents left on account of financial considerations.
Between 30% and 55% of respondents indicated that reducing costs would influence them in a decision to return to education.

Reviewers' findings
In a study of residents of three urban estates in 1998, around one-third of those responding to a survey who had dropped out of college cited 'financial considerations'. Between 30% and 50% indicated that reducing costs would influence their decision to participate. It is not clear how representative these figures are either of the estates as a whole or the population as a whole.

Study	**Relevance of study *topic* to review question (C)**	**Appropriateness of study *design* to review question (B)**	**Soundness of study within design (A)**	**Overall assessment of study quality (D)**
Beinart and Smith (1998)	Medium '...the survey aimed to identify the extent to which people were taking part in different types of learning (both vocational and non-vocational), the cost of doing such learning, people's reason's for doing some learning, problems experienced, perceived benefits of learning and barriers towards taking part in learning'.	Medium This kind of study can identify individual's views on the impact of finance on engagement; it can also show correlations between aspects of engagement and financial variables.	High The study is of good quality, with adequate data available on context of study, and description and justification for all methods used (sampling/recruitment, data collection, data analysis). There is also adequate information on the reliability and validity of the data collection process. However, more information on measures of reliability and validity would have been welcome as regards the data analysis. Ample evidential tables allow the reader to mediate between raw data and the author's descriptions. The latter stay close to the data and do not stray into overly theoretical assumptions or conjectures.	Medium Although this is a high quality study, and in principle capable of helping answer the research question, in practice the evidence provided on the impact of finance is slight.

Authors' findings

'21% of non-learners cited difficulty paying fees for courses as a reason not to engage in learning' (18% of men, 26% of women; 43% of unemployed; 30% of 20- to 29-year-olds).

7% of non-learners said they might do some learning if their money worries were removed' (16% of 20- to 29-year-olds, 25% of unemployed, 15% of ethnic minorities citing finance as a barrier).

'According to the logistic regression analyses, the four most significant predictors of a person's vocational learning status were: socio-economic group, whether or not a qualification had been obtained on leaving continuous full-time education, whether or not the respondent had started a new job recently, current activity status.'

'The four most significant predictors of a person's non-vocational status were: socio-economic group, whether or not a qualification had been obtained on leaving continuous full-time education, sex, current activity status'

Reviewers' findings

The percentages of different groups quoting finance as a barrier is useful data.

While SEG correlates with income, it is not clear whether any SEG effect is due to finance or other correlates.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Callender (1999)	Medium 'The objectives of the survey of students in particular, were to collect data on: – students' income and expenditure; – the costs they incur while studying, and the impact these may have on their educational aspirations and choices; – any financial difficulties they may encounter; and - their feelings of financial well-being' (p 9).	Medium As the author notes, the focus of the study on students restricts the sample to those who have overcome financial barriers to access, although the effects of finance on other aspects of engagement can still be observed. The study can report student's views, and correlations between views held and other variables (age, family circumstances).	High The study appears to be sound, but is let down somewhat by a lack of detail concerning application of data-analysis methods and the absence of methods to ensure the validity of the data-analysis procedures. However, the trouble taken with the sampling frame to ensure that the findings are representative of the population of interest may go some way to alleviating this shortcoming. As the study breaks new ground in presenting a wealth of financial information not captured before, it is difficult to find previous studies to which the present findings can be compared. Hence the external validity of the findings cannot be ascertained in this fashion. The numerical data is well presented and enables the reader to mediate critically between these findings and the author's descriptions/written explanations. In general, the author's conclusions are grounded within the data and do not include unfounded assertions.	Medium The study provides a substantial body of evidence that is both robust and relevant to the research question. It is, however, very dependent upon students' own reports of the nature and extent of hardship and its consequences.

Author's findings
'Given students' lack of foresight about the costs of going to college and the absence of any information, it is not surprising that for the majority (87%) these costs had not affected their choice of college. For the minority affected, it was mainly (46%) the additional travel costs that dictated their decisions, especially younger students (70%). Nor had costs impacted on the vast majority's (94%) choice of course, although older students were more likely than younger ones to be influenced. Costs, however, had a slightly greater impact on students' decisions to study part-time (12%were affected) and, not surprisingly, especially among older part-time students (16%) from social classes D and E. Three in five of these part-time students chose this mode of study because they needed to work, and a further quarter opted for it to avoid reductions in their social security benefits.' (p 65)
'So all students who undertook some paid work during term-time (68% of all students) were asked if it had affected their coursework. Nearly two in five of these students believed that it had particularly older students. The impact could have been positive, especially where students were doing vocational qualifications that were job related. Alternatively, it could have been negative by distracting students from their studies. The students questioned were unanimous (79%) – paid work had had a negative impact on their coursework. Most (60%) felt they could not devote enough time to their college work and students over 19 in particular, were concerned about the classes they had had to miss. So overall, a third of all students working felt that paid work had had a detrimental impact on their academic performance'. (p 65)
'Overall, a third of all students thought that financial difficulties had negatively affected their academic performance, and one in six believed they had affected it a great deal or a fair amount. One group of students stands out — part-time students over 19 years. Over half (52%) believed their academic performance suffered and over a third thought it suffered a great deal or a fair amount'. (p 65)
'Two in five of all students had thought about dropping out of college. Of those who had, 56% said that financial difficulties had made them think about dropping out,

and over a third were forced to think about it a great deal or a fair amount. Younger students were more likely than older students to think seriously about leaving college early because of financial difficulties. So overall, a quarter of all students had thought about dropping out for financial reasons'. (p 66)
'6% of all students had missed going to college because they could not afford the travel costs. This proportion more than doubled among older part-time students (13%) who over the year had missed college eight times, on average, to save on travel costs' (p 67).

Reviewers' findings
In a representative sample of further education students, the following answers were given:

- 13% said cost had affected their choice of college (of which travel costs were 46% of cases and 70% of young students).
- 6% said cost had affected their choice of course.
- 12% said cost had affected their choice of mode of study.
- 68% worked, of whom one-third said it adversely affected their studies.
- 6% has missed college because of difficulty affording travel.
- 57% of the 50% not planning further study would if finance were available.
- 18% reported not buying books because of financial problems.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Croft (1997)	Low The aim of the study was to provide information on the effect of the part-time study rules on claimant behaviour. It only offers indirect evidence on the review question.	Low The focus group method could, in principle, provide some evidence on the impact of finance on engagement but not with a high degree of reliability.	Low The methodological quality of the study is poor as, crucially, no description of how the data analysis was conducted is provided, nor are the entire original transcriptions of the respondents' data available to the reader. There is therefore no way to evaluate the raw data in comparison to the themes identified by the authors as constituting the findings. Another problem is that of possible sampling bias. The authors admit that sub-groups of the sample could have been prone to self-selection. The findings may therefore not be representative of the total population of some sub-groups. For instance, current claimants who refused to take part in the study may differ from those who participated on variables relevant to the study focus. Finally, some sub-groups may be too small to be truly representative of the population of interest (only 11 respondents in the ex-claimants group).	Low There is little evidence relevant to the question in this report and none that is robust.

