

Appendix 1: Evidence review summary

Impact of the cost of living on Londoners

Low-income households in London are particularly vulnerable to high inflation, and therefore the impacts of the rising cost of living. L&W (2022) found that these households have high rates of expenditure on essential items which are most affected by inflation, such as energy and food, and as such have less room to adjust their outgoings. This means that “the poorest 20% of households in London face inflation rates that are 1.8 times higher than the richest 10% of households” (L&W, 2022).

Watson et al. (2022) highlighted that the pandemic hit the capital’s labour market harder than the rest of the UK. Consequently, Londoners may be less equipped to deal with rising costs such as energy prices, with an estimated 75,000 London households falling into fuel poverty after the Ofgem standard tariff rise at the end of 2021. This has likely increased further with subsequent rises. In August 2022, the GLA (2022a) found that one in five Londoners were ‘financially struggling’, with a further 30% ‘just about managing’. Ninety per cent of Londoners reported that their cost of living had increased in the past six months, with, food and energy bills increasing the most.

A more recent report by Royal London suggests that Londoners are now less worried about food and energy bills and more concerned about housing costs, with a significant increase in mortgage and rent worries (Pennells, 2023). This was supported by the most recent State of London report from GLA City Intelligence (2023), which found that rapidly increasing private rents are increasingly unaffordable in comparison to tenant incomes in London. The report also found that Londoners score lower on wellbeing measures compared to England overall, with the Covid-19 pandemic leading to an increase in anxiety and drop in life satisfaction levels which have not recovered since.

In addition, real wages for the lowest paid in London have been falling since the financial crisis which, combined with cost-of-living increases, means they have even less money to spend on leisure and learning (L&W, 2022). As a result, those who could benefit from skills training have fewer resources to invest in courses and the associated costs of learning. This is despite an increasing need to upskill and retrain workers to match the needs of a rapidly changing labour market, due to trends such as automation and AI (Bocock, 2023).

Impact of financial challenges on accessibility, engagement and persistence in learning

Costs of learning

Costs of learning such as course fees, childcare, transport and learning materials are seen as a barrier to accessing courses by those not currently in learning (DfE, 2021). The most recent Adult Participation in Learning Survey (L&W, 2023) found that 28% of people who had not engaged in learning in the last three years identified cost as one of two main

barriers to accessing learning. In 2021, this figure was lower at 23%, suggesting that it has become a more significant barrier following the rising cost of living.

Survey respondents who had recently engaged in learning were more likely to identify cost as a barrier to further learning in 2023 than 2022 (reported by 16% of participants, an increase on 13% in the previous year). Just under a quarter (24%) of this group viewed work and time pressures as the main challenge to engaging in further learning, which may also be worsened by need to continue working at same level or increase hours in the current crisis.

L&W (2023a) surveyed 1,389 people in England who were currently or had in the last two years learned at Level 3. Over half (54%) said they struggled to cover their living costs to some extent while learning. This particularly impacted those with caring responsibilities, those with a long-term health condition or disability, people who were unemployed and looking for work, individuals from Black ethnic backgrounds, and learners receiving other financial support.

Despite challenges around cost, individuals invest more in their own learning than employers and the government (L&W, 2023b). Given that individuals themselves are most likely to fund skills training, the rising cost of living is likely to have a considerable impact on the level of learning that adults engage in. The rising cost of essentials means that adults are likely to be focussing on meeting their immediate living costs rather than investing in developing skills for future job prospects.

Working hours

L&W's recent Adult Participation in Learning Survey found that 42% of current and recent learners in the UK reported they had to reduce their working hours or stop working altogether to learn (L&W, 2023). Previous research also found that adults not in learning were concerned that they would have to reduce their hours to attend learning and therefore expected to have to take a pay cut (DfE, 2021). Those who were self-employed were particularly anxious about taking unpaid time off to learn.

The rising cost of living means that it is likely that many adults are looking to get second or even third jobs, or seek overtime, to cover their living costs. In addition, many adults feel they do not have the time or energy for learning because they work full-time and lack the mental and emotional energy to learn on top of working (DfE, 2021; Parkinson, 2022). Pennells (2023) found that those with children, particularly children younger than 3 years old, have been working longer hours to help pay for bills. People who are expecting a child, or who have children, are more likely to have taken on an additional job to help with rises in the cost of living than those without children. This has been driven by increases in the costs of childcare which was already a well-evidenced worry for those thinking about learning before the rising cost of living.

