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Tracking the impact of 24+ Advanced  
Learning Loans

APRIL 2014

RESEARCH

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The views expressed in this report are the authors' and do not necessarily reflect those of the Department for Business, Innovation and Skills.

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# 1. Introduction

## 1.1. Introduction to the research

In November 2010, the Government's skills strategy, *Skills for Sustainable Growth and Investing in Skills for Sustainable Growth* was launched and developed further in *New Challenges, New Chances* at the end of 2011. Together, they set out how the skills system will be redesigned to better engage people in learning, improve the skills of the workforce and enhance the performance of the economy.

As part of this strategy, 24+ Advanced Learning Loans (24+ Loans) are being introduced. The previous system for people aged 24+ studying Level 3 (L3) qualifications is being replaced with a new loans system, similar to those available for studying at HE. The aim of which is to enable funding to be targeted on priority groups such as young adults and those seeking work, as well as delivering further benefits, such as:

- Giving greater responsibility and choice to adult learners - increasing engagement and encouraging a more focussed selection of subjects with stronger labour market outcomes.
- Improving the quality and relevance of courses as employers and students demand more from providers.
- Simplifying and improving the funding processes for providers.

This major change to Further Education in England is being introduced in a fairly short period of time.

## 1.2. Aims

In order to assess their potential impact and to better target communications, BIS commissioned Ipsos MORI to undertake research with its three key audiences likely to be affected by the introduction of the loans: providers of Further Education; employers of apprentices; and, potential L3 + learners aged 24+. The ultimate aim of the research was to provide the basis for an evidence-based implementation strategy for the FE loans, which both effectively targets resources and support, and is credible to the full range of stakeholders.

## 1.3. The research audiences

Identifying the research audiences was one of the key challenges to the study. Whilst identifying providers of Further Education was straightforward, identifying the employers and learners was less so.

The employer audience was defined as employers of apprentices because this was the most critical audience for the policy. 24+ Loans will affect Advanced and Higher Apprenticeships and this is by far the most important cohort affected by the proposals. These employers currently fund or partly fund the training of their employees' Apprenticeships. These employers were further defined as those with current or recent experience of employees on Level 3 learning.

The hardest group to research was "potential learners". The policy came into effect in August 2013, so the research needed to define and identify those who were the right age and who were likely to study at Level 3 or 4 from this point in the academic cycle. This audience were screened from two sources: Those from the Individualised Learner Record (ILR) who were studying in the 2012 academic year at L2; and from the general public. The screening identified those stating they were likely to study a relevant qualification in 2013/14.

## **1.4. Conventions**

Several naming conventions have been adopted in the report to make it easier to read. Firstly, interviews were carried out with representatives of learning providers and apprentice employers. However, continual use of the phrases such as "respondents from FE Colleges" or "interviewees representing an apprentice employer" would make the report harder to read. The following pronouns are used to describe the various audiences interviewed during this project:



**Table 1.1: Naming conventions**

Pronoun	An interviewee representing...
Provider	A learning or training provider
FE College	A Further Education College
Other provider	Another type of learning provider
Larger provider	A provider listed on the ILR as having 301 or more learners
Smaller provider	A provider listed on the ILR as having 300 or fewer learners
Employer	An organisation that employs apprentices
Larger employer	An employer with 50 or more employees in total
Smaller employer	An employer with fewer than 50 employees in total
Larger apprentice employer	An employer with 5 or more apprentices
Smaller apprentice employer	An employer with fewer than 5 apprentices
Potential L3 learners	Those screened from the general public and the Individualised Learner Record (ILR) who said they were at least fairly likely to take part in L3 learning in September 2013
Current learners	The above who were screened from the ILR
General public	The above who were screened using the Ipsos MORI Capibus or through random Digit Dialling (RDD)
W1 / W2	Wave 1 / Wave 2
24+ Loans / Loans / The policy	24+ Advanced Learning Loans

Conventions for aggregated data (in which two or more survey precodes are collapsed into one) have also been used. A couple of examples on common scales are provided below and the same general phrasing is used throughout.

**Table 1.2: Aggregate level phrasing**

Knowledge	Usage	Agree / disagree	Usage
Know a lot	Know at least a fair amount, or aware	Strongly agree	Agree
Know a fair amount		Tend to agree	
Know a little	Know a little at most, or unaware	Tend to disagree	Disagree
Heard of but know nothing		Strongly disagree	

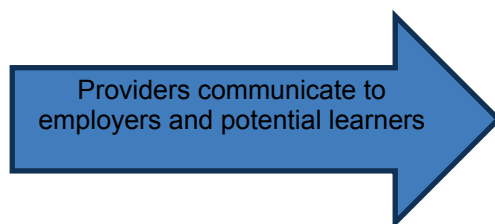
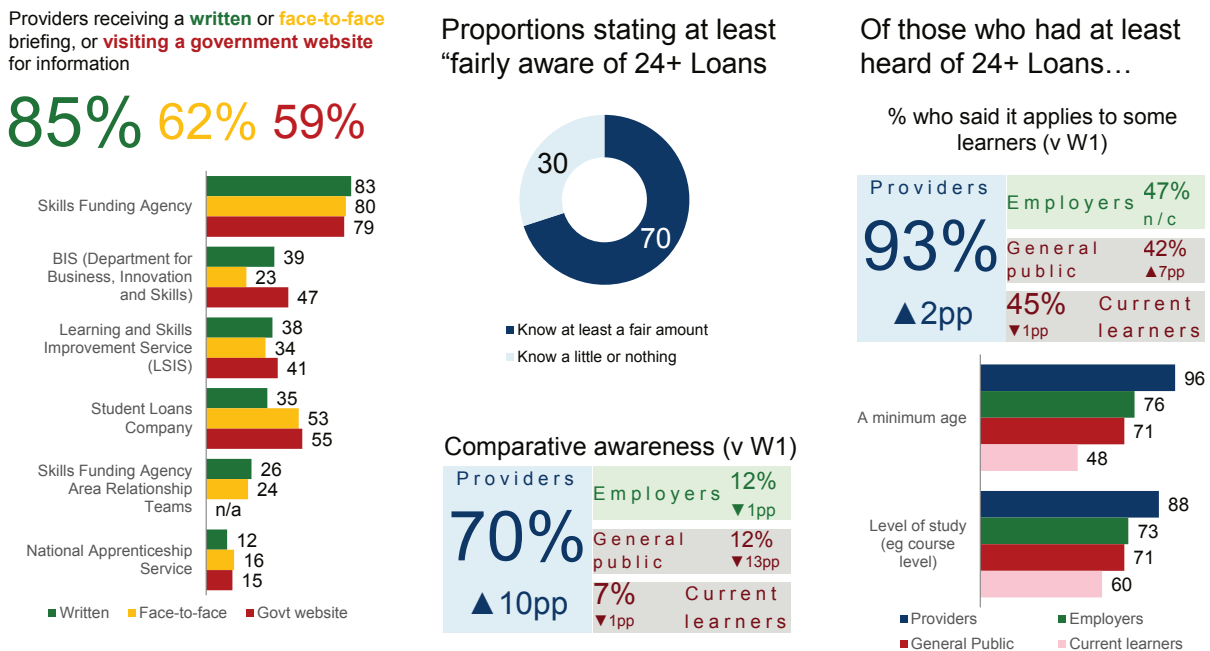
# 2. Summary of main findings

## 2.1. Awareness of 24+ Loans amongst research audiences

Awareness of 24+ Loans was much higher amongst providers than either apprentice employers or potential L3 learners. This is not unexpected as the policy strategy was to use providers as the conduit for information to other audiences. Figure 2.1 summarises this communication strategy and uses some of the research findings to illustrate its success at the time each audience was surveyed at Wave 2. The key government agencies providing information to providers were the Skills Funding Agency, the Student Loans Company, BIS and LSIS and, in the main, these agencies were successful in raising awareness amongst providers by January 2013. As a result, only 4% said they knew nothing - seven in ten providers (70%) stated they had a lot or a fair amount of knowledge of 24+ Loans by this point.

What had not happened by May/June 2013 was the next stage of the process – the transmission of this information to employers and potential L3 learners. Relatively small proportions of each said they were at least fairly aware of the loans policy in late spring 2013.

**Figure 2.1: Comparative awareness of each research audience**



The lack of awareness of the policy amongst employers and potential L3 learners is exemplified by the lack of knowledge of key policy attributes. By the second wave of research, nearly all providers who had at least heard of the policy knew that it only applied to some learners. Of this group, 96% knew a minimum age applied and 88% knew that the level of the learner affected eligibility. In comparison, less than half of employers and potential L3 learners knew the policy only applied to some learners. Similarly, these two audiences were less able to identify the key policy attributes concerning age and level.

## 2.2. Knowledge of the 24+ Loans policy

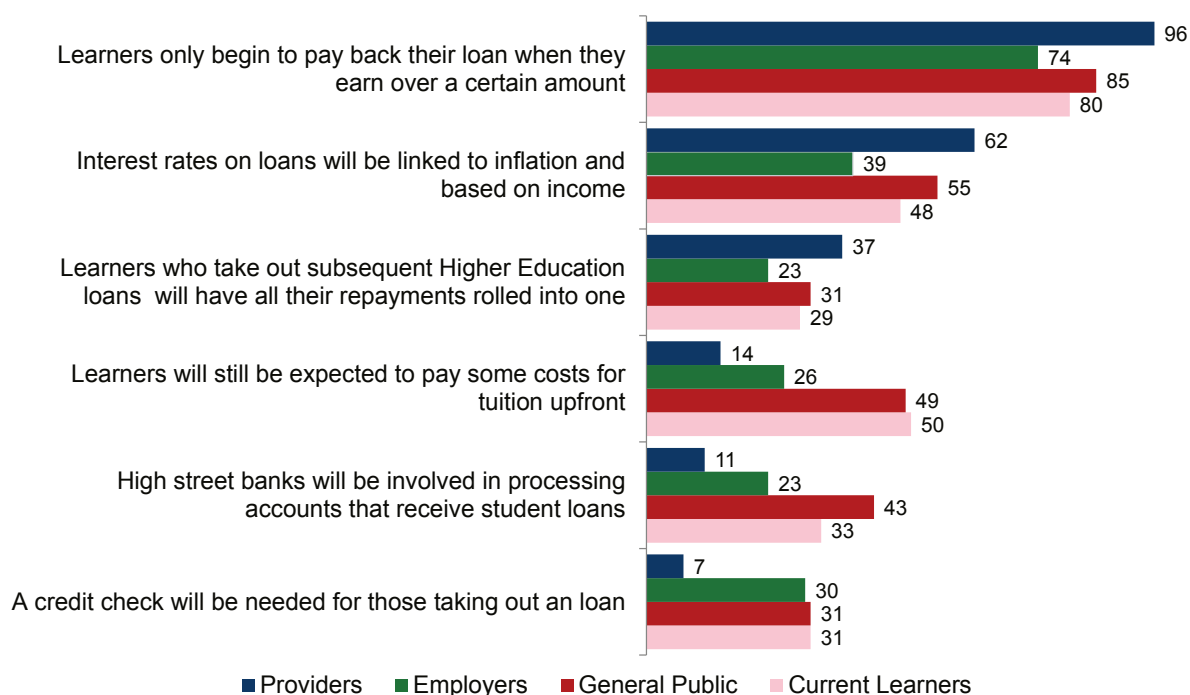
Each audience's knowledge of the detail of 24+ Loans policy was linked to their awareness; providers were far more knowledgeable than either employers or potential L3 learners. Even so, providers were less sure on some of the specific details. As noted above, the vast majority of providers knew learners were eligible if they had reached a minimum age and were studying at a certain level. However, just over three quarters who had at least heard of the policy (77%) knew the minimum age was 24. More providers knew that Level 3 programmes were covered by the policy (98%). Again, by January 2013 the majority of providers (96%) knew there was a minimum salary needed before repayments began, but just over seven in ten (72%) of this group knew the salary was £21,000.