Author's findings
The study quotes individual claimants: for example, 'If you paid me to be a fulltime student, I'd love to carry on studying', 'A lot of people are poor and they can't afford education'.
It also states, 'Many felt that they would probably be unable to afford to pay their own fees'.

Reviewers' findings
The study does not give any basis for safely generalising from such anecdotes.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Dench and Regan (2000)	Medium 'This report explores the nature of participation in learning of people aged 50 to 71; their reasons for participating in learning; and the impact of learning on their health, family, and social lives.' It specifically addresses the following research objectives: to identify the nature of involvement in learning and the motivations for this involvement.; to explore learning outcomes; to explore the barriers to learning related to health, disability and other factors; to explore the impact of learning on health and emotional wellbeing; to understand how learning is paid for; and to explore the impact of learning on a person's broader engagement in social, family, and community life.	Medium The study includes a survey and individual interviews as well as cross-reference to National Adult Learning Survey.	Medium The quality of the study is difficult to determine. Some aspects of reliability and validity with reference to the data-collection tools are in place. However, not enough information is provided about the reliability and validity of the data-analysis procedures. The quantitative findings are well presented in a number of tables that enable the reader to mediate between data and the authors' descriptions. However, this study type is not really appropriate for exploring the impact of learning on health outcomes. The focus on learner attitudes is not really appropriate for measuring such outcomes. Rather, what is needed are objective measures of behavioural outcomes. It would have been more appropriate to use an experimental type of study design in order to control for confounding variables that could impact on health. The use of a purposive, rather than random, sample also means that other variables besides learning could be responsible for the increased measures of well being experienced by the respondents. In summary, the methodological quality of the study is not high.	Medium Although the study examined barriers to participation, it offers relatively little evidence on finance. It is not clear how the findings relate to the whole National Adult Learning Survey sample or the population as a whole.

Authors' findings

25% of non-learners said they had done enough learning in their life, and 22% felt they were too old to learn. 17% reported that a health problem/disability made it difficult for them to learn. 13% said they could not afford to pay the fees to go on a course, while 8% reported that they could not afford to buy the necessary books and equipment.

For learners, 35% of taught training courses did not involve fee payments, while for another 35% of courses, the fees were paid by the respondent. An employer paid for a further 22% of the taught courses. Only one person borrowed money to finance their course. A higher proportion of training episodes among those in employment and who were under 60 were funded by an employer. A higher proportion of episodes among those who were retired and who were 60 or over were funded by the persons themselves. Where a fee was paid, 84% were paying the amount in full, with only 7% of training episodes being discounted due to the person being of retirement age. 24% of taught learning episodes involved travel costs, and 18 % involved costs for supplies and equipment.

Reviewers' findings
In a sample of older learners, drawn from the NALS survey, around one in eight (13%) reported that they could not afford course fees. It is not clear how far this figure is representative of the wider population; the sample seems likely to understate non-learners.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
DfEE (1997)	Low The study aims to describe the activities and experiences of 16-year-olds in England and Wales in 1996. It does not set out to explain behaviour.	Medium While the survey method could produce evidence related to the review question, few of the actual questions asked address finance.	High The methodological quality of the study appears to be fairly sound as there is sufficient information available on methods of sampling, data collection and analysis. A deficiency is the lack of information showing how the data analysis methods were applied to the raw data. There is also no reported methods to ensure the validity of the data analysis, although the large sample size, representative sampling and weighting of the data collected do suggest that findings have external validity in relation to the total population of interest. In addition, more information on this topic may be available in the methodological reports published in the DfEE research series. Finally, there is sufficient original data to ensure that the reader can critically mediate between findings and authors' descriptions/explanations.	Low While the study is sound, it only touches on the review question indirectly.

Authors' fndings
The tables in the report show a positive correlation between parents socio-economic group and (a) attainment at year 11; (b) participation in fulltime education at age 16, and (c) choice of an academic rather than vocational route.

Reviewers' fndings
Although other studies show links between SEG and family income, there is no evidence that the links reported here are attributable to finance rather than other factors.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
DfEE (1998)	Low The study aims to describe the activities and experiences of 16-year-olds in England and Wales in 1996. It does not set out to explain behaviour.	Medium While the survey method could produce evidence related to the review question, few of the actual questions asked address finance.	High The methodological quality of the study appears to be fairly sound as there is sufficient information available on methods of sampling, data collection and analysis. A deficiency is the lack of information showing how the data-analysis methods were applied to the raw data. There is also no reported methods to ensure the validity of the data analysis, although the large sample size, representative sampling and weighting of the data collected do suggest that findings have external validity in relation to the total population of interest. In addition, more information on this topic may be available in the methodological reports published in the DfEE research series. Finally, there is sufficient original data to ensure that the reader can critically mediate between findings and authors' descriptions/explanations.	Low While the study is sound, it only touches on the review question indirectly.

Authors' findings
Of those with two or more GCE A/AS levels in England, 76% were in fulltime education, and the figure was about the same for those with parents in manual occupations in compared with those in non-manual occupations. This is the only finding that relates to socio-economic groups. No conclusions are offered as the authors adhere to describing the findings only.

Reviewers' findings
The reviewer concurs with the authors concerning the findings of the study, as they have adhered to describing the descriptive data presented in the tables and do not make unsubstantiated assertions.

Study	**Relevance of study *topic* to review question (C)**	**Appropriateness of study *design* to review question (B)**	**Soundness of study within design (A)**	**Overall assessment of study quality (D)**
DfEE (1999a)	High A key aim of the study is to identify the impact of ILAs on the behaviour of those taking them up, and assess, in particular whether they increase participation.	Low The method adopted, which is to summarise previous separate evaluations is unlikely to produce robust evidence addressing the research question.	Low The methodological quality of the study is poor as there is no adequate selection criteria used, and data collection/analysis are not subject to any measures to ensure reliability and validity of the findings. Individual projects do not have data available on many of the questions asked by the authors, so that presentation of findings on specific themes is patchy. As no standardised data-collection procedure and definitions of key terms were used across local projects, no direct comparison or aggregation of statistical data is possible. Essentially the study is a collection of individual data snippets taken from various local projects in order to illustrate a number of general issues identified by the authors. The findings therefore do not constitute reliable or valid evidence on the impact of ILAs on learner's attitudes or behaviour with regard to learning.	Low The evidence presented by the study, while relevant to the research question, is nether robust nor reliable.

Authors' findings

Accessing new learners

In the North West consortium, 37% of account-holders surveyed said they would not have paid for their own learning, without the added contribution of ILAs.
In Kent, 45% of account-holders said that they would not have undertaken the learning episode without an ILA.
In CELTEC, 29% of part-time employees and 42% of fulltime employees said they would not have been able to 'undertake this training without the help of the ILA'.
In Yorkshire and Humberside, the percentages of those agreeing that the ILAs encouraged them to do something they would have been unlikely to do otherwise were 68% in Sheffield and 48% in Humberside.
In Gloucestershire, most account-holders were already committed to learning. The fact that several learning programmes undertaken were of high cost (implying significant contributions from account-holders) and of longer duration supports that hypothesis. Several other local projects (e.g. Staffordshire) reached similar conclusions.
ILAs also accelerate learning. In Kent a further 17% (in addition to the 45% mentioned above) responded that ILAs had resulted in their participating in learning earlier than would otherwise have been the case. In the north-west consortium, survey respondents reported that that ILAs acted as an incentive to make a firm decision to go ahead with learning they had been considering.