Employer attitudes and support

Employers are also facing tougher choices about supporting learning. A recent article for FE Week (Relf, 2022) highlights that, while apprenticeship numbers recovered well after

the pandemic, they started to flatline as rising costs hit businesses. Relf suggests that rising inflation and cost of borrowing means employers want to cut costs, and training, including apprenticeships, is one of the first things they cut. This is supported by Lemin (2022) who found that SMEs in particular may feel they need to prioritise wages and paying utilities bills over training. While unrelated to the rising cost of living, employers often find the complex and fragmented skills system in London confusing, and highlighted a need for greater clarity and mapping of skills provision if they are to invest in training for their employees (Business LDN, 2023).

Evidence suggests that investment in training depends on the size of the employer. London employers with between 5 and 249 employees were likely to report little change in the amount of training they provided to their staff between 2017 and 2022. In comparison, the proportion of micro (2-4 employees) and large (250+ employees) employers in London funding or arranging training decreased by 6 and 13 percentage points respectively over this time period. Micro employers were substantially less likely than employers of other sizes to offer training.

In addition, the Local Government Association (LGA) (2022) flags that the rise in precarious employment and use of short term and casual contracts means employers may not be incentivised to invest in skills/training of staff. This also means workers are less able to meet costs of training themselves, especially with the rising cost of living, as they do not have consistent work. This challenge is also flagged in the LSIP (Business LDN, 2023).

Discouragement from benefit advisors

Participant-led research from Toynbee Hall (2022) found that many people in London are actively dissuaded by their work coaches and benefits advisors from pursuing learning. In addition, Warren (2022) suggests there is a lack of clarity under UC rules about whether claimants can undertake training or whether this is a breach of their claimant commitment. The decision around this is discretionary and varies between local authorities. Claimants may be found to be ineligible due to undertaking a course not compatible with work-related requirements, thereby reducing their time to look for suitable employment. This could lead to 50-100% sanctions of their Standard Allowance (Warren, 2022).

The GLA funding rules clearly state that those on Universal Credit are eligible for fully funded AEB learning if their take-home pay on their UC statement (disregarding UC payments and other benefits) is less than £617 a month if the learner is a sole claimant, or £988 a month if they have a joint benefit claim. Providers are also not allowed to pass any additional costs (e.g. exam fees, materials) onto fully funded learners. The section on Learner Support does suggest that providers inform learners of the need to tell the DWP about any learner support payments they receive, as this may affect their benefit entitlements.

Consequently, as long as their claimant commitment allows adults to undertake work-related learning and the course they enrol onto is building skills related to employment, UC

claimants should be able to engage in skills training without penalty. However, the anecdotal evidence above suggests this is not always the case.

Impact of cost of living on staffing and resources

The rising cost of living, on top of the challenges created by the pandemic and over a decade of cuts to the sector, is likely to increase the staff burnout and shortages challenges already facing the sector (Smith, 2022). Staff have seen wages stagnate and may be struggling to make ends meet themselves. Consequently, there is a high chance of them moving to other sectors with better pay.

Concerns over pay and working conditions led to teachers at over 30 FE colleges to vote for strike action in November 2023 (FE News, 2023).

Against the backdrop of increased costs of living and delivering learning, colleges are also facing the challenge of significant increases in the number of students taking GCSE maths and English resits, putting further pressure on college's resources. In a recent survey by the Association of Colleges (AoC) (2023), 91% of colleges reported a significant increase in this learner cohort, with English and maths GCSE enrolments increasing by 35% and 30% respectively. The AoC estimated that this was costing colleges an additional £24m per year, and while the government announced extra funding to enable colleges to afford higher staff pay rises and to increase funding rates for GCSE retakes, this was not new funding (IFS, 2023).

Using the Learner Support Fund to adapt to cost of living challenges

The GLA AEB funding rules state that Learner Support can provide financial help for those with a specific financial hardship which affects their ability to take part or continue in learning. This includes:

- Hardship funding – general financial support
- 20+ childcare funding – for learners aged 20+ who are at risk of not starting/continuing to access provision due to childcare costs
- Residential access funding – to support those who need to live away from home to access provision
- ICT devices and connectivity – to support access to online delivery

The funding rules require providers to create criteria for how they will administer their Learner Support funds, but do not dictate what these criteria should be – they only require that they reflect the principles of equality and diversity. This gives providers a level of flexibility on how they distribute their funds and to whom.