Employers and potential L3 learners knew less than providers about the policy instruments which is unsurprising given they were less aware overall. Fewer than half of employers and potential L3 learners knew the policy only applied to some learners. Around three quarters of these employers said that learners needed to be a certain age and study at a certain Level 3 to be eligible. The general public reported higher levels of knowledge than those in learning at the time of the survey, for example more of the general public knew about the minimum age requirement.

It was clear that all audiences were unsure about some of the specific details during the second wave of surveys<sup>1</sup>. As Figure 2.2 (overleaf) shows, providers were more knowledgeable than employers and potential L3 learners on some of the specific policy elements. However, there were still some providers who felt some criteria applied which do not (such as an expectation that some fees will be paid up front, or that high street banks are involved in processing the loans). Figure 2.2 (overleaf) clearly shows these misconceptions were much more prevalent amongst employers and potential L3 learners who said they had at least heard of the loans.

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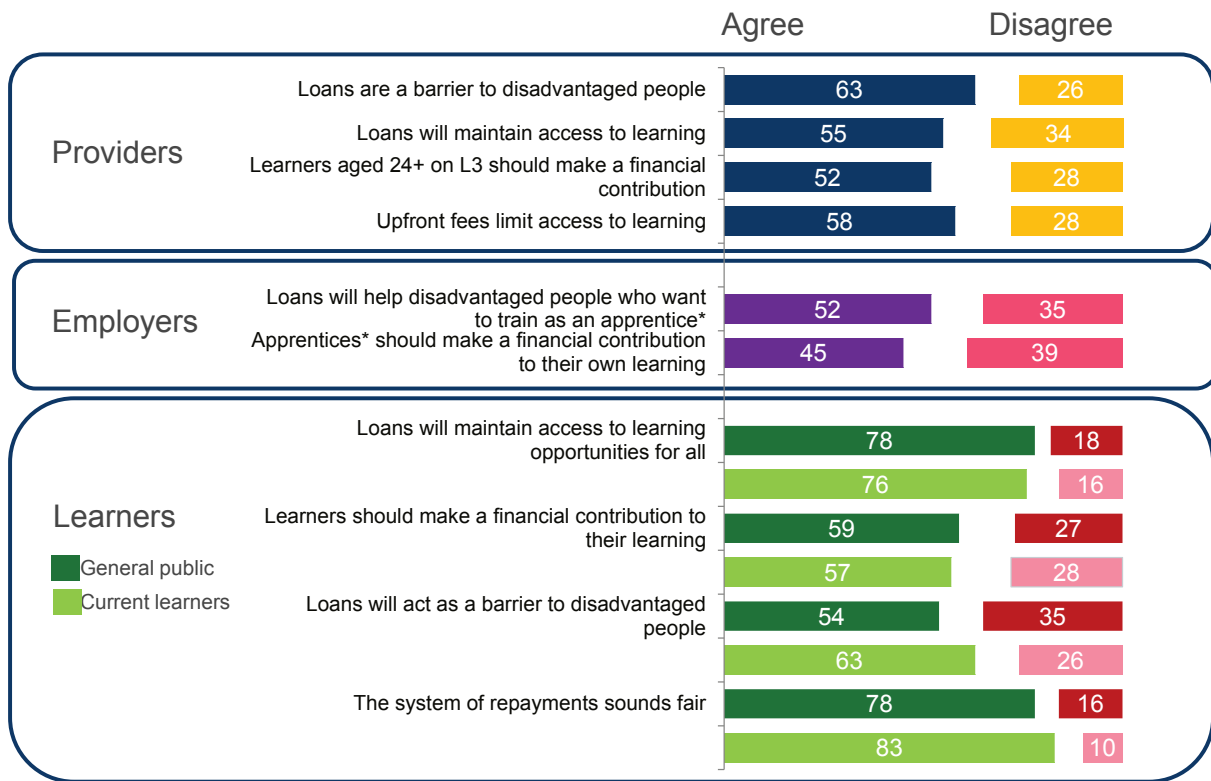
<sup>1</sup> January 2013 for providers, May/June 2013 for employers and learners

**Figure 2.2: Knowledge of specific elements of 24+ Loans (%)**

### 2.3. Attitudes towards the purpose of 24+ Loans

Each research audience had a generally positive attitude towards 24+ Loans. One purpose of the policy is to ensure that access to learning is improved by delaying payment until after the learner earns over a certain amount. Moving payment from the point of enrolment to the time when learner earns over a threshold removes the immediate financial barrier faced by learners. More providers agreed than disagreed with most statements about improving access (Figure 2.3 overleaf). However, there was a mixed picture as the majority of providers agreed that *loans will maintain access to learning opportunities* and that *loans will act as a barrier to disadvantaged people who want to learn at Level 3 or above*. Whilst apparently contradictory, these responses suggest that providers think overall access will be maintained at the possible expense of the more disadvantaged. Communications to providers should address this point.

The phrasing of questions about access was different for employers and potential L3 learners. However, the overall outcome was similar. More employers than not felt that loans would help disadvantaged people who wanted to train as an Advanced or Higher Apprentice, although opinion was split as to whether Advanced or Higher Apprentices should make a financial contribution to their own learning. Potential L3 learners were twice as likely than not to say learners should make a financial contribution to their own learning and were much more likely to agree that the system of repayments sounds fair.

**Figure 2.3: Attitudes towards the purpose of 24+ Loans (%)**

\* The question stipulated advanced and higher apprentices

## 2.4. Reported response to 24+ Loans

Each of the different research audiences were asked different questions relating to how they would respond to the 24+ Loans policy. As noted above providers were generally positive although they were more mixed about whether loans maintained access to disadvantaged groups. Providers did though agree that loans would change the FE landscape (70% agreed with this) and that they feared the policy would be overly bureaucratic (although the proportion saying this has fallen). Providers also felt it would lead to a fall in apprenticeships.

A third of **employers** (34%) agreed that their organisation would stop offering Apprenticeships as a result of the policy whilst a half (48%) disagreed and the main reasons cited for stopping Apprenticeships were financial. Two in five of employers that would stop offering Apprenticeships said they could not afford the fees and a quarter said they could not or would not pay fees. At Wave 2, three in ten employers said they would be fairly or very likely to offer a technical certificate only rather than a full Apprenticeship as a result of the loans. Furthermore, employers with 5 or more apprentices were more likely to say this.

These overall points on impact should be considered in the context of the limited knowledge about 24+ Loans held by employers. Those operating in the manufacturing and construction sectors

(within which employers were more likely to traditionally offer Apprenticeships) were those that were least likely to predict an impact on training.

**Potential learners** were screened as part of the interview process and only those who said they were at least fairly certain to take part in Level 3 learning were asked the full questionnaire. Learners were asked again about their intentions to learn after completing the survey. Around one in ten of the general public and one in seven of current learners said they probably or definitely would not want to study.

The majority who were still considering learning were asked if they would take out a loan and around two thirds of both the general public and current learner said they would or might. Over half (54%) of the general public who did not want to take out a loan said they could afford the course fees, as did a quarter of the current learner audience.

## 3. Learning providers

### 3.1. Summary

#### General awareness

Of the three research audiences, providers were by far the most aware of 24+ Loans. This is important because BIS's communication strategy relies on using providers as a channel for reaching learners and providers. Encouragingly, awareness grew significantly by ten percentage points between the autumn of 2012 and January 2013 – a relatively short time frame. Furthermore, it is also possible that awareness has continued to improve since the research was carried out as further events and briefings have been carried out by the Skills Funding Agency.

The data did suggest that some work was still required to raise awareness at the time of the second survey wave. Three in ten providers knew a little at best about the loans and the vast majority of this group (86%) were “other providers” such as private training providers, local authorities, charities and employers running their own training. Just 13% of FE Colleges knew a little at best about 24+ Loans.

It is unsurprising to find that providers who were at least fairly aware of 24+ Loans were also more likely to feel prepared for their introduction. Similarly, aware providers were also more likely to have considered the Loans as part of their business plan and to think that the policy will influence the number or courses they offer, and the subject and level of these courses in some way.

All of those who had at least heard about the Loans were asked where they got their information from. By W2, nearly all providers who had at least heard about the Loans (94%) used the Skills Funding Agency Update; even those who knew a little at most were very likely to have used this source (88%). What is clear is that even those who said they were less aware still used a lot of different ways of getting information.

#### Knowledge of specific aspects of the Loans

In the main, providers were able to identify key aspects of the policy, and to recognise attributes that did not apply. One of the key points of difference between providers and employers/potential learners was the ability of providers to correctly identify aspects that were not applicable to 24+ Loans.

Nearly all providers said Loans applied to some, but not all learners (93%). Of this group, nearly all (96%) knew learners had to be a certain age before they could apply and nine in ten providers



(88%) knew that the learners were eligible based on their level of study. However, providers were less certain on the details. Whilst nearly every provider who identified the level of study as a criterion knew that Level 3 learners were eligible (98%), fewer said those at Level 4 were (88%). Six percent of these providers also said learners studying at Level 2 were eligible. Three quarters of providers (77%) said those aged 24 or above were eligible.

The same applied for the terms and conditions of Loans: providers were better at recognising the broad elements, but less sure on the detail. Nearly all providers (96%) knew that *learners only begin to pay back their loan when they earn over a certain amount* but only seven in ten of this group (72%) correctly identified that amount as £21,000 per annum. Six in ten providers (62%) correctly said that *interest rates on loans will be linked to inflation and based on income*.

### Provider's preparedness for 24+ Loans

Four in five providers (78%) felt at least fairly prepared for the Loans at W2, a figure that 21 percentage points higher than at W1. Nearly all FE Colleges felt prepared (96%) compared to seven in ten other providers (70%). Similarly, larger providers (87%) were felt more prepared than smaller ones.

Over a quarter of providers (77%) had taken 24+ Loans into account in their business plan and this had also increased significantly from W1 (by 11 percentage points). As above, larger providers and FE Colleges were more likely to have considered Loans in their business plan as were providers who were aware and prepared for the policy.

### Attitudes towards loans

Providers *tended* to be positive about the policy, although concerns about access were raised by a minority. Providers were more likely than not to agree that the Loans will maintain access to learning opportunities and that upfront fees limit access to further education. However, nearly two thirds agreed (63%) with the *statement loans will act as a barrier to disadvantaged people*. In the main, awareness of the policy did not affect attitudes about it, which suggests not all providers have been convinced on the policy arguments.

In January 2013, most providers (71%) thought there was enough time to develop communications before August 2013. There was little statistical difference in this view by the type of provider or levels of awareness and/or preparedness.

Seven in ten providers (70%) thought that Loans *would change the whole further education landscape*. Questions on other impacts were asked and two thirds (63%) were concerned about administration as they felt this would be overly bureaucratic. Indeed, providers were more likely to

say they wanted more information on the practical aspects of operating the 24+ Loans system rather than other general information on the policy such as eligibility criteria.

### The influence of loans on providers

Providers thought the policy would have more influence on operational matters rather than the way they structured their learning. For example, three quarters thought that it would influence the time they spent with learners explaining the Loans (75%). Around two thirds of providers said Loans would influence their Management Information Systems (68%) and enrolment processes (67%).

Fewer providers felt the structure of their learning would be influenced as a result of loans. Under half (45%) said 24+ Loans would be at least fairly influential on the Level of courses they offer and 41% said it influence subjects and the number of courses. However, there was no consensus on the *direction* of that change: similar numbers of providers said that the number of courses offered would increase as decrease; or that the number of courses and/or subjects offered would broaden as narrow.