Reviewers' findings

Given the lack of a rationale behind project selection and inconsistency in the data-collection and data-analysis techniques employed by the 15 individual studies, it is not possible to conclude that there is evidence that account-holders intend to keep their accounts open and continue learning, or that ILAs have significantly increased access to, or have accelerated learning. The low response rates (otherwise unreported in the present study) to the local project surveys means that the presented findings are not necessarily representative of the target populations. With such poor internal and external validity of data-collection and data-analysis techniques, it is difficult to ascertain what population the findings represent. In this sense, the findings are not meaningful.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
DfEE (1999b)	Low The study aims to describe the activities and experiences of 16-year-olds in England and Wales in 1996. It does not set out to explain behaviour.	Medium The survey method could produce reliable evidence related to the review question although few of the actual questions asked address finance.	Medium Based on this report alone, there appears to be no measures to ensure the reliability of the data-collection and data-analysis stages of this study. There is only limited information available pertaining to the external validity of the study (controlling for response bias and overestimation of some variables by weighting the data). There are no reported measures that address the internal validity of the data-collection instruments, and no measures aimed to ensure the validity of the data analysis are described. Based on reported attempts to address reliability and validity issues, the report must be judged to be lacking, but this does not necessarily mean that it is of poor quality. The fact that it is the ninth cohort in a series of previous studies suggests that reliability and validity tests have been undertaken previously and may be reported elsewhere. There is an attempt to match the findings with national estimates for the population being studied, so to some degree the external validity of the results is addressed. There is also a comprehensive set of tables that present descriptive statistics that can be scrutinised independently of the authors' text descriptions of the findings.	Low While the study is essentially sound, it only touches on the review question indirectly.

Authors' findings

About 65% of those with parents in non-manual occupations had attained five or more GCSEs at grades A to C in year 11, compared with 36% of those with parents in manual occupations. The latest estimates suggest that about one in five young people with parents in unskilled manual occupations attain five or more GCSEs at grades A to C.

Young people with parents in professional, managerial and other non-manual occupations are more likely to be in fulltime education at 16, whereas those with parents in manual occupations are more likely to be in government-supported training. At least in part reflecting differences in year 11 attainment, those with parents in manual occupations are more likely to be outside education, training, or employment than those with parents in non-manual occupations.

Reviewers' findings

Although other studies show links between SEG and family income, there is no evidence that the links reported here are attributable to finance rather than other factors.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
DfEE (2000)	Medium The report examines the participation and non-participation in education, employment and training of 16- to 18-year-olds, among groups of young people of different backgrounds and experiences. It also looks at those not participating at 16 and 17, and highlights factors associated with this group.	Low The use of large scale surveys and the ability to compare results from one sweep with another make it likely that reliable and valid results can be presented.	Low The study is very patchy in quality. There is far too little information presented concerning the rationale for the methods used, and insufficient information on procedures to ensure the reliability and validity of the data collection and data analysis. On the other hand, the findings are presented in great detail, and the reader is able to mediate between the raw statistical data and the authors' commentary/descriptions.	Low Although the methods adopted could provide robust evidence on the links between finance and participation, there is little direct evidence. The study confirms links between socio-economic group (SEG) and participation but it is not clear that finance is the critical factor.

Authors' findings

4. Young people with at least one parent in fulltime employment were more likely to be in fulltime education (60%), as opposed to parents were not in fulltime employment (52%).
5. For those participants with parents in managerial/professional occupations, 76% were in fulltime education, as opposed to only 33% of those with parents in unskilled manual occupations.
6. Only 53% of those living with neither parent at age 17 are in education and training, and 30% are not in education, training or work. For those living with both parents, 81% are in education or training and only 8% are not being in education, employment or training (NEET).
9. The likelihood of being NEET is lowest for those with parents in managerial/professional occupations and is higher for those with parents in manual occupations. Those having no parents in fulltime employment are twice as likely as those with at least one parent working to be NEET. Those in council rented housing had more than a one in five chance of being NEET.

Reviewers' findings

This study adds to the evidence of a correlation between SEG and participation in post-compulsory education, but provides no direct evidence on the impact of finance.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Fletcher and Kirk (2000)	Low ‘The project had three broad aims: 1.To describe as accurately as possible current arrangements for assisting students with travel between home and college… 2.To examine variations in practice to see whether significant differences could be related to other variables such as college type, region or location… 3. To consider the implications of the current pattern of support for government initiatives in respect of further education’ (p 3).	Low The study focuses on institutional practice and does not set out to identify evidence on impact. Relevant data relate to institutional perceptions of need.	Medium The quality of the study is somewhat patchy. There are few attempts to establish the reliability and validity of the data analysis, although there is some information available covering these issues for data collection. However, the findings are well presented with some of the descriptive statistical data presented in tables, as well as included in the text-based descriptions of the findings. The conclusions are also backed up by supporting statements rooted in the data. The major weakness is therefore the lack of information related to the methods of implementation, and sometimes unclear reporting (e.g. the exact role and duties of the expert group).	Low This study only adds indirect evidence of the influence of financial support. Although the reporting of institutions views is probably reliable, it is not clear how soundly based they are.

Authors’ findings

Colleges were offered a choice between two statements and asked to tick the one which best reflected the primary purpose of their support. For adults, 83% identified ‘to assist those who would otherwise experience financial hardship’ as the key purpose with 12% identifying ‘enabling students to exercise a choice’ and 5% giving other reasons. For 16- to 18-year-olds, the respective values were 70%, 25% and 5%. The most frequent other explanation was along the lines of ‘to make up for the lack of public transport’.

Among those colleges describing themselves as inner city, however, hardship was the response in 100% of cases; whereas, of those calling themselves mainly rural, only 57% selected it as their primary reason.

Reviewers’ findings

A survey of further education (FE) colleges carried out in 1999 suggested that a clear majority of colleges provided support with the costs of transport as a means of combating student hardship. While this is probably a reliable description of college intentions, it is not clear whether college views are soundly based.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Fletcher-Campbell *et al*. (1994)	Low The study aims to describe the number and value of discretionary awards offered and changes in local authority policies on awards; it is therefore of only indirect interest to the review question.	Low A questionnaire survey of local authorities' practice is unlikely to provide robust evidence of links between finance and learners behaviour.	Medium The methodological quality of the study is somewhat patchy. On the one hand the methodology and data for questionnaire 1 of the survey arm are presented in adequate detail, on the other hand, the documentation/interviews arm provides very little in the way of a description of the data analysis and representative provision of the raw data. While the survey data constitute the bulk of the important findings, it appears that the small population of LEAs restricts the external validity of the findings, as only 83 out of the 117 LEAs were included in the data analysis and findings. However, the authors adhere to describing the findings, and avoid speculative conclusions.	Low The study has little to say about the research question, and it is not possible to draw any generalisable conclusions from it.

Authors' findings
'Experience in [a neighbouring metropolitan borough] where the qualifying residual income scale is reduced to £6,000 is that there is a ten per cent increase in students dropping out of courses before the end and that there is a decrease in participation in full time further education of approximately 20% among the relevant group of students.'