The rules state that hardship funds can be used for:

- Course-related costs (e.g. trips, books, equipment if not covered in course fee)
- Support with domestic emergencies and emergency accommodation (providers can give items, services or cash direct to the learner as a grant or repayable loan)
- Transport costs
- Exam fees

- Accreditation fees, professional membership fees or fees due to external bodies
- Providers' own registration fees
- Support for work placements
- Course fees in exceptional circumstances (doesn't give examples of what this might be)

20+ childcare funding can only pay for childcare with a childminder, provider or agency registered with Ofsted. It cannot pay relatives of learners or be used to set up childcare places at the provider.

Residential access funding needs criteria and processes put in place by each provider. Cannot also pay travel costs except in exceptional circumstances.

ICT devices and connectivity can be used to support learners who do not have internet access at home and/or a suitable device to complete necessary online course work. Devices can only be loaned out to learners and returned at the end of their learning.

As such, learner support is very flexible and can be used for a wide range of financial barriers, as long as providers can assess and record learners' needs and include this in their evidence pack. There is no detail on what providers need to record or how they assess the need for financial support.

Potential strategies for providers to mitigate the impact of rising cost of living

Practical financial help

Providing financial help is important in enabling adults to overcome financial barriers to learning. Examples of practical support that providers are already delivering include:

- offering discounted travel, either through local authority schemes or introducing one at provider level;
- providing options for flexible study to reduce the costs of learners having to attend face-to-face and reduce the need to cut working hours;
- signposting to local hardship funds and the 19+ Discretionary Learner Support Fund;
- support with childcare costs; and
- covering costs of essentials such as stationery, equipment and books.

DfE (2021) found that for adults learning below Level 2, entering learning was seen as easier if the course was free, offered free childcare and was close by (reducing travel time and costs). Receiving government financial support was also important in enabling learning for participants who have children or low incomes. Participants said it was important that these sources of support are promoted to potential learners, to counter assumptions about the costs of learning.

For learners at Level 2 and above, once they have decided that the personal benefits of learning outweigh the costs, they see challenges as problems that need to be solved,

rather than barriers (DfE, 2018). However, access to financial support is still key in enabling someone to see themselves as able to start learning.

Support with course fees

Many learners aged 19+ can access fully funded AEB learning. For these learners, the direct costs of learning may be less of an issue as they do not have to pay course fees. However, those who earn more than the London Living Wage are likely to pay for at least some of their learning if they need to retrain or want to develop new skills and have already achieved a Level 2 qualification. In addition, those who are employed or do not meet the criteria for low wage, asylum seeker, or out of work and outside benefit arrangements, will have to co-fund learning aims up to and including Level 2, if they have already achieved a Level 2 qualification or higher.

DfE (2021) found that discounts on course fees targeted at particular groups could encourage more adults into learning, especially for those in low paid employment who do not qualify for free courses and those with childcare responsibilities. Payment plans for course fees were also seen as helpful, with some learners suggesting these could be paid directly out of their UC payments. Some FE colleges already offer payment plans to learners.

The evaluation of the Cost and Outreach Pilots¹ suggested that any level of subsidy for course fees boosts the take up of learning (DfE, 2021a). The level of subsidy appeared to be unimportant – any subsidy given was a motivating factor as it meant learners could start courses sooner without saving up for fees. Subsidies also encouraged employers to support their workforce to take part in learning.

Outreach and engagement

Smith (2022) highlights a range of initiatives that can attract and retain “vulnerable” learners, such as putting on free entry-level sports provision with a pathway to further learning and delivering outreach and taster sessions in the community. He argues that these kinds of initiatives are becoming more expensive as costs to deliver off-site increase (such as staff travel, time, venue costs and so on), making these types of outreach activities less financially viable for providers, an issue which is likely to be exacerbated with the cost-of-living crisis (Smith, 2022).

This could be particularly crucial for Londoners, who are often reliant on social connections for finding a course, including from community centres and faith groups (Toynbee Hall, 2022). In response to this, Toynbee Hall (2022) recommends that the GLA and local councils should use co-production methods to engage marginalised groups in adult education and not just rely on online distribution of information to recruit learners.

¹ The Cost and Outreach Pilots were commissioned by the Department for Education to test innovative approaches to lifelong learning and inform the design of the National Retraining Scheme. The pilots aimed to develop the evidence base on how more adults can be engaged in learning. They ran in five areas of England, led by the Local Enterprise Partnership or Combined Authority, between 2018 and 2020.