## 3.2. Introduction

Learners starting on eligible courses on or after 1<sup>st</sup> August 2013 can apply for a 24+ Loan<sup>2</sup>. This date is important in the context of research with providers which was carried out in two waves. Fieldwork for Wave 1 (W1) took place between 27 August and 15 October 2012; for Wave 2 (W2) fieldwork took place between 8 and 30 January 2013. Representatives of learning providers<sup>3</sup> (referred to as “providers” in this report) were therefore responding 10 or 11 months before implementation at W1, and 7 and 8 months before implementation at W1. The position at the time of writing (July 2013) is possibly different for providers given that 24+ Loans will soon become a reality.

Learning providers fall into two groups. On one hand, the majority of large FE Colleges claimed to be aware and prepared for the loans. Conversely, smaller providers that were not FE Colleges were less aware and, as a consequence, less prepared. This group was mostly composed of private training providers. One caveat on this general finding is the proportion of learners thought, by the provider, to be affected by 24+ Loans. Around one in twenty (6%) providers across both waves thought that none of their learners were affected by the new policy. Providers with 300 learners or fewer were nearly twice as likely to think this (10%).

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<sup>2</sup> See <https://www.gov.uk/advanced-learning-loans>

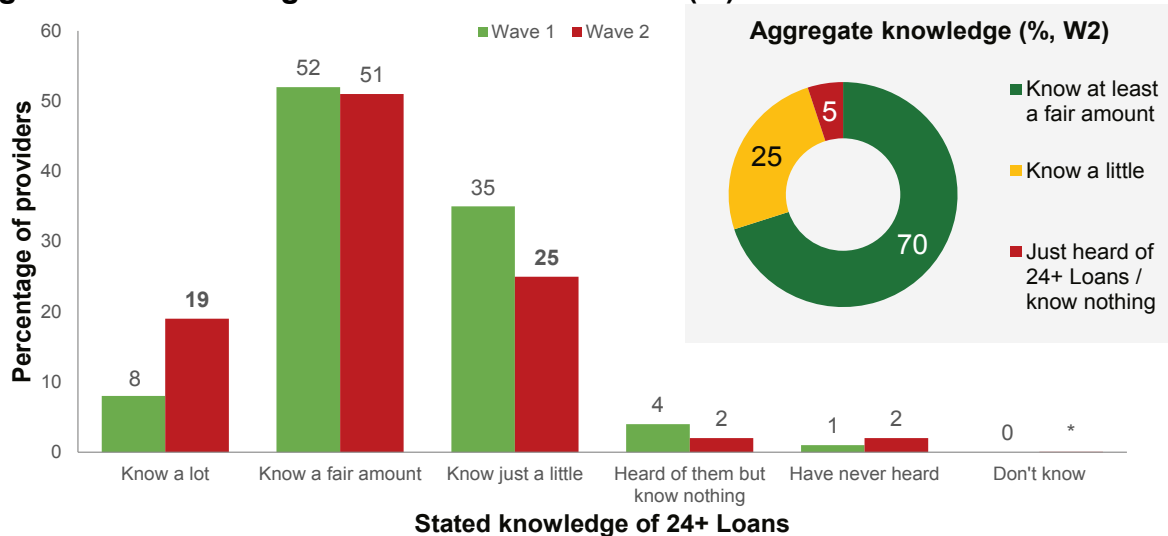
<sup>3</sup> The screening question sought an interview with the *person within [an] organisation who has the most responsibility for implementing loans in Further Education*

However, if these providers are removed for the purpose of analysis, the same general trend held; larger FE colleges were in a better state of readiness for 24+ Loans than smaller providers.

### 3.3. Awareness

Overall awareness of 24+ Loans was fairly high at Wave 2 (W2) as seven in ten providers (70%) said they knew at least a fair amount<sup>4</sup> about the policy. As shown in Figure P1, the two statistically significant changes between W1 and W2 were a fall in the proportion saying *know just a little* about 24+ Loans and an increase in those saying *know a lot* (bold figures).

**Figure 3.1: Increasing awareness of 24+ Loans (%)**



Base: All (Wave 1: 255; Wave 2: 266)

As might be expected, the level of knowledge relates to many other survey measures, including the type of learning provider and the extent to which 24+ Loans have been considered in business planning.

Nearly nine in ten (87%) Further Education Colleges<sup>5</sup> knew at least a fair amount about 24+ Loans compared to six in ten (62%) of other types of provider. Providers with over 300 learners and those with 500 or more employees were also more likely to know at least a fair amount (82% and 80% respectively).

<sup>4</sup> A convention is used in the survey to denote aggregate measures. Those knowing “at least a fair amount” is an aggregate of know a lot and know a fair amount

<sup>5</sup> This is a shorthand for the person within a Further Education College who had the most responsibility for implementing loans

Providers that had accounted for 24+ Loans in their business plan were also more likely to say they were knowledgeable: three quarters of these providers (76%) said they know at least a fair amount about 24+ Loans compared to half (50%) that had not accounted for 24+ Loans in their planning.

In the main, the more aware were also the more prepared as six in ten providers said they were at least fairly prepared and knew a fair amount about the Loans (figures in the black box).

**Table 3.1: Relationship between awareness of, and preparedness for 24+ Loans**

How much, if anything, would you say you know about loans in Further Education? Would you say you...?	Overall, in your opinion, how prepared is your organisation for the introduction of 24+ Advanced Learning Loans?					Total
	Very prepared	Fairly prepared	Not very prepared	Not at all prepared	Don't know	
Know a lot	<b>3%</b>	<b>14%</b>	2%	*		<b>19%</b>
Know a fair amount	<b>2%</b>	<b>43%</b>	5%	1%	*	<b>51%</b>
Know just a little	1%	<b>14%</b>	6%	3%	*	<b>25%</b>
Have heard of them but know nothing about these loans		2%		1%		2%
Have never heard of these loans before today	*			1%	1%	2%
Don't know		*				
Total	6%	<b>73%</b>	<b>13%</b>	7%	2%	100%

Figures in bold indicate statistically significant difference between sub-groups and/or overall  
\* means figure is less than 0.5%

Those who were more aware were also more prepared and had better knowledge of policy attributes. This relationship is considered in greater detail later.

### 3.4. Information sources

Overall awareness increased significantly between W1 and W2 by ten percentage points and this shows communications generally about 24+ Loans had a positive effect during this time. In part, changing awareness was due to a higher level of interest from providers as, between waves, the median number of different sources used to find out about 24+ Loans increased from 6 to 7<sup>6</sup>.

What this means is providers used a broader number of information sources at W2, as shown in Table 1. The Skills Funding Agency Update was the source most commonly at W1 and W2. As

<sup>6</sup> The differences between the mean number of sources used was significant: 5.73 at W1 and 6.64 at W2

indicated by bold figures, a variety of the other sources were used more often by W2 and only one source was used significantly less: *specialist education sector press and media*.

**Table 3.2: Which of the following sources have you used to find out about loans in Further Education?**

Sources about loans	W1	W2	W2 – low awareness
<i>Base</i>	252	259	68
Skills Funding Agency Update	92%	94%	88%
Written briefing documents from a government department or agency through the post, sent via email or accessed online	74%	<b>85%</b>	<b>69%</b>
General email alert services	66%	<b>75%</b>	66%
Skills Funding Agency Area Relationship Teams	54%	<b>70%</b>	<b>55%</b>
Word of mouth from other people working in the sector	61%	65%	59%
Learning and Skills Improvement Service (LSIS)- <i>only read out at W2</i>	1%	63%	51%
Face-to-face briefings from a government department or agency	50%	<b>62%</b>	<b>32%</b>
General information on Further Education on government websites	57%	59%	49%
FE and Skills Newsletter	52%	<b>42%</b>	<b>29%</b>
Specialist education sector press and media	46%	42%	32%

Eight of the sources listed were used by at least half of those surveyed in each wave and, by W2, nearly all had used at least one of the top four and most had used more than one. Even those whose knowledge of 24+ Loans was low (i.e. they said they knew a little or had just heard of the loans) had still seen several sources of information. Several factors could account for this:

**These providers may have known or thought their learners would not be affected.** Indeed, the low awareness group were more likely to say later in the survey that none of their learners were affected by 24+ Loans (15% compared to 8% overall).

**The communications were less effective.** Little evidence for this exists, especially as the vast majority of those who used written or face-to-face briefings rated them as at least fairly useful.

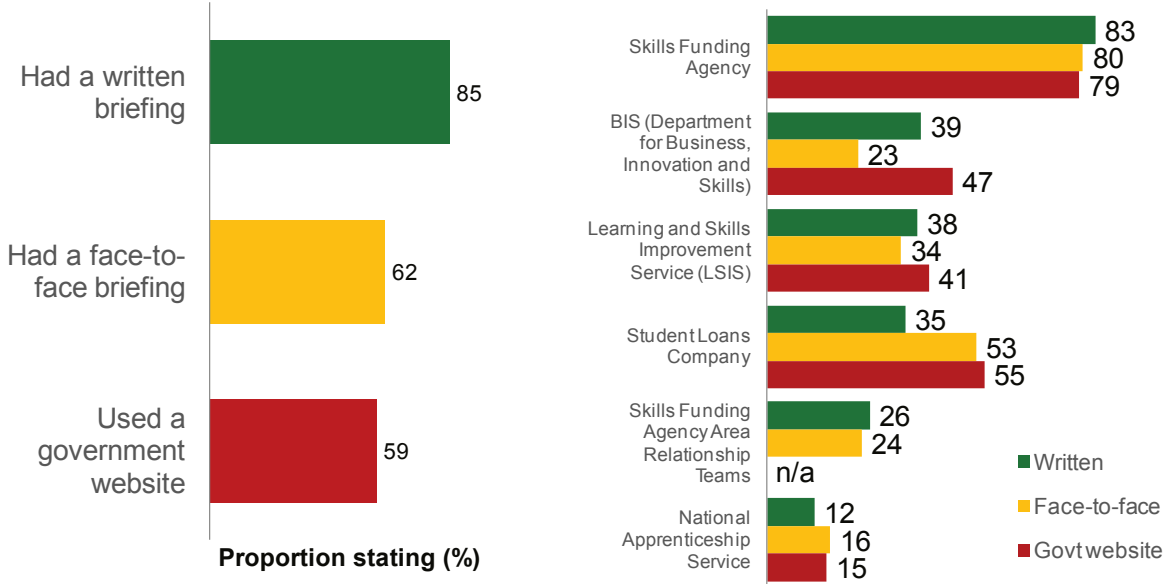
**A focus on the operational rather than structural consequences of the loans.** As noted later, the key concerns that providers had about the impact of 24+ Loans was on the way they administer the system. This may mean some providers sought specific information about the administration of the system rather than the theoretical principles. Indeed, a third (34%) said they wanted to know more about their role in administering the loans at the time of the survey.

### The role of Government information sources

Three government information sources were covered in greater detail in the survey: written briefings, face-to-face briefings and government websites. Of these, written briefings were used most often by providers (Figure 3.2) followed by face-to-face briefings and government websites. The Skills Funding Agency (SFA) was the most important source of information when the level of use is taken into account: around four in five providers said they had accessed all three of the listed forms of communication provided by the SFA. Responses regarding the Student Loans Company (SLC) perhaps reflect the channels they have adopted for communication as that organisation was the second most popular option for face-to-face briefings and website use.

Finally, the role of the National Apprenticeships Service (NAS) should not be underestimated. Whilst overall usage appears low, providers other than FE Colleges were more likely to cite NAS as an information source. For example, a quarter of “other” providers (25%) said they received a face-to-face briefing from NAS compared to just 2% of FE Colleges. Targeting information in this way is an important element of the 24+ Loans communication strategy.