Reviewers' findings
The study simply quotes this assertion without seeking to assess its reliability or validity.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Forsyth and Furlong (2000)	Low The study aims to describe the nature and extent of the under-representation in higher education of deprived groups and to seek explanations of the phenomena. Some evidence relevant to the review question emerges in explaining variations in the higher education (HE) entry.	High The study combines a quantitative analysis with qualitative approaches. It has a longitudinal element, which allows for the exploration of changes over time and interviews both young people and parents, allowing the possibility of triangulation of evidence.	Medium The methodological quality of the study is, in most respects, above average, with ample data provided on background, rationale for recruitment, sampling, data collection and data analysis. In general, the methods used are justified within the context of the research being undertaken. The statistical arm of the findings is well presented in tables and figures, allowing the reader to mediate between original data and interpretation. However, this is not the case for the qualitative arm of the study. There are also gaps with regard to reporting procedures for reliability of data-collection procedures, and the validity of the data analysis regarding the population of interest. In the light of the qualitative analysis, some of the authors' conclusions can only be regarded as speculative. All in all, the quality of the study is somewhat let down by these lapses.	Low The focus on HE means that little of direct relevance to the review question is presented.

Authors' findings

'Four such variables were found to be predictive of academic success. These were living in Argyll, having parents who work, having income from a part time job and, in particular, being in a higher parental social class.'

'The mean number of points already gained by non-manual social class (I –IIIN) S6 pupils was 9.2 compared with only 5.6 among their manual class (IIIM – V) peers'.

'This respondent found herself doing a vocational subject that led to a job rather than the subject which she enjoyed and was most talented in' (on account of financial circumstances).

Reviewers' findings

Although a relationship between social class and income might be inferred, there is nothing in the research to suggest whether it is income, or one of the other attributes of class that is decisive. It is not clear whether income from a part-time job is related in any causal way to success, or whether they both derive from a third factor (e.g. class or intelligence).

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Gorard and Taylor (2001)	High Using existing government statistical data, to investigate 'issues of participation, non-participation, non-completion and trends in [Welsh FE and HE] students' background characteristics in light of financial circumstances' (p 1)	Medium The study, as the researchers note, is not able to shed light on issues affecting non-participants.	High The study is sound as far as it goes. The problem is caused by the type of data, which were not ideal for answering what they needed to find out. A study of this requires data that relate more specifically to the focus of the question they wish to answer. Nevertheless the researchers are sensitive to the limitations of the data, are cautious in the conclusions that they draw from them, and take what steps they can to maximise the reliability and validity of their findings.	Medium The study is relevant and of good quality, but ultimately limited by the data it deals with. It is not able to say anything about those not participating in education; it is only able to report participants' stated reasons for withdrawal from courses and concludes that the data are insufficiently reliable to say anything about significant sub-groups (e.g. ethnic minorities).

Authors' findings
There is 'little evidence of the detrimental effects of student hardship for participation into the FE sector'.
'...there are no real barriers to participation and no large group of eligible people excluded from study by finance.'
'...this analysis suggests there were no great problems in terms of financial constraints on participation and dropout among existing and previous students, while it is silent on the more significant issue of financial constraint among the unknown number of potential participants.' Despite the huge growth of FE, the proportion of those completing or leaving their course who report finance as a factor has dropped from 0.34% (i.e. one-third of a percent) to 0.19%.
In FE, on the other hand, 'the participation rates for students from the most 'income deprived' wards was greater than the participation rates for students from the least 'income deprived' wards.' This was the case for all age groups, except those aged 25+, which 'would suggest that there might be an income disparity in the participation of people aged 25 years or over'.
5. …there is no clear way of measuring the number of potential participants who are deterred for financial reasons. Of those who have enrolled and then drop out, only a very small number cite finance as the reason. Of course absence of evidence is not evidence of absence but it would be unparsimonious to assume that these figures are any more or less valid than any others used here. If accepted as valid, then the figures portray good news. Despite the huge growth of FE, the proportion of those completing or leaving their course that report finance as a factor has dropped from 0.34% (i.e. one-third of a percent, or 417 individuals, to 0.19% or 488 individuals). Although the figures quoted for the National Assembly (2000c) are slightly different, the same conclusion is drawn. They report that, in 1999, 31% of FE students in Wales did not complete their course. Of these, 16% left for unknown reasons, and less than 0.5% for financial ones. Similarly, the National Audit Office (2001) report that only just over half FE enrollers continue and pass their assessments, including 15% who drop out before the end of the course. Records do not distinguish between those failing and not attending their assessment. The key reasons cited for dropout were wrong course, poor literacy/numeracy, minimum entry qualifications leading to poor preparedness. Financial problems were very rare.
6. Broken down by ethnicity, the proportion of non-white students leaving due to finance has increased from 1.4% to 3.8%, bringing the figures closer to the proportion in the population as a whole (see above). The proportion of disabled students reporting financial problems has declined from 12.2% to 0.2%, reflecting perhaps both the drop in, and improved funding for, disabled students. Finance is also a marginally greater problem for fulltime mode students, and for those in the 19–20 age range than those in the traditional 16–18 or older age bands. However, in all these examples, the figures involved are very small, representing a small

fraction of the small fraction of participants reporting financial problems as a reason for leaving. Such an analysis is beyond the scope of this report.
7. Table 15 contains the participation rates for first-year FE students by age cohort. It is clear from this Table that, in general, the participation rates of students from the most ‘income deprived’ wards was greater than the participation rates of students from the least ‘income deprived’ wards. For example, in 1998/99, for every 1,000 16- and 17-year-olds living in the least ‘income deprived’ wards, 289 of them started on FE courses. This compares with 309 for every 1,000 of the population in the most ‘income deprived’ wards. This trend extends across all the age groups considered here except for the mature students aged over 25 years. For this age group, the participation rates from the least ‘income deprived’ wards was actually greater than the participation rates of students from the most ‘income deprived’: 47 per 1,000, compared with 42 per 1,000 in 1998/99. This would suggest that there might be an income disparity in the participation of people aged 25 years or over.
8. Even though the participation rates of students from the poorer wards is generally higher than the participation rates for the less deprived wards, particularly for the younger students, it should be noted that both sets of participation rates are lower than the national participation rates. Compare the rates presented in Table 15 with those presented for the whole of Wales in Table 12. The national participation rate for 18- to 20-year-olds in 1998/99 was 152 for every 1,000 of the population. This is higher than both the most ‘income deprived’ wards, 139 per 1,000, and the least ‘income deprived ‘wards, 119 per 1000. Similar disparities can be seen for all age groups presented. It could be argued that one reason why the least ‘income deprived’ wards have smaller participation rates than the national average may be due to their high frequency of participation into the HE sector; another reason could be local variation in the organisation of sixth-form provision. Consequently, the relatively low participation rates for the most ‘income deprived’ wards may still reflect, among other possible causes, disparities due to income. It may be, therefore, inappropriate to just consider the rates of participation of these two sets of wards against each other. Instead, they need to be considered against the national participation rates.
9. ‘…the participation rate of (income deprived) 16 and 17 year olds increased by just over 8% whereas the national increase was only just under 6%. The greater growth in participation from the most ‘income deprived’ wards was not matched by the rate of change for the least ‘income deprived’ wards. In fact, for the two age groups, 18 to 20 and 21 to 24 year olds, the increase in participation rates of the least income deprived wards was behind the national increases.’