Offering pastoral support

The importance of wraparound pastoral support in enabling learners to achieve is emphasised in several studies (Lemin 2022, Smith, 2022). Mental health support is particularly crucial and due to cuts to wider services and the charity sector, providers are increasingly finding that they are having to provide more extensive mental health support to learners (Smith, 2022). However, within the GLA funding rules, there is a 10% discretionary flexibility which providers can use for this type of support, and this may alleviate some of this issue in London. Many providers also signpost to local networks of support and advice (Lemin, 2022).

Communicating the costs and benefits of learning

People not currently in learning want to know that courses will benefit them financially. Typically, they do not want to spend money or take a cut in earnings without being sure that these costs will be offset by a better paying job resulting from the course (DfE, 2021).

When adults are contemplating learning, information on the cost of the course, financial support available, and financial benefits of doing the course are all important in informing their decisions about taking up learning. Clear information and advice on these are crucial (DfE, 2018). Informing adults of the non-financial benefits of learning is equally important, as highlighted in participant-led research from Toynbee Hall (2022), which argues that “framing of adult education in London needs to de-centre qualifications for employment and instead highlight the many other benefits that individuals can receive from getting involved with adult education in addition to career progress.” These benefits include securing a stronger social support network, developing specific skills they have found helpful in life, and improving their general wellbeing.

Engaging with employers

Providers can help to mitigate the impact of the rising cost of living on adults in London by engaging with local employers to make provision more accessible and better tailored to the skills that employers are looking for. The LSIP highlights the need for providers to co-design programmes with local employers, to not only ensure they offer the right skills but are also delivered in the right places. Through the LSIP engagement programme, employers suggested that a brokerage or support hub could provide the help employers – especially SMEs – need to navigate the London skills system (Business LDN, 2023). The Cost and Outreach pilots evaluation (DfE, 2021a) highlighted that employer support and engagement needs to be proactive on providers’ part so that employers are involved in designing what is delivered, how and to whom. This can build demand from individuals and employers. The LGA (2022) also report that locally shaped provision can more effectively align business support and training. They point to GMCA who have made funding available for adults to undertake units of advanced learning linked to priority sectors in the GMCA’s industrial strategy, enabling adults to progress in work or upskill after a career break or redundancy (LGA, 2020).

The LSIP also recognises the need for providers to be able to develop shorter, modular courses in response to employers’ needs. A key challenge flagged by providers in the

LSIP engagement programme was the current rigid funding and training models, which mean it takes time for providers to create new qualifications and they can struggle to meet the flexibility requirements of employers and employees. A potential solution for this was for providers to be able to co-create programmes with already-qualified employees, with a focus on developing bite-size, flexible, blended courses with more on-site visits (Business LDN, 2023).

Flexible delivery

There were mixed findings on the effectiveness of flexible delivery on supporting learners to overcome financial barriers (Lemin, 2022; L&W, 2023; Parkinson, 2022). Some found this could reduce costs of learning face-to-face but others highlighted that many learners will not have the devices or internet connection to learn effectively from home. If this approach is taken, it is important that providers use some of their Learner Support Fund to provide devices and Wi-Fi connections to learners to avoid digital exclusion.

Evidence from the Employer Skills Survey 2022 (DfE, 2023) suggests that providers could increase employer take up of training by offering online or blended provision. The survey found that there has been a substantial increase in the proportion of London employers offering online or e-learning to their employees from 2017 – 2022. Sectors in London with the largest increases in online learning included Transport and Storage and Arts and Other Services, Public Admin and Business services. Many of these sectors had seen the largest drops in overall training being offered or were sectors with low overall amounts of training (such as Transport and Storage). It is worth noting however, that the increase in online provision may not be reflective of employer preferences, but simply the result of the Covid-19 pandemic.

The rising cost of living has meant that more people are seeking warm spaces which they do not have to pay to heat themselves. Some providers are therefore continuing to provide face-to-face courses and drop-ins as learners are motivated to attend because it is warm; a recent article from FE Week (2023) suggests providers should be thinking about their training and adult education centres differently. Some have been offering “warm spaces” which encourages the local community to come in, breaks down barriers and can lead to adults taking up learning when they would not have before, because they can learn about courses and support available informally.

Working with partners to develop provision which meets local need

In response to the rising cost of living, some providers have developed initiatives with partners to create additional support for learners, for example working with companies to secure free things for learners (such as SIM cards) and with the voluntary sector to collaborate and provide opportunities for students to give back (Lemin, 2022).