**Figure 3.2: Types of information sources used and source of information (%)**



Base: All providers at W2: (266)

Base: All using method: Written briefing,(222) ; Face-to-face briefing,(163) ; Government Website (156)

Providers were also asked to rate each of the information sources they used on their usefulness. These results were encouraging as nearly all providers (over 90% in nearly all cases) said the sources they used were at least fairly useful. However, towards the end of this chapter we discuss the information gaps mentioned by providers. These centred on organisational and administrative aspects of managing 24+ Loans (such as MIS systems and enrolments) and this sort of information could therefore be disseminated more widely.

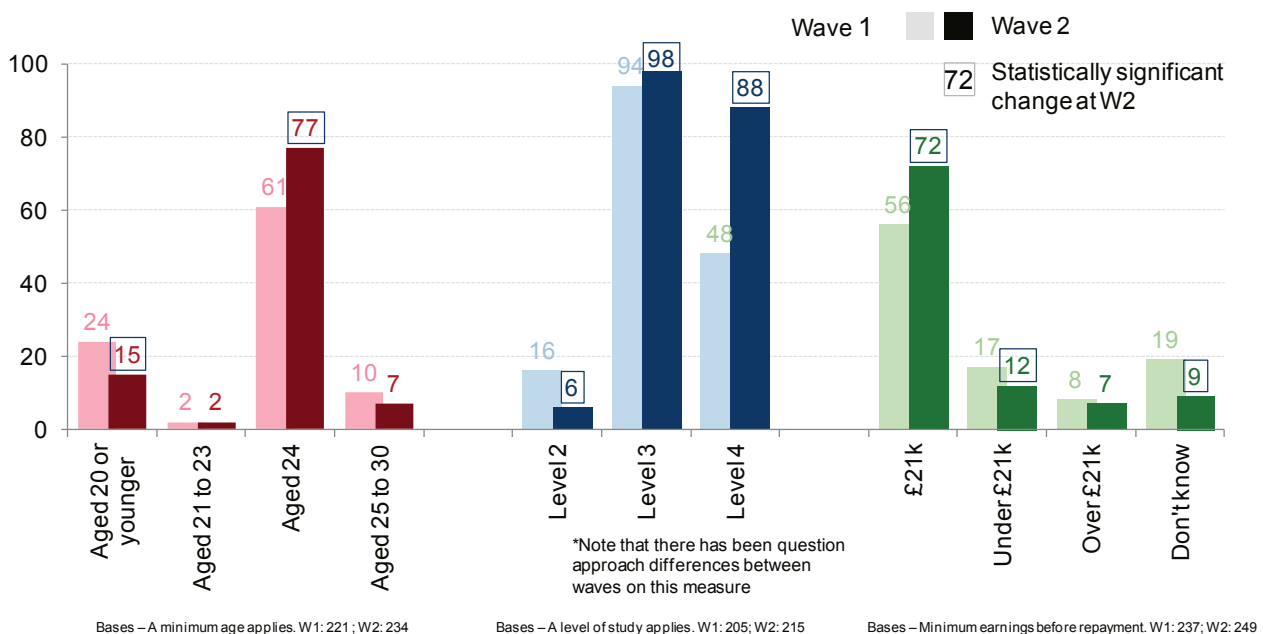
### 3.5. Knowledge of specific aspects of 24+ Loans

As awareness between W1 and W2 increased by 10 percentage points we would expect more providers to correctly identify the principle attributes of the 24+ Loans policy at W2 and this is borne out by the findings.

The survey asked *do you know if all learners in Further Education are affected by the introduction of loans, or just some of them?* At W2, 93% of providers said that the policy affected some learners<sup>7</sup> compared to 90% at W1. Although higher, the W2 figure is not a significant increase. Those who said some learners were affected were asked a subsequent set of questions on eligibility criteria such as age, level and income.

Figure 3.3 shows that nearly all providers who knew 24+ Loans affect some learners said a minimum age applied (96%) and, of this group, over three quarters (77%) knew 24 was that age and this is a 16 percentage point increase from W1.

**Figure 3.3: Awareness of loan eligibility criteria (%)**



Similarly, providers at W2 were significantly more likely to know the policy affected Level 3 learning (94% to 98%) and providers were twice as likely to say Level 4 learners were affected (88% from 48% at W1).

By W2, the exact salary at which learners needed to pay back their loan was still the least understood policy attribute. While nearly all (96%) knew that *learners only begin to pay back their*

<sup>7</sup> For context, the absolute figures are that 16 providers did not answer this question correctly and 243 did.

*loan when they earn over a certain amount*, seven in ten (72%) correctly identified the salary as £21,000. Roughly twice as many underestimated this value as over-estimated and nearly one in ten who knew a minimum value applied did not know the value. Providers that said they knew at least a fair amount about the policy were more likely to give the correct figure.

Furthermore, the extent to which a learner would be expected to pay a tuition fee upfront was not universally understood. At W2, seven in ten providers who had at least heard of 24+ Loans (71%) felt this was not one of the terms and conditions of a 24+ Loan. However, 14% thought it was one of the terms and conditions and same proportion replied “don’t know” to this question.

The proportion of providers giving incorrect answers about many aspects of loans fell between W1 and W2, and the figures in boxes in Figure 3.3 show which of those falls were statistically significant. However, the data still shows that awareness of the different basic policy elements was still not universal in March 2013 and communications activity which emphasises the age at which learners are eligible and what they need to earn before repaying their loan is still likely to be beneficial.

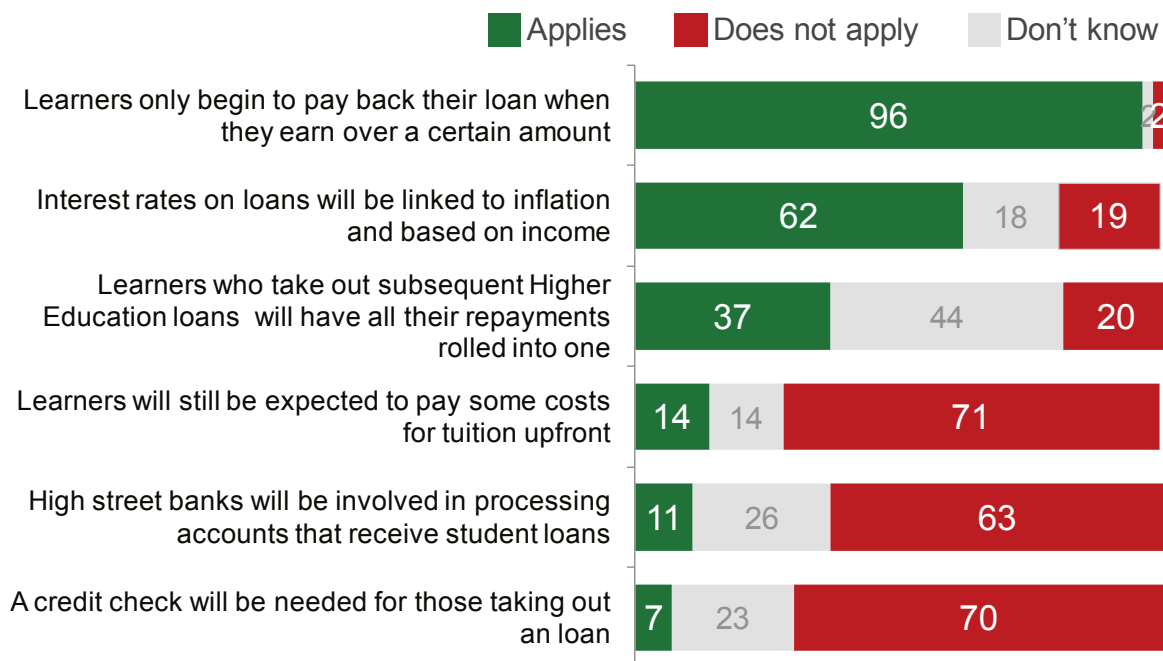
The lack of awareness of some basic policy elements explains the high lack of awareness in some of the detail. Figure 3.4 (overleaf) shows that nearly all providers knew that Loans were paid back when a learner earns over a certain amount. The extent to which other factors did or did not apply was less well understood. For example, there are no credit checks and eligibility for a 24+ Loan does not depend on income. Seven in ten providers knew credit checks were not needed. Similarly, interest is linked to the Retail Price index (RPI) and the amount paid back is based on total income<sup>8</sup> and six in ten providers knew this.

The level of knowledge of the detail held by learning providers is important because they are the main source of information for learners. This is especially important given providers thought learners knew very little about 24+ Loans. At W2, a half of providers said that learners were “not at all knowledgeable” (51%), and over a third said learners were “not very knowledgeable” (37%). Whilst this was an improvement from W1 when 64% said learners were “not at all knowledgeable”, the concern that those directly affected by 24+ Loans know little about them remains.

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<sup>8</sup> As outlined in the terms and conditions published by Student Finance England:  
[http://www.slc.co.uk/media/588854/24plus\\_termsandconditions\\_1314\\_d.pdf](http://www.slc.co.uk/media/588854/24plus_termsandconditions_1314_d.pdf)



**Figure 3.4: Perceptions of terms and conditions attached to loans (%)**

Base: All providers who have at least heard of 24+ Loans W2, (259)

Providers said they would use common channels to communicate details of the Loans to learners. Almost nine in ten providers (86%) said their website would be used to inform learners about Loans and around three quarters said they would use “current links with employer organisations” (76%) and their “course prospectus” (72%). FE Colleges were more likely than other providers to use all but the last of these channels, and to use others such as “open days/evenings” (89% versus 50%) and “local media such as newspapers and freesheets” (57% versus 32%). In the main, providers from FE Colleges were more geared up to disseminate information to learners.

As well as the relationship between knowledge of policy elements and awareness, there were statistically significant differences in how prepared providers felt they were for the advent of the new policy, as covered in the next section.

### 3.6. Preparedness for 24+ Loans

The extent to which a provider felt prepared for the changes that are about to take place is an important consideration. The 24+ Loans policy will affect a significant number of learners and, as outlined in the introduction, the ability of providers to manage a large change in the funding mechanism is critical to the adult learning sector.

Overall, nearly four in five providers (78%) felt their organisation was at least fairly prepared for the introduction of the Loans. This was an increase of 21 percentage points from W1, which illustrates the lengths that providers had gone to in the intervening three months to prepare.

At W2, nearly all FE Colleges (96%) said they were prepared compared to seven in ten (70%) of other providers. Similarly, larger providers<sup>9</sup> were more prepared than smaller providers (87% and 72% respectively).

In part, being prepared is a function of whether the provider thought the loans would affect their learners. As noted earlier, 8% of providers felt that none of their learners were affected. In the case of providers who were unprepared, more than twice as many (19%) said that none of their learners were affected.

Excluding the 8% who said none of their learners were affected still left one in five providers in a position of entering a critical period unprepared for the new policy. Aggregated to the provider population as a whole, this would mean around 140 providers being unprepared in March 2013 although other work conducted later in 2013 by the Skills Funding Agency<sup>10</sup> indicated providers were receiving the support they needed. As noted earlier, it was particularly the case that providers with fewer learners felt less prepared; by the same token, 96% of FE Colleges felt at least fairly prepared compared to 70% of other types of provider.