Reviewers’ findings
It is agreed that that there is a need to know why some students are not participating in FE/HE and that any findings of this study are tentative.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Lucas and Lammont (1998)	Low The study aims to describe the nature of the involvement in the labour market of post-16s in fulltime education. Educational aspects 'are not central to the research aims'	Medium The study involved both a self-completed questionnaire that was administered in class and individual interviews. It was therefore, in principle, capable of offering useful evidence	Low The methodological quality of the study is poor, as there is very little information provided on the qualitative arm of the study. Data-analysis methods are not described for either the survey or qualitative interview arms, and there is no indication of how these methods were applied. For the qualitative findings, no raw data are provided. In addition there is not evidence for the reliability or validity of the data-analysis methods used in the study.	Low The study is only of indirect relevance to the review question and offers little robust evidence on the relationship between finance and any aspect of engagement.

Authors' findings

While school students begin working to gain economic independence, this experience becomes habitual and normative, both preparing them to cope with financial hardship of university life and enabling them to accrue interpersonal skills that will serve them in their later working lives. Having personal money to spend in the teenage years may in itself raise young people's expectations so that working becomes necessary to maintain a particular standard of lifestyle and to help fund higher education.

Reviewers' findings

The author makes speculative conclusions concerning how school students who have part-time work may accrue experience that will help them cope with the financial hardship of university life and helps them obtain interpersonal skills to assist them in adult employment. This statement goes beyond the statistical data presented in the tables, and it is not clear whether data more relevant to this statement were obtained from the qualitative interviews, as no relevant raw data are provided for the latter in the present study.

Study	**Relevance of study *topic* to review question (C)**	**Appropriateness of study *design* to review question (B)**	**Soundness of study within design (A)**	**Overall assessment of study quality (D)**
Lynn (1994)	Low This study aims to describe some of the characteristics of school-leavers in Scotland in 1992. 'The survey obtains information on the education and employment activities of young people after they leave school, as well as background characteristics such as parents' level of education, social class, family circumstances and housing tenure'. It is not directly focused on the review question.	Medium The study is based on self-completed questionnaires; while in principle such a method could produce relevant evidence, the questions are not directed towards the review topic.	High/Medium Within its own terms, it is a sound study. The methodological quality of the study is medium to good. There is some description of methods of sampling, data collection, and analysis. There is some rationale given for methods of data analysis, although this is completely lacking for data collection and sampling. Again, more is reported (or can be discerned) concerning the reliability and validity or data analysis as opposed to that of the data-collection tool. Lastly, the findings are presented in such a way that the reader is able to mediate between data and interpretation. The authors stick closely to describing the data, and it also appears that more technical information on methods used is available in other reports.	Low The study does not offer significant evidence related to the review question.

Authors findings
Parental education and parental social class are both strongly correlated with qualification levels. The proportion with five or more highers increases steadily from 5% of those in social class 5 to 51% in social class 1; and similarly from 9% among those whose parents both left FT education aged 15 or less, to 48% among those whose parents both remained in education until at least age 17.
Children whose parents were owner-occupiers left school better qualified than those in public-sector housing.

Reviewer's findings
Although parental class and housing status are likely to be associated with finance, there is no evidence that the relationships reported here depend on finance rather than other aspects of socio-economic status.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
MAGNA Housing Association (1998)	Medium The research 'aimed to identify barriers to employment or training that people with children, in receipt of benefits, living in social housing in the Weymouth and Portland area encounter, and look at ways to overcome these'.	Low The methods adopted in the study, self-completed questionnaires and follow-up interviews, are in principle capable of providing evidence relevant to the research question; the use of two methods adds to the prospects of reliability. However, there was a mixture of written and verbal responses, and no attempt to collect the findings in a consistent and reliable fashion.	Low The methodological quality of the study is on the poor side as there are insufficient data on sample size, which in turn casts doubt on the internal and external validity of the findings. These problems are exacerbated by the lack of a check on the reliability of data collection with regard to ensuring a match between verbally reported and written responses to the questionnaire. There may also be a problem of response bias, as the sample was not randomised and it appears that many people did not participate out of suspicion regarding the motives of the researchers. As a result, those who did respond may have characteristics that differ somewhat from those who did not, as the sample was accrued via a process of self-selection. This potential response bias was not addressed by the researchers. With all these problems, it is difficult to see how the findings can be representative of the population of interest to the present study.	Low The research produces some interesting statements but it provides no basis for generalising from them, nor for judging how soundly based they are.

Authors' findings

11% of those who did not complete their courses cited financial issues as the reason, while a further 17% cited childcare.

Suggestions to make it easier for parents to work, train, or study included provision of childcare (61%), financial help to train/study (9%), and good pay/minimum wage (9%).

Reviewers' findings

It is not clear what the percentages mean. All that can be said is that in this study 'some parents said…', etc.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
MORI (1994)	Low The aim of the study is to 'assess the extent and nature of adult learning …in the population'. It therefore only touches on the study question indirectly.	Medium The study method, a questionnaire survey, is in principle capable of showing correlations between aspects of finance and engagement.	Low The quality of this study is very erratic. Little in the way of context is reported, and in general too little information on description and application of methods is provided for sampling, data collection, and data analysis. The study also lacks any real measure of reliability and validity of its data-collection tools as reported here. There may be other relevant information elsewhere, but if so, no reference is made to it in this document. There is some indication that the findings have external validity, but again there is too little description of validity issues with regard to the sub-groups involved in the analysis and the section on 'statistical reliability' in the appendix is confusingly brief on the matter. A few more worked examples would have been appropriate here with regard to the validity of the statistical significance scores of some of the sub-groups (e.g. those in adult education).	Low The methods adopted for the study are adequate to support the simple descriptive statements reported. However, the study is let down on reliability and validity issues.

Authors' findings
40% of those with an annual income over £17,500 are in adult education, as opposed to 15% of those with an income below £9,500.
15% have dropped out of a course, with 43% of these being people who have been unemployed for 6 months. Only 3% cited cost as a problem.
Reasons for not taking up studying include work and time pressure (26%), not interested (30%), too old (30%), high cost of learning (16%), and problems surrounding childcare arrangements 12%.

Reviewers' findings
The data support the findings reported, although they also show that those with incomes of over £30,000 per annum were a little less likely to be involved in learning than those with incomes between £17,500 and £30,000.