The LGA (2022) found that local partnerships and flexibility are key to improving the engagement, recruitment and training of learners. They gave the examples of Greater Manchester Combined Authority (LGA, 2020) and Somerset West and Taunton Council (LGA, 2022a) who have reshaped commissioning and local delivery to improve the impact of community learning. This included setting up Community Employment Hubs which offer

flexible, holistic support to people looking to improve their skills and employment prospects, as well as engaging with local employers to match job opportunities and skills requirements with local people.

The evaluation of the Cost and Outreach pilots (DfE, 2021a) also found that locally developed provision where providers have the flexibility to align courses to local economic priorities and initiatives, in collaboration with employers, would boost engagement and enrolment.

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Appendix 2: Achievement data

Achievement data for adult learners at London based learning providers.

2021/22 Academic year

Enrolments	Achieved	Partial Achievement	No Achievement	Learning activities are complete but the outcome is not yet known	Studies continuing	Achievement rate (percentage)
463,660	396,520	560	50,980	770	14,820	85.5%

*Source: ILR R14 21-22

2022/23 Academic year

Enrolments	Achieved	Partial Achievement	No Achievement	Learning activities are complete but the outcome is not yet known	Studies continuing	Achievement rate (percentage)
487,100	426,360	460	51,250	520	8,520	87.5%

*Source: ILR R14 22-23

Appendix 3: Withdrawal reasons

Number of adult learners by withdrawal reason at London based adult learning providers.

2021/22 Academic year

Withdrawal reason	Enrolments	Percent
Not withdrawn	432,770	93.4
Financial reasons	160	0.03
Other	22,000	4.74
Reason not known	8,740	1.88

*Source: ILR R14 2021/22

2022/23 Academic year

Withdrawal reason	Enrolments	Percent
Not withdrawn	432,770	93.4
Financial reasons	160	0.03
Other	22,000	4.74
Reason not known	8,740	1.88

*Source: ILR R14 2021/22

Appendix 4: Funding

Number of learners by funding model.

2021/22 Academic year (full)

Enrolments	Fully Funded	Co-Funded	Fully funded percentage
337,270	264,850	72,420	79%

*Source: ILR R14 2021/22

2022/23 Academic year (part)

Enrolments	Fully Funded	Co-Funded	Fully funded percentage
215,950	178,360	37,590	83%

*Source: ILR R06 2022/23

Appendix 5: Learner support (2022/23)

Data on AEB funded learner support provided by the GLA. The data covers spending by learner support category, by AEB contract types, by category of support provided and by provider type.

Learner support by category

Category	Learner Support
Learner support – 19+ Hardship	£7,874,810
Learner support – 20+ Childcare	£5,036,960
Learner support – Administration Expenditure	£632,890
Learner support – Covid-19 Response	£31,370
Learner support – Residential Access Fund	£4,740
Learner support – IT devices and connectivity costs	£183,560

Learner support by contract type

Contract Type	Learner Support
AEB Procured 2019-23	£327,520
AEB Grant 2022-23	£13,328,930
AEB Good Work for All	£107,900

Learner support by category and contract type

Contract	Category	Learner Support
AEB Good Work for All	Learner Support - 19+ Hardship	£51,720
AEB Grant 2022-23	Learner Support - 19+ Hardship	£7,564,260
AEB Procured 2019-23	Learner Support - 19+ Hardship	£258,830
AEB Good Work for All	Learner Support - 20+ Childcare	£25,440
AEB Grant 2022-23	Learner Support - 20+ Childcare	£4,964,110
AEB Procured 2019-23	Learner Support - 20+ Childcare	£47,410

AEB Good Work for All	Learner Support - Administration Expenditure	£4,990
AEB Grant 2022-23	Learner Support - Administration Expenditure	£612,240
AEB Procured 2019-23	Learner Support - Administration Expenditure	£15,660
AEB Good Work for All	Learner Support - Covid-19 Response	£25,740
AEB Procured 2019-23	Learner Support - Covid-19 Response	£5,640
AEB Grant 2022-23	Learner Support - Residential Access Fund	£4,740
AEB Grant 2022-23	Learner Support IT Devices and Connectivity Costs	£183,560
Total		£13,764,330

Learner support by provider type

Provider Type	Learner Support
General FE College including tertiary	£10,586,740
Sixth form College	£69,760
Other Public Funded i.e., LAs and HE	£1,835,040
Private Sector Public Funded	£397,280
Special Colleges	£875,550