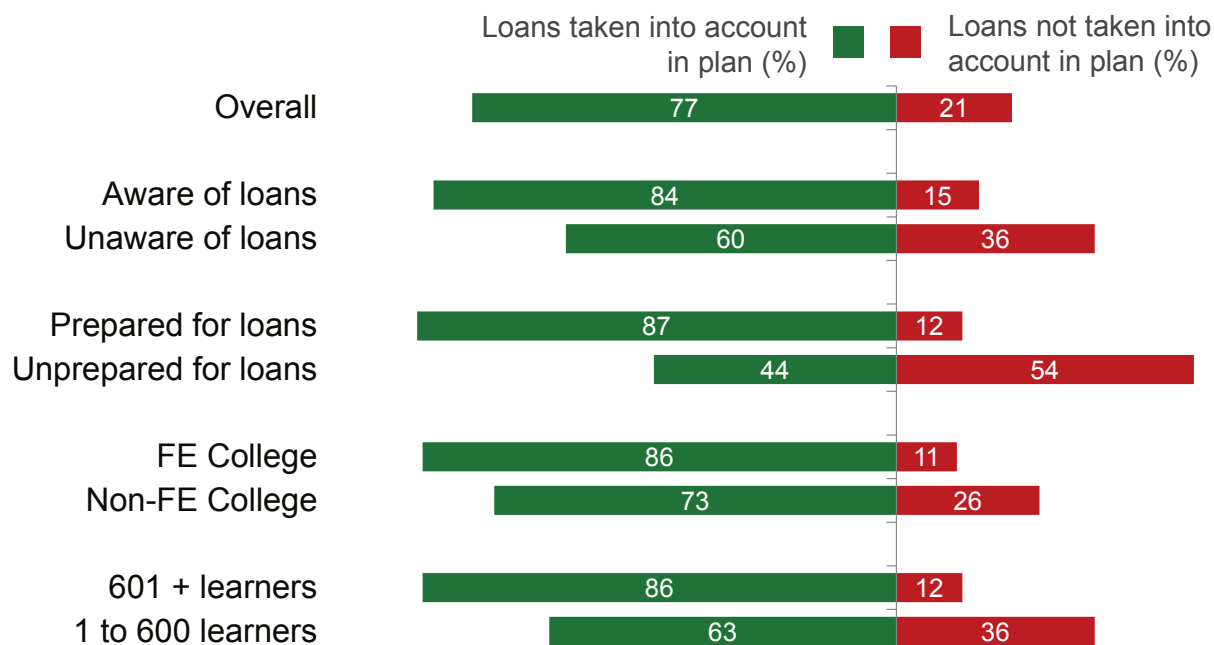
### **Preparedness in relation to business planning**

Part of being prepared is the extent to which an organisation plans, or has realistic expectations of what can be achieved in a finite length of time. At W2, over three-quarters of providers said they had taken 24+ Loans into account in their current business plan (77%) which was a ten percentage point increase from W1. Looking in more detail, there are some fairly predictable determinants of providers who had taken account of Loans in their business plan, including those who are more knowledgeable and prepared for the policy, as well as FE Colleges and large providers. This is illustrated in Figure 3.5 overleaf.

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<sup>9</sup> With 301 learners or more.

<sup>10</sup> Loans conventions run by the SFA on behalf of learning providers.

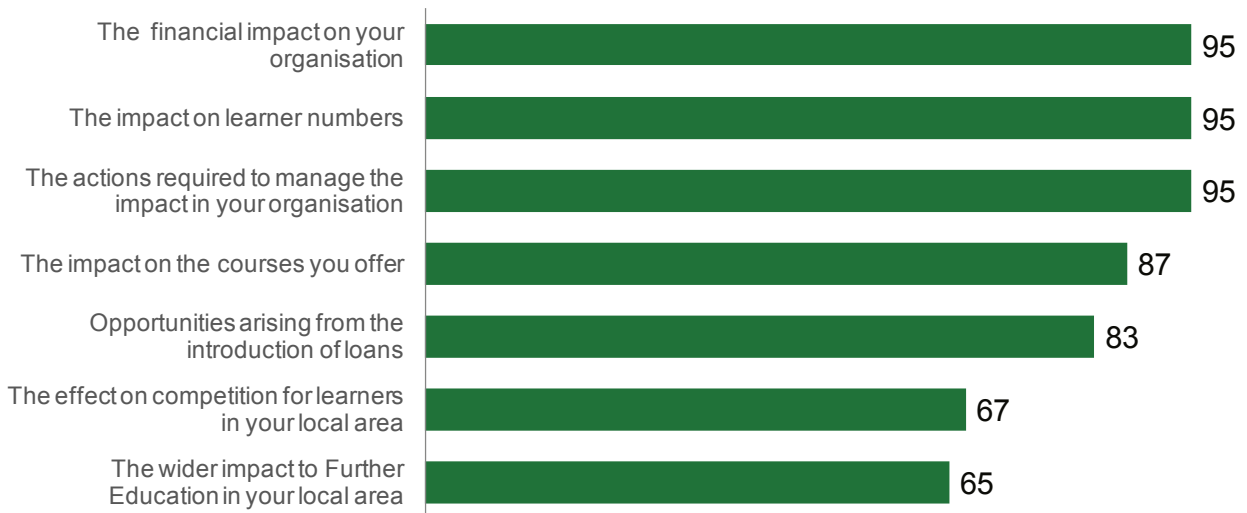
**Figure 3.5: Business planning as an indicator of other factors (%)**

Base: All providers at W2, (266)

Nearly nine in ten (87%) of providers that were at least fairly prepared for 24+ Loans had accounted for them in their business plan and this was twice the proportion who were unprepared. A similar relationship, albeit less strong, existed for levels of awareness, and by type and size of provider. Furthermore, providers with a business plan which included 24+ Loans were more likely to strongly or tend to agree that *our organisation will have the systems in place to manage and administer loans by 1 April 2012* (68% compared to 38% of those not accounting for 24+ Loans in their business plan).

Providers that had *taken account of the introduction of loans in [their] current business plan* were asked about the aspects they had considered. As illustrated in Figure 3.6, nearly all plans at W2 included analysis *on the financial impact [of 24+ Loans] on their organisation, the impact on student numbers and the actions required to manage this impact* (each of these stated by 95% of providers accounting for 24+ Loans in their planning). The more strategic issues of *the effect on competition for learners in your local area and the wider impact to further education in your local area* have been considered to a lesser extent, although around two thirds of those with a business plan still took these into account.

**Figure 3.6: Aspects of 24+ Loans considered in business plans (%)**

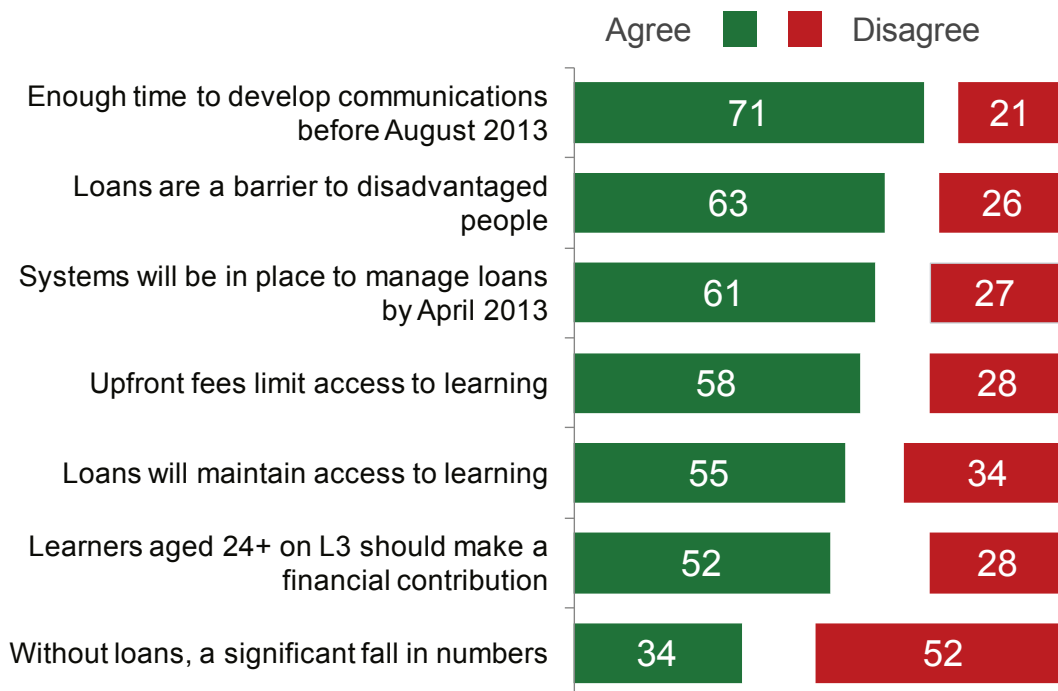


Base: All at W2 who are taking loans into account in current business plan (209)

### 3.7. Attitudes to loans

Figure 3.7 shows the extent to which providers agreed or disagreed with a range of policy and organisational statements related to loans. In this chart, agree and disagree are aggregate measures where the “strongly...” and “tend to...” responses have been combined.

**Figure 3.7: Attitudes towards Loans (%)**



Base: All providers at W2, (266)

Views between W1 and W2 did not shift much in these measures and the only statement in which a significant difference was found was that *loans will act as a barrier to disadvantaged people who want to learn at Level 3 or above*. Just under two thirds of providers (63%) agreed<sup>11</sup> with this statement at W2 compared to over seven in ten (72%) at W1 i.e., the policy was seen less as a barrier at W2. Although this is positive, it was still the case that more than twice as many providers agreed than disagreed with this statement.

At first glance, the attitudes expressed by some providers appear contradictory. At W2, one in five providers (22%) agreed that *loans will maintain access to learning opportunities* **and** that *loans will act as a barrier to disadvantaged people who want to learn at Level 3 or above*. This suggests that the policy was perceived to maintain access to some, but not all. However, as shown in Table 3.3, However, as shown in Table 3.3, only 2% held a strongly contrary view (figures in bold).

**Table 3.3: Comparison between views on maintaining access and Loans as a barrier to the disadvantaged**

		Loans will act as a barrier to disadvantaged people who want to learn at Level 3 or above (%)					
		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Total
Loans will maintain access to learning opportunities (%)	Strongly agree	<b>2</b>	2	3	6	5	19
	Tend to agree	7	13	5	8	3	36
	Neither agree nor disagree	5	3	*	1	0	10
	Tend to disagree	10	4	1	1	0	16
	Strongly disagree	17	1	*	*	*	19
	Total	41	24	10	17	9	100

\* denotes less than 0.5%

Overall, the principle of loans was generally supported. Around twice as many providers agreed than disagreed that further education learners aged 24 and over on Level 3 or above courses should make a financial contribution to their own learning, and that the current system of paying for tuition fees upfront limits access to further education.

Interestingly, providers' awareness of the policy did **not** affect attitudes towards the impact on learners. The only significant difference by a provider's awareness was that *our organisation will*

<sup>11</sup> An aggregate of *strongly* and *tend to agree*

*have the systems in place to manage and administer loans by 1 April 2012* and, in this case, providers who were at least fairly aware of 24+ Loans were more likely to agree (68%) than those who were less aware (44%). This relationship is unsurprising given the relationship between awareness and preparedness discussed earlier.

Some statistical differences in attitudes toward policy were found by the type of provider. FE Colleges were more likely to agree that *loans will maintain access to learning opportunities* (64%) than other providers (50%). FE Colleges were also less likely to agree that *the current system of paying for tuition fees upfront limits access to further education* (49% FE College compared to 62% others). This difference is likely to be a function of the broad range of learning offered by FE Colleges as evidenced by the variety of adult participation in Level 3 and 4 learning<sup>12</sup>.