Study	**Relevance of study *topic* to review question (C)**	**Appropriateness of study *design* to review question (B)**	**Soundness of study within design (A)**	**Overall assessment of study quality (D)**
Maxwell *et al.* (2000)	Low The primary focus is on the influence of the needs and perceived needs of industry: 'The aim of this project was to investigate how participants in VET programs currently make their choice of program and the extent to which their choice is influenced by real or perceived industry and occupational opportunities or other factors' (p 1). The main research questions were as follows: 1. What are the factors, which shape the consciousness and determine the choices of those who enrolled in a VET course? 2. To what degree does enrolment in VET courses precede or follow employment? 3. To what extent do students form a view of what they would like to do and then tailor their job-searching and/or VET-seeking to particular categories of industry? 4. Is there a relationship between the quality and accessibility of VET information and the extent to which trainees feel they have made informed choices, are satisfied with their choices and have positive self-images in relation to that choice? 5. What are the policy implications for national and State authorities, industry bodies, and VET providers?	Medium The study seeks to employ a range of techniques to identify evidence and deliberately seeks to compare findings from different techniques to identify validity of findings.	Medium The methodological quality of the survey arm of the study is good in that methods are well described and illustrated, and some measures of validity are in place. The quality of the qualitative arm is let down by the lack of original data present in the findings for this section. This also weakens the triangulation chapter that otherwise attests to the internal validity of both survey and interview findings. The literature review is not systematic and it is difficult to determine how complete its coverage was. Sampling details of the survey are given in the appendices, which are helpful, but the questionnaire itself is not appended. Details of the sites visited and in the interview schedule are appended. Overall the methodological quality is fair.	Low The findings of this study only have a marginal relevance to the research question.

Authors' findings
Details
Survey:
1. The most influential factor for enrolment in a VET course is work experience or employment (mean=2.2), followed by influence of parents or guardians (mean = 2.1). 14% of all respondents indicated that work experience and employment had 'a huge amount' of influence of enrolment.

For factors influencing the choice of institution, 77% indicated that course relevance was the issue, and 50% indicated that the institution being 'close to home' influenced enrolment. 42% responded to the item on affordability. Easy access to public transport was important for 24% of respondents. Provision of childcare facilities and disability access received only a 2% response rate. 5% of the sample indicated they had rejected a course at another institution because of cost, while 3% of the total sample had rejected a course because of difficulties with access to the institution.

Reviewers' findings
When asked about factors influencing choice of institution 'I could afford the costs' was the fourth most frequent response (42% of participants) as opposed to 77% for 'course I wanted', N = 8,815).
When asked why other courses had been rejected 'too costly was second most frequent (21%), compared with 'not accepted' (34%, but N = 368). Cost therefore affected 5% of overall sample.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Maychell *et al*. (1998)	Medium The study aims are to identify factors influencing decisions about staying on or leaving education at age 16; to focus on reasons for certain groups leaving; and to identify good practice in careers/post-compulsory education and training advice.	Medium The study consisted of surveys of year 8 and year 11 pupils and their schools, and in-depth interviews to explore some of the key issues about entry into post-16 education. Interviews with year 12 pupils took place in phase 1 only to inform the study design.	Medium There are deficiencies in reporting on the sampling, data analysis, and reliability of data-collection tools and data-analysis methods. However, the findings of a pilot study were fed into the survey design and the qualitative findings are used as a comparator to the survey findings.	Medium The evidence presented relates to the question of access and financial circumstances.

Authors' findings
2. In terms of socio-economic grade, 34% intending to stay were from professional, managerial, or technical backgrounds, as opposed to 18% from these backgrounds for leavers. 29% of leavers were from skilled or unskilled manual backgrounds, as opposed to 19% from these backgrounds who intended to stay on.

5. 16% of year 11 leavers needed to get a job on account of the money.

7. 20% of leavers indicated they would stay on if there were a grant or allowance available.
29% of boys said they would stay on if there were no jobs available, as opposed to 18% girls (statistically significant).

Reviewers' findings
The reviewer concurs with the study findings and does not differ from the conclusions offered by the authors.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
McVicar (1999)	Low 'This paper sets out to study whether attending a grammar school up to age 16 has any effect, ceteris paribus, on the transition of young people from compulsory schooling to further schooling, Further Education, employment or training.'	Medium The researchers are seeking to establish the relationship between participation in education and training immediately post-16 with a range of other variables some of which are related to financial circumstances.	Medium The methodological quality of the study is rather patchy. The lack of information on sampling, recruitment and data collection is understandable given that the present study is a retrospective analysis of a previously published data set undertaken by different researchers. This is not a major drawback in the present context as the information may be available elsewhere. However, although the rationale and methods of data analysis are well described, there is little evidence of reliability and validity methods reported. The analysis is fairly transparent and replicable, and it appears that the study has some external validity in relation to previous studies in the area. However, these measures are undermined by the small size of the grammar school sample, no power calculation and the fact that qualifications at 16 (regarded as a most important determinant of destinations post-16) are endogenous to the statistical model used.	Low The study is only indirectly focused on the review question and it is difficult to establish how far the results can be generalised.

Author's findings

14.Young people whose fathers are employed in professional, managerial and related occupations are significantly less likely to enter employment at the end of compulsory education and more likely to enter FE. Although this is consistent with our priors of social class and parental aspirations, the lack of any other significant effects is somewhat surprising, as the income and attitudes arguments put forward in section 3 suggest a positive effect on staying on at school. We find little evidence for such arguments, at least from the father's point of view. Young people whose mothers are employed in professional, managerial and related occupations, are significantly more likely to stay on at school, however. This fits with the income and attitudes arguments discussed previously. It is possible that the contrast between the father's employment status and mother's employment status variables reflects the growing importance of women in the labour market over recent decades. It may be that the maternal employment variable is a better proxy for social class and aspirations. Alternative parental employment variables were included in the model (mother and father employed fulltime in all occupations) and these also displayed a similar pattern of the greater importance of the mother's employment status. The number of siblings has a small significant positive effect on entering employment only. Although weak, this is consistent with our prior that more siblings cut down parental time to spend with a particular child and also may reduce family income per head, both of which factors should lead to reduced staying on and more chance of entering employment.

Local unemployment rates have a small significant positive effect on staying on at school and a negative effect on entering training or unemployment. The effects of unemployment on staying on have previously been found to be ambiguous: some authors find negative and some find positive effects. Our results lend support for the opportunity cost argument that high unemployment reduces the opportunity cost of staying on at school by reducing the expected earnings foregone, and will therefore increase participation in post-compulsory education.

Reviewer's findings

A study of almost 1,000 school-leavers in Northern Ireland in 1995 found that, while having a mother with a professional or managerial occupation was positively correlated with remaining in fulltime education, there was no such correlation with fathers' SEG. It is not clear whether this effect is linked with finance or other aspects of SEG.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Norton (2000)	Low The research investigated who is using an ILA, how they were attracted to it and what expectations they had in using it to purchase learning and save for the future. The research also examined whether a sufficient percentage of the resources (£150 million), will support specific under-represented groups.	Medium The combination of survey and focus groups can help assure reliability of findings.	Low There is inadequate information on the nature of the sample, and insufficient description of the approach to data collection or data analysis to be able to generalise from the study with any confidence.	Low There is little evidence relevant to the question and it is not possible to judge its significance.

Author's findings

'Would you still have undertaken your course if the TEC funding (£150) had not been available?

Definitely – 49%

Possibly – 28%

Possibly not – 17%

Not at all – 6%'

In focus groups, '76% of participants said they would have probably or definitely have paid for the course anyway'.