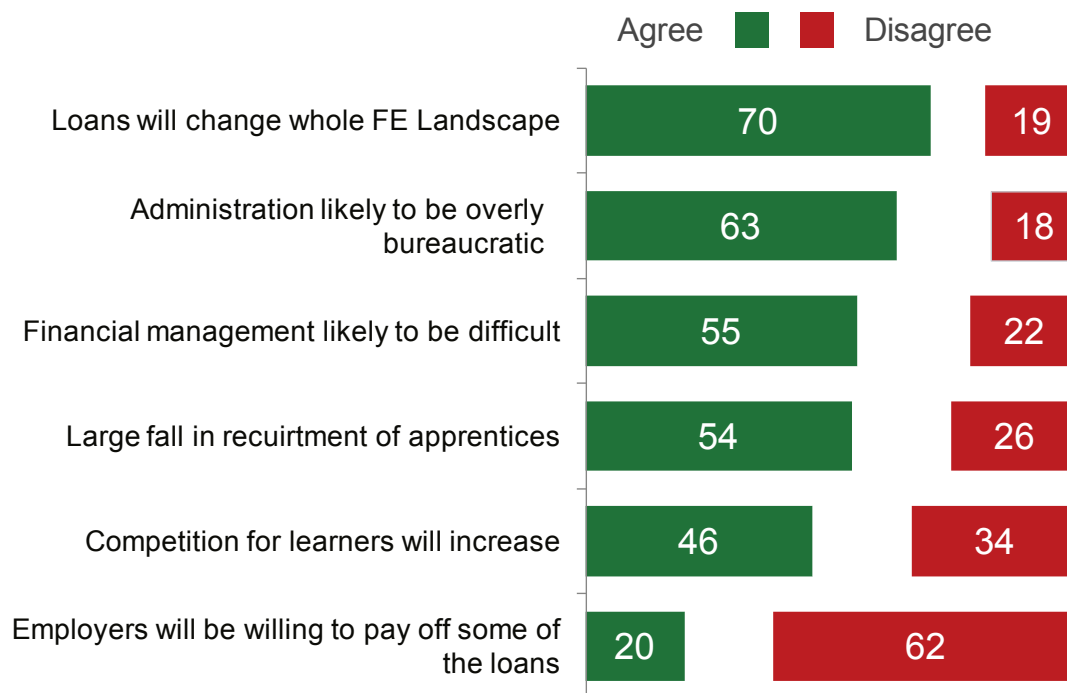
### **3.8. Attitudes towards the potential impact of 24+ Loans**

Figure 3.8 shows the extent to which providers agreed or disagreed with statements related to the impact of 24+ Loans. As before, agree and disagree are aggregate measures of “strongly...” and “tend to...” responses.

Seven in ten providers agreed that the introduction of the loans will change the whole further education landscape, and fewer than one in five disagreed. Over half (54%) of providers agreed that the introduction of loans will mean a large fall in the recruitment of Apprentices. FE Colleges were less likely to agree with this (40%) than other providers (61%).

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<sup>12</sup> See SFA Statistical First Release: [http://www.thedataservice.org.uk/Statistics/statisticalfirstrelease/sfr\\_current/](http://www.thedataservice.org.uk/Statistics/statisticalfirstrelease/sfr_current/).

**Figure 3.8: Attitudes towards the impact of 24+ Loans (%)**

Base: All providers at W2, (266)

More providers agreed than disagreed that *competition for learners will increase between providers as a result of the loans* (46% agreed; 34% disagreed). The nature of this competitive change is perhaps reflected in the way 24+ Loans were felt to influence provision. Providers who said that 24+ Loans would be at least fairly influential on the *number of courses* offered, or the *subject* of those courses, were more likely to agree that competition will increase, as shown in Table 3.5. The perceived influence of loans on the structure of learning (the number of courses, and the level and subject of learning) is covered in more detail later.

**Table 3.5: Relationship between competition and organisational influence of 24+ Loans – Wave 2**

Competition for learners will increase between providers as a result of the loans	Overall (%)	The introduction of the loans will be at least <i>fairly influential</i> on your future plans for...	
		The number of courses offered (%)	The subjects offered (%)
<i>Base</i>	266	116	115
Agree	46	<b>57</b>	<b>56</b>
Neither agree nor disagree	15	13	14
Disagree	34	<b>26</b>	<b>23</b>

Most providers disagreed that *employers will be willing to pay off some of their workers' loans* (62%) and there was little significant variation in the data by sub-group in this measure.

Providers had concerns about the impact of 24+ Loans on administration. Three times as many providers agreed (63%) as disagreed (18%) that *administration for the loans system is likely to be overly bureaucratic*; although this fell significantly by 12 percentage points between W1 and W2. In addition, more providers agreed than disagreed that *the financial management of the loans system will be difficult* (55% agree and 22% disagree). Financial management was more of a concern for smaller providers with 300 or fewer learners; 59% agreed with the statement compared to 50% of larger providers.

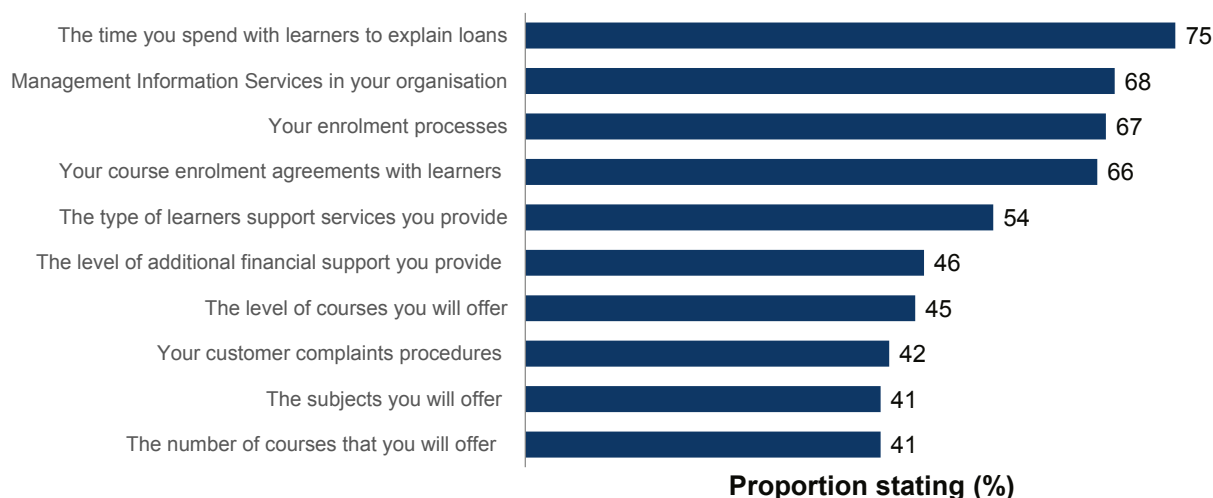
The only other significant change between waves was a fall in the proportion agreeing that *the introduction of the loans would mean a large fall in the recruitment of apprentices*. Whilst this fell by 9 percentage points, over half of providers (54%) still agreed with the statement.

It might be expected that providers' views might vary depending on their awareness and preparedness, however there was no statistical variation in the data. Most providers were therefore wary of administration regardless of what they knew or how ready they felt for the advent of 24+ Loans.

### 3.9. The influence of loans on decision-making

Figure 3.9 shows that **providers thought 24+ Loans would influence operational factors more than the way learning is structured** (this is again an aggregate measure where "very" and "fairly" influential were combined). More providers thought that 24+ Loans would be influential on aspects such as explaining loans to learners, enrolment processes and systems and Management Information Services. The loans policy was felt by fewer providers to have an influence on the structure of learning provision i.e. the level and content of courses although over two in five still thought these would be influenced. This was especially the case for FE Colleges with around half stating that 24+ Loans would influence the structure of learning.



**Figure 3.9: 24+ Loans and their perceived influence (%)**

Base: All at W2 (266)

With respect to operational procedures, three quarters of providers felt that the loans policy would influence *the time [spent] with learners to explain the nature of the loan liability and their payment obligations*.

Enrolment processes were also perceived to be influenced by 24+ Loans; two thirds of providers said that the introduction of 24+ Loans would influence *course enrolment agreements with learners* (66%) and *enrolment processes* (67%). Just over half of providers thought that there would be no difference in the timing of learner enrolments (54%), whereas roughly the same proportion thought learners would enrol earlier in the academic year (17%) as thought they would enrol later (18%). There were some sub-group differences regarding the timing of enrolments as providers who were more prepared, or had accounted for Loans in their business plan, were slightly more likely to think learners would enrol earlier (21% for both). However, the overall pattern of response within these sub-groups was the same in that most thought 24+ Loans would make no difference to the timing of enrolments.

Two thirds of providers said the Loans would influence their management information systems (68%). As might be expected, the extent to which providers thought 24+ Loans affected other operational matters related to their levels of awareness and preparedness (Table 3.6). Overall, the more aware and more prepared providers were more likely to think the policy would be influential. This relates to the point made earlier about the operational focus of providers.

**Table 3.6: Relationship between perceptions of influence on operations and other factors (%)**

Factor		Base	Will be influential on... (%)			
			...Time spent with learners	...Enrolment processes	...Enrolment agreements	...MIS
Overall (Wave 2)		266	75	67	66	68
Awareness	Aware	191	<b>82</b>	<b>73</b>	<b>72</b>	72
	Unaware	74	<b>57</b>	<b>51</b>	<b>53</b>	60
Preparedness	Prepared	213	<b>83</b>	<b>74</b>	<b>69</b>	<b>74</b>
	Unprepared	49	<b>49</b>	<b>45</b>	60	<b>52</b>
Provider type	FE College	100	<b>87</b>	<b>81</b>	<b>73</b>	73
	Other provider	166	<b>68</b>	<b>60</b>	<b>62</b>	66

Figures in bold indicate statistically significant difference between sub-groups and/or overall

In comparison, fewer providers felt that the structure of learning would be influenced by 24+ Loans. In addition, there was no consensus on **how** learning would be influenced. Table 3.7 illustrates that the relationship between influence, awareness and preparedness existed in relation to the structure of learning i.e. the more aware and prepared were more likely to think 24+ Loans would affect the number of courses offered and their level and/or subject.

**Table 3.7: Relationship between perceptions of influence on the structure of learning versus other factors (%)**

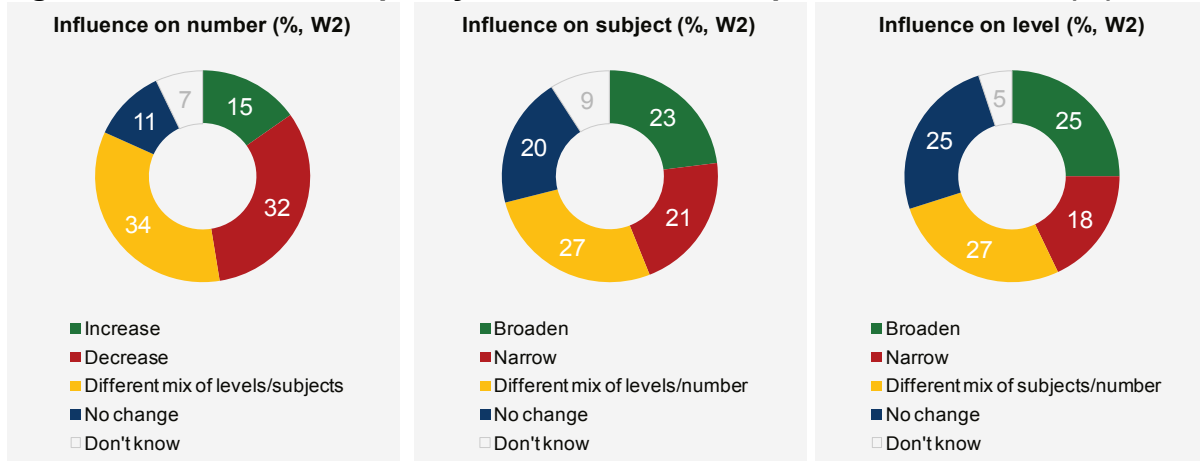
Factor		Base	Will be influential on... (%)		
			...The level of courses	...The subject of courses	...The number of courses
Overall (Wave 2)		266	45	41	41
Awareness	Aware	191	<b>49</b>	<b>47</b>	<b>48</b>
	Unaware	74	36	<b>27</b>	<b>28</b>
Preparedness	Prepared	213	<b>49</b>	<b>46</b>	<b>46</b>
	Unprepared	49	<b>32</b>	<b>27</b>	<b>29</b>
Provider type	FE College	100	50	<b>49</b>	<b>52</b>
	Other provider	166	42	37	<b>36</b>

Figures in bold indicate statistically significant difference between sub-groups and/or overall

Providers who thought there would be some influence on the way learning was structured were asked about how learning would be affected. When they were asked to describe *the influence that the loans will have on the number, subject and level of courses they would offer in the future*, perceptions among this group of providers varied. Figure 3.10 shows there was no clear sector-

wide response. The only significant difference by the type of provider regarded subjects as FE colleges were less likely broaden the range of subjects they offer compared to other providers.