Reviewers' findings

In a study of people who had opened ILAs in the north west of England in 2000, a small proportion (6%) indicated that the financial support received through the ILA was critical to their decision to participate.

Study	**Relevance of study *topic* to review question (C)**	**Appropriateness of study *design* to review question (B)**	**Soundness of study within design (A)**	**Overall assessment of study quality (D)**
Payne (2000)	Medium Although the aims are not clearly stated, it can be inferred that the study is concerned with describing the characteristics of those involved in a pilot scheme of ILAs. Included in this is an assessment of whether they helped improve access.	Low The evidence on which the study is based derives from a postal questionnaire, which includes one question: 'How much difference did the ILA make in your decision to study?'.	Low The methodological quality of the study is poor as the rationale behind the research methods used is not reported, and methods of data collection and data analysis are not adequately described or contextualised. Furthermore, there is little indication that issues of reliability and validity have been addressed with regard to the data-collection and data-analysis procedures.	Low The evidence presented that relates to the review question is limited and unreliable.

Author's findings

86% of the sample had made a decision to study before sending off their ILA applications, as opposed to 7% who made the decision after sending off their applications.

43% of the sample reported that they would not have been able to study without the ILA, while a further 44% reported that the ILA had helped them to study. 13% reported that the ILA did not influence their decision to study, as they had already decided to do the course.

Reviewers' findings

The data as presented are consistent with the reported findings. All they show, however, is that 43% of ILA holders in Dorset who returned a questionnaire stated that they would not have been able to study without the ILA.

Study	**Relevance of study *topic* to review question (C)**	**Appropriateness of study *design* to review question (B)**	**Soundness of study within design (A)**	**Overall assessment of study quality (D)**
Payne (2001c)	Low The study aims to examine the wider benefits of learning (WBL) for young people related to participants, pay and satisfaction, occupations and industries, training and qualifications (linked to GCSE results, sex, ethnicity and earnings); also to track progress and retention in the four main labour market options.	Medium The study is a secondary analysis of longitudinal YCS data (cohort 9). The report is based on samples of 16- to 19-year-olds in advanced modern apprenticeships (AMAs), other Government-supported training (GST), full-time jobs and part-time jobs.	Medium On the one hand, reporting of the data analysis and findings is detailed; on the other hand, reporting on the aims, sampling, and issues of reliability/validity is limited.	Low The study provides little evidence that is relevant to the review question. The conclusion that those who choose the WBL option were mostly happy with their decision is not linked to financial circumstances.

Author's findings

Young people in AMAs or other GST receive training than those in fulltime jobs at age 16/17. Also, young people who had received training in the previous four weeks had lower pay than those who had not received training.

Receipt of training declined as hourly earnings increased between ages 16/17 and ages 17/18. However, the rank order of the four work-based routes remained the same – calculated on an hourly basis, those in part-time jobs were the highest paid, followed by fulltime workers outside GST, and then young people in AMAs, with those in other GST the lowest paid. Young people in AMAs and in other GST were more likely to increase their pay over the year than those in fulltime or part-time jobs, and tended to make bigger pay gains by moving out of GST and into full time jobs. Even so, those who stayed in GST on average increased their pay by a greater amount than young people who stayed in fulltime jobs. Young people in GST were more likely to be studying for qualifications than young people whose main activity was a full time or part time job.

Just as economic theory teaches, young people who were getting training earned on average less than those who were not. This, however, seemed to present no problem for young people in GST. Those with lower pay were, if anything, less likely to leave GST than those with higher pay, presumably because they were getting better training, and young people in GST were generally happier with the choices that they had made than young people in jobs where wages were higher.

Reviewer's findings

The reviewer concurs with the author's descriptions of the study findings.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Sargant *et al*. (1997)	Medium The aims are described as follows: 'The critical issue is the current level of participation in education and training. How many and what sorts of people are participating in formal education or training or informal learning now, and how do these proportions compare with previous surveys? Are learning opportunities accessible to those who need and want them or are there groups who are excluded from access?'	Medium The study is based on a sample covering both those in and those not currently in education and training. It is, however, only able to report individuals' views and perception.	Medium There are some significant gaps related to methods and reliability/validity issues. The description of recruitment/sampling is inadequate, as are most of the descriptions (where present) of reliability and validity for data collection and analysis. However, the results are well presented in a number of tables that enable the reader to mediate between the data and the authors' descriptions and conclusions. So the quality is patchy. The authors also admit that the methodological quality would have been improved by having included a booster sample of minority ethnic groups and using interviewers with specialist language skills (e.g. Welsh). It also appears that the current NIACE survey measures longer qualification-led episodes of learning than the SCPR survey that recorded greater numbers of small workplace skills-based qualification-led episodes of learning. This is due to 'different questionnaire methodologies', and so once again the external validity of the study is called into question due to problems with the reliability of data-collection tools.	Medium The study has produced some reasonably reliable evidence on the reasons given by people for not participating in education. The links with the review question are, however, indirect.

Authors' findings

1. 23% of all adults say they are currently learning. A further 17% have been learning in the previous three years. Three in five of all adults have not participated in the previous three years.
2. 25% men and 21% women are currently learning.
3. Social class continues to be the key discriminator for understanding participation in learning. 53% of upper and middle class respondents (AB) are current/recent learners vs 33% of the skilled working class (C2) and 26% for unskilled working class/people of limited incomes (DE).
4. Almost twice as many white-collar workers, C1s (32%) as skilled manual workers C2s (17%) currently participate. A comparable NIACE survey in 1990 showed 31% of C1s currently studying/learning informally, and 21% among C2s.
5. Employment status affects people's opportunities for learning at work, provides resources to take up learning opportunities and, for many, the motivation to learn. Half (49%) of fulltime workers are current/recent learners, compared with 42% of part-time workers and 40% of unemployed people.
9. Participating in learning incurs additional costs. 42% of current/recent learners mention equipment costs and 32% travel costs, but only 5% loss of wages, and 2% childcare as significant cost factors involved in learning.
10. Finance is the most important barrier that prevents younger adults from taking up learning, particularly for 20- to 24-year-olds (20%). Childcare arrangements are a major barrier for 25- to 34-year-olds. 16% of all women cite childcare or care for other dependants as the barrier to joining. This rises to 40% for people with children. For example, 'an ostensibly stereotypical picture of the canny Scot also emerges from the NIACE data, with 56% of respondents expressing a reluctance to fund their own learning, compared with 44% in the UK overall. This may, however, indicate a more discriminating approach to deciding which opportunities are worth paying for; or may be a reflection (at least in part) of the different attitudes and priorities towards public service expenditure in Scotland.'

Reviewers' findings
When asked to identify the main things preventing learning, 10% of the sample reported 'costs/money'.
This was fifth after 'not interested' (28%), don't know (19%), no time (16%) and too old/ill (15%).
Cost is 'most important' for 20- to 24-year-olds (20%) and unemployed (22%).

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Sargant (2000)	Medium 'Three years ago NIACE commissioned a survey, published as 'The Learning Divide' which was...designed to look broadly at adult participation in education and training across the population as a whole.' The present survey uses the same questionnaire used in the above study 'since benchmarking and obtaining comparable trend information now becomes a key goal'.	Medium The scale of the survey, its links with previous work and the steps taken by the researchers to ensure that the sample is broadly representative of the population give confidence in the reliability of findings.	High The study appears to be sound, although there is a lack of evidence that the data analysis is both reliable and valid. The study alludes to a complete tabulation of the analysis available from NIACE that may contain more relevant information on this aspect of the methodology. However, the size of the sample, the sophisticated sampling method used to obtain a representative sample, and the stability of the findings in relation to the 1997 survey suggest that the findings do have external validity in relation to the population of interest (adult learners aged 17+ in the UK). In other respects, the study reports adequate reliability for data collection, adequate sampling data, and the findings are presented in such a way that they enable the reader to mediate between the raw data and the author's descriptions. The authors also do not indulge in speculative conclusions but restrain themselves to describing the findings and identification of emerging trends from the comparison of datasets.	Medium The study reports little that is directly relevant to the research question and is only able to describe the perceptions of respondents.

Author's findings
The authors present the following findings:

1. 22% of all adults say they are currently learning. A further 18% have been learning in the previous three years. 60% of all adults have not participated in learning for the previous three years.
2. 24% of males and 21% of females were current learners.
3. 58% of all upper and middle class (AB) respondents are current or recent learners, compared with just 36% of the skilled working class, and 24% of the unskilled working class and people on limited incomes.
4. 32% of white-collar workers and 17% of skilled manual workers currently participate in learning.
5. 51% of fulltime workers and 50% of part-time workers are current/recent learners, compared with 41% of unemployed people.
6. Overall 40% of the UK population are current/recent learners (Wales 43%, England 41%, Scotland 33%, Northern Ireland 32%).
7. 38% say they are likely to take up learning in the next three years; 59% who say they are fairly unlikely to take up learning.
8. 20% of all learning occurs in FE colleges, 18% in the workplace, 18% in universities, 10% in the home, and 8% in adult education centres.

9. 25% of learners have no fees to pay. 35% of women pay fees and 26% of men. 19% of men vs 13% of women have their fees paid by an employer. 27% of fulltime employees and 10% of part-time employees get employer support for outside fees. 14% of fulltime employees and 7% of part-time employees get employer-funded provision of learning.
10. Equal proportions of men and women receive a government or local authority grant.
11. The group in which the highest proportion of learners pays fees is retired people (53%), as opposed to part-time workers (39%) and those not working (31%).
12. 43% of current/recent learners mention equipment costs and 31% travel costs, but only 4% mention loss of wages. More women (33%) than men (26%) record travel costs, and 8% of women with children aged 0- to 4-year-olds record childcare costs.
13. 41% of unemployed people and 36% of part-time employees cite travel costs, as opposed to 24% of fulltime employees.
14. The groups showing higher proportions of course dropout are the unemployed (15%), Des (10%), those with no educational qualifications (10%), those not working (9%), and those with no phone or personal computer access (9% each).
15. Of those who gave up, 11% cited finance, 18% job change/work pressure, and 15% health reasons.
16. Current learners who are not very likely to learn within the next three years cite that nothing prevents them (31%), work pressure/time pressure (21%), and cost/money (11%) as some of the main reasons. 13% of all women cite childcare or care for other dependants as the barrier to participation. This rises to 20% for people with children aged 5 to 15, and 37% with children aged 0-4.
17. 8% of adult learners had local authority grants and 5 % with other government funding. Support from the family is highest among 17- to 19-year-olds, and 20- to 24-year-olds.
18. 20% of the unemployed cite cost/money as the most important reason for dropout, followed by childcare (10%).

Reviewers' findings

Percentage reporting that 'Main factor preventing learning is cost':

Men – 7%

Women – 8%

Current learners – 11%

Past learners – 7%

None since FT education – 5%

Study	**Relevance of study *topic* to review question (C)**	**Appropriateness of study *design* to review question (B)**	**Soundness of study within design (A)**	**Overall assessment of study quality (D)**
Stone *et al*. (2000)	Medium The aims of the study were as follows: 1. To outline socio-economic and other factors which influence participation in education, employment or training (EET) 2. To identify barriers to participation in EET and to explore connections between the various problems experienced by individuals 3. To suggest how policy and practice might work to provide solutions	Low The research is based on a small scale qualitative descriptive study of a non random sample of young people who have experienced a period out of education, training and employment.	Low Given the lack of justification for the research methods used in this project, and the absence of procedures to ensure the reliability and validity of data collection and data analysis, the reviewer concludes that the methodological quality of the study is poor. This is compounded by the lack of sufficient original data to enable the reader to critically assess the generaliseability or otherwise of the findings.	Low The methods employed mean that no general conclusions can be drawn from the study with any confidence. There are also few findings of relevance to the review question.

Authors' findings
'A series of recurring themes emerged from the analysis…These themes included…lack of money' (quoted last in a list of 15 items).

Reviewers' findings:
Although lack of money is identified as a key theme, there is little in the narrative to suggest that it was a significant cause of non-participation in education or training.

Study	Relevance of study *topic* to review question (C)	Appropriateness of study *design* to review question (B)	Soundness of study within design (A)	Overall assessment of study quality (D)
Financial barriers to Further and Higher education for adult students: Project Report. Wirral, UK., Wirral Metropolitan College. (1993)	High The research aims are 'To establish the nature and extent of financial barriers to FE and HE. Objectives were: ▪ To establish the relative importance of particular barriers to people in difference circumstances. ▪ To discover to what extent the perception of financial barriers held by potential students, providers and policy makers matches the reality. ▪ To establish what college information systems are required to monitor the situation.'	Medium The research employed two complementary methods of obtaining evidence: a self-completed questionnaire sent to a large sample and individual interviews.	Low No details are provided in terms of methods to address the reliability and validity of data-collections tools. In addition, for the survey, the low response rate of 29% is a cause for concern as this low figure suggests the presence of response bias: that is, the characteristics of those not responding to the survey may be significantly different from those who did. There is also no adequate description of how the interview data were analysed. The method carried out is a standard survey/questionnaire method providing much data. There is no analysis of how the survey was set up, validity of sampling, pre-testing or accounting for variables.	Low Although the research was, in principle, capable of providing useful evidence for the research question, in practice there is insufficient information about the methods applied to enable the results to be generalised.

Authors' findings

The main findings of the report can be summarised as follows:

Financial barriers are inter-related with cultural and psychological issues.

Older students, women with dependents, single parents, unemployed people, the low paid and residents in particular areas all experience particular financial barriers.

The most frequent expenses, which cause financial barriers, are travel costs, books, course equipment, fees and childcare.

The inadequacies of the financial support available are compounded by the complexity of the funding systems and their inter-relation with the benefits system.

Removing financial barriers for non-traditional students is not a prime concern for key policy-makers and funders.

Students on mandatory and discretionary grants are frequently worse off than they would be on benefits and do not anticipate this when beginning the course.

The college needs to keep more readily accessible information on who studies at the college including where students come from and their financial circumstances and to monitor gaps in take-up.

Reviewers' findings

Responses to a questionnaire administered to a non random sample of adult students attending a college in north-west England showed that 41% regarded themselves as experiencing financial difficulties.

Many students embark on courses knowing that they will have financial problems.