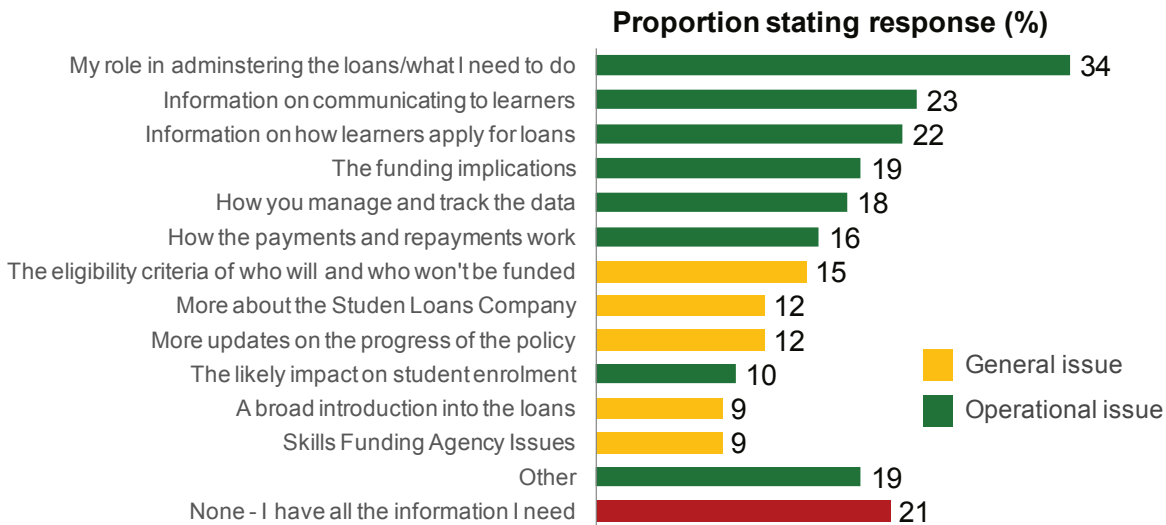
**Figure 3.10: Influence of policy on the structure of provider's courses (%)**



Base: All stating that loans would be an influence for each factor at W2: Number of courses (116); Subject of courses (115); Level of courses (123)

The emphasis on how 24+ Loans affect operations was also highlighted in unprompted responses to the question *what elements of the loans system do you need to know most about at this point in time?* (Figure 3.11). A third of providers said they wanted to know more about *their role in administering the loans* (34%) and under a quarter wanted *information on communicating to learners* (23%) and *information on how learners apply for loans* (22%).

What is clear from Figure 3.11 below is providers want a broad range of information. Whilst one in five said they had all the information they needed (21%), those that did not tended to say that more than one issue concerned them.

**Figure 3.11: Information requirements of providers (%)**

Base: All providers at W2: (266)

In Figure 3.11, nearly a quarter of providers spontaneously said they wanted information on communicating with learners. Later in the survey, providers were asked if they had *all of the information you need to make relevant learners aware of the 24+ Advanced Learning Loans* and a third said they did not (33%). The information this group needed was primarily marketing materials. Two in five said they would welcome packs, guides and/or flyers for learners (40%), and a similar proportion said they wanted general marketing materials (38%). Operational factors were again cited: 38% wanted more information on the financial aspects of the Loans and 35% were after information on the administration and processes of 24+ Loans.

## 4. Apprentice employers

### 4.1. Summary

The main finding is employers were not familiar with the 24+ Loans, either at the broadest level or in its detail, and many do not feel prepared for the policy's implementation. And this picture has not changed a great deal between the two research waves. Two employers in five had not heard of the 24+ Loans in either wave, just one in eight knew at least a fair amount about them. A quarter of employers felt at least fairly prepared. And knowledge of the eligibility criteria of the loans was also patchy: while many knew that there is a minimum age and that the level of the training is part of the criteria, there were also common misconceptions, such as thinking there is a maximum age and that previous qualifications and salary are part of the criteria too. This level of "false" awareness suggests that the reported level of awareness of genuine eligibility criteria should be treated with caution.

Smaller organisations were less likely to be familiar and prepared for 24+ Loans compared to larger organisations. This distinction was more acute by the time of the second wave, suggesting marketing towards larger organisations had been more successful between waves, or else they were taking more initiative to learn about the policy. This is a reasonable conclusion given the relationship between size of organisation and the number of apprentices employed.

The thrust of the 24+ Loans policy is to ensure the person mainly benefiting from training pays and the onus to promote the new system is on the provider. But the survey suggests that 24+ Loans will come as a surprise to many employers. Many employers will likely not be communicating with their employees on the policy, nor will they yet be making arrangements to assist in paying their employees' loan repayments.

Very few employers said they currently fund their employees' course fees, and even though employers were generally positive about their training many – around two employers in three – said that they offered training because it is currently partly funded by government. This response was especially common among smaller organisations. Employers who were sceptical about the new loans (based on their responses to a range of attitude statements) also had concerns about the financing of loans and how the repayment system worked.

In terms of likely response to the 24+ Loans implementation, around half of employers predicted that they will continue to offer Apprenticeships as now, with one in three saying that it is likely that they would not. Perhaps more pointedly employers were more likely to predict a negative impact of the policy on apprentice numbers, with a majority expecting both a fall in recruitment of, and in

demand for, Apprenticeships. The majority of employers disagreed that recruiting staff would become easier as a result of the loans.

Knowledge of the terms and conditions of 24+ Loans was also variable. There were many misconceptions, some of which related to wider negative views and expectations of the new 24+ Loans. This included a belief that banks will be involved in processing accounts and that subsequent HE loan repayments will not be rolled into one repayment with the FE loan repayments. More familiarity with the policy and its detail *may* alleviate some of employers' concerns although it is more likely that direct experiences during the implementation of 24+ Loans will have a stronger effect on perceptions.

Employers did react positively towards some elements of the policy. They tended to be positive, and sometimes *very* positive, about the impact training has on their business. Further, many employers agreed with certain aspects of the new loans' principles, particularly that *apprentices should make a financial contribution to their own learning*, and that *the loans will help disadvantaged people who want to train*. And while the changes in awareness and preparedness between the two research waves did not move much, there were conspicuous changes in knowledge on the details of eligibility criteria and the terms and conditions relating to 24+ Loans.

This suggests that there are some positive building blocks to work with in terms of improving employers' awareness, preparedness and expectations of the implementation of 24+ Loans.

## 4.2. Introduction

This research was conducted among Apprentice employers (referred to as **employers** in this report) who offered a Level 3 or Level 4 training course, including Advanced and Higher Apprenticeships, to their employees in the 2012/13 academic year. As with providers, two waves of research were carried out; the latest took place between 7<sup>th</sup> May and 4<sup>th</sup> June 2013 (Wave 2, referred to as W2). The first wave (referred to as W1) was conducted between 3<sup>rd</sup> December 2012 and 18<sup>th</sup> January 2013. In comparison with the timescale of the 24+ Loans policy, learners starting on eligible courses on or after 1<sup>st</sup> August 2013 can apply for a 24+ Loan<sup>13</sup>, which means that employers were responding around 9 months before implementation at W1, and much closer to implementation, at around 3 months before implementation, at W2.

One of the important aspects of 24+ Loans to consider when reading this chapter is that employers can make voluntary payments of part or all of a 24+ Loan repayments on behalf of their employees.

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<sup>13</sup> See <https://www.gov.uk/advanced-learning-loans>

It is therefore interesting to note that knowledge of the 24+ Loans among Apprentice employers was low, with relatively few (12% of employers in W2) knowing at least *a fair amount* about them<sup>14</sup>, only just over a quarter feeling at least *fairly prepared*, and few employers have sought information about the loans. These findings did not change between waves.

The main sub-group differences in knowledge and awareness were found by business size as employers with fewer employees (and apprentices<sup>15</sup>) tended to be less aware. There was also less of an improvement in these measures among smaller organisations between the two waves.

For the purposes of making more robust sub-group comparisons, we have combined data between waves where no significant differences between waves were found. We indicate in the text where it is combined data that we are quoting. If it is not otherwise mentioned it is W2 data that is being cited.

### 4.3. Awareness and understanding

#### Overall awareness

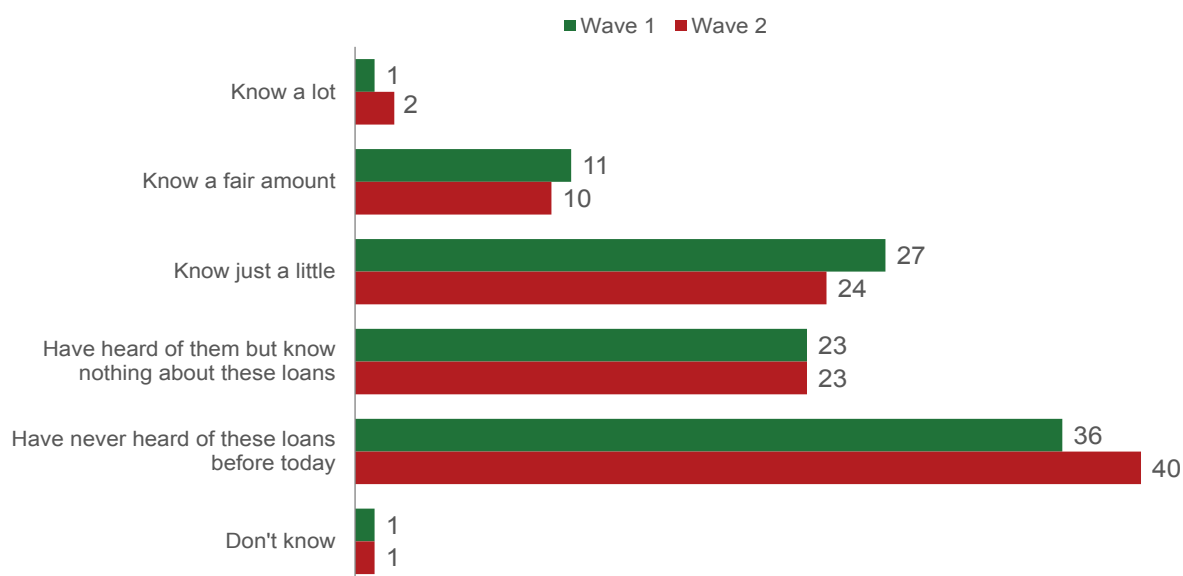
Overall awareness of 24+ Loans was fairly low among employers. One in eight (12%) at W2 said they knew at least *a fair amount* about the policy, a further quarter (27%) knew a little, while close to two in three (62%) *knew nothing about it* (including 40% who had *never heard of it*).

There was barely any change between this and the picture at W1 conducted six months earlier. Then 13% knew at least a fair amount, and 60% knew nothing. Changes between W1 and W2 are shown in Figure 4.1.

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<sup>14</sup> As earlier, the shorthand convention of “at least” is used in relation to aggregated findings

<sup>15</sup> Where we say “smaller organisations” in terms of employees we define it in this report as those with fewer than 50 employees. Where we cite those with fewer apprentices we define it as organisations with fewer than five apprentices. And where we cite those with fewer sites we mean fewer than 20. And where we talk of ‘larger organisations’ we define them as the converse in each case.

**Figure 4.1: Awareness of 24+ Loans (%)**

Base: All Apprenticeship employers: W1 (376); W2 (402)

As might be expected, awareness was related to the extent that employers had all the information required and how prepared they felt for the loans – although it remained the case that many of those prepared for the loans and with sufficient information did not feel they had strong knowledge of them.

When looking at the combined data from both waves, fewer than three in ten (27%) of those prepared for the loans know at least a *fair amount* about them, and 22% of those who said they had all information they need knew this amount. Private sector employers were also more likely to know at least a fair amount about the loans, 14% of whom did compared with eight percent of public/voluntary sector employers (though this difference is not statistically significant). There are also differences within these sector groups, with charities (five percent) and those in the manufacturing/construction sectors (four percent) particularly unlikely to know a fair amount about the loans compared with those in the 'private sector – other services' group<sup>16</sup> (16%).

In each wave, smaller organisations were more likely to have never heard of the loans: 42% of those with fewer than 50 employees said this, as did those with fewer than five apprentices (compared with 29% and 31% respectively for larger organisations).

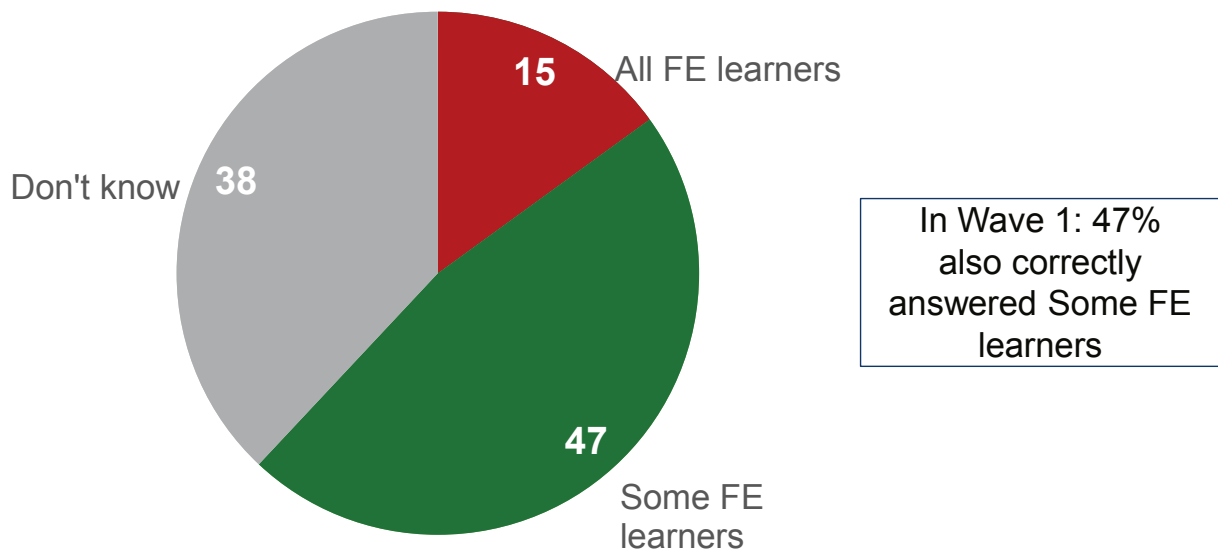
<sup>16</sup> These are private sector organisations not in the retail nor the manufacturing/construction sector. It is mainly, 56%, made up of those from the health/social work/residential homes etc. sector.



## Knowledge of eligibility criteria

Just under half of employers<sup>17</sup> knew that the loans affect only some, and not all, learners. At W2 47% said this, as did the same amount in W1. Nevertheless, in both waves many said that they did not know either way (38% at W2 and 42% at W1, not a statistically significant change), while a significant minority believed that the loans affected all learners (15% at W2, 10% at W1, actually a significant increase).

**Figure 4.2: Awareness of whether 24+ Loans applies to all or some learners (%)**



Base: All who have at least heard of the loans: W2 (250)

Based on the data from both waves, 69% of those who knew at least a fair amount about the loans overall also knew that only some learners were eligible. Two thirds of those who felt at least fairly prepared (66%) said the same.

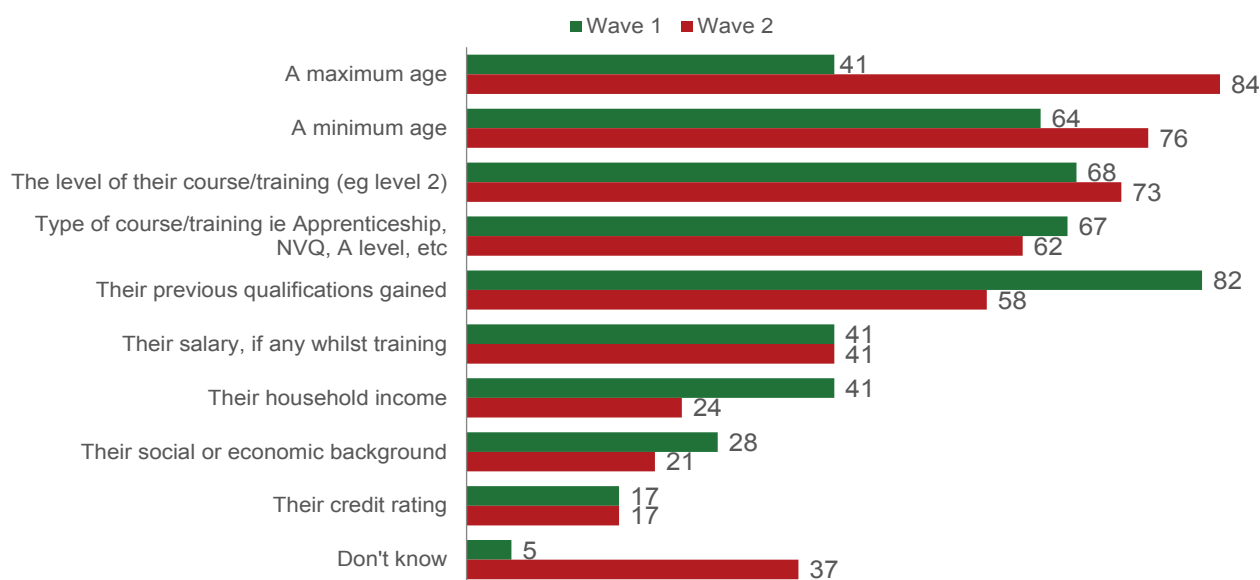
At W2, around a quarter of employers who have five or more apprentices, as well as for whom all of their learners are aged 24 or over, were more likely to erroneously believe that the 24+ Loans apply to all learners.

Employers who said that only some learners were affected by the policy were asked questions about who was eligible. Three in four (76%) of these employers at W2 knew that there is a *minimum age* requirement, while a similar proportion (73%) knew that the *level of their course or training* was part of the criteria. In both cases, employers who said they were at least fairly

<sup>17</sup> Who had at least heard of loans (n=250)

prepared for the loans more likely to recognise these criteria (91% of whom knew there is a minimum age and 88% that the level is part of the criteria), as were employers with five or more apprentices on the former point (91% of whom knew there is a minimum age).

**Figure 4.3: Awareness of 24+ Loans' eligibility criteria (%)**



Base: All who know only some learners will be affected: W1 (115); W2 (126)

However, the criterion most employers associated with Loans is not part of the policy. Eighty-four percent thought a *maximum age* applied; and those with fewer than five apprentices were especially likely to believe this. Other common misconceptions regarding eligibility were that the *type of course* (62%), *previous qualifications* (58%) and *their salary while training* (41%) affected eligibility. Such misconceptions were fairly evenly-distributed among employers, even among those more aware and prepared regarding the loans.

Knowledge about eligibility criteria improved between waves. More employers at W2 said that a *minimum age* applied (up from 64% to 76%) and fewer selected incorrect eligibility criteria such as *previous qualifications* (down from 82% to 58%) and *household income* (from 41% to 24%). However, believing a *maximum age* applies rose over this time (from 40% to 84%).

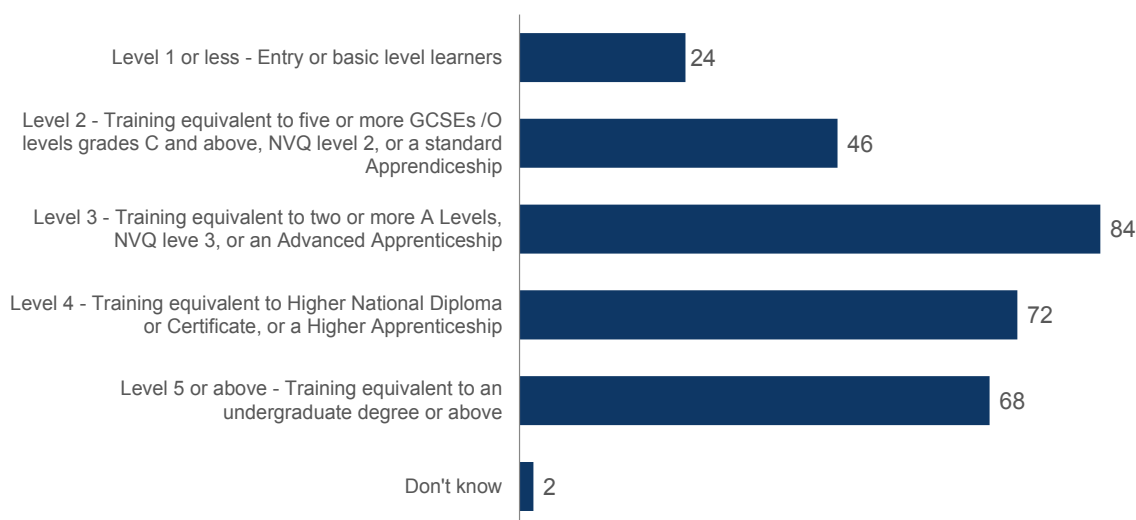
Employers also tended not to be aware of the precise minimum age that applies. Among those who knew at least a little about the loans, just 14% at W2 cited a minimum age of 24. Nevertheless this was double the seven percent who said the same at W1. Furthermore, *don't know* responses regarding the minimum age declined between the two waves, from 42% at W1 to 30% at W2.

The likelihood of stating 24 as the age at which learners were eligible improved among those who were more aware and prepared for the policy. Similarly, employers with 50 or more employees

were more likely to state the correct age. In each of these cases, just under a quarter (23%) in W2 gave the right age.

Nevertheless, around four in ten employers in both waves stated a minimum age in the 17-20 bracket: 41% said this is W2 and 37% at W1. This belief was fairly consistent across employer types in both waves, though at W2 it was a more common belief among smaller organisations, with fewer than 50 employees. In both waves very few believed the minimum age is higher than 24.

**Figure 4.4: Knowledge of criteria concerning education level (%)**



Base: All those who know it depends on level of course: W2 (94)

At W2, 73% of employers said that educational level affected eligibility and, of this group, most (84%) correctly identified that learners on Level 3 courses were eligible. As can be seen from Figure 4.5, this represents an increase on W1 six months earlier, when only 55% correctly cited Level 3.<sup>18</sup>

However, almost half (46%) of the employers at W2 believed that those doing Level 2 courses were eligible for a loan, and a quarter (24%) said the same for Level 1 courses.

When looking at the data across the two waves employers from the public sector were more likely to correctly cite the correct level: 91% of public/voluntary sector employers said those doing a Level 3 course were eligible for the loan, compared with just 64% of private sector employees. The

<sup>18</sup> Note however there was a slight difference in the question approach between the two waves. For part of W1 this was asked as a single coded question, i.e. respondents were only permitted to give one Level as their answer. However, we received feedback from interviewers partway through W1 fieldwork saying that, as the interviewer read out the Level, the respondent tended to give their answer as the first Level eligible (from their perspective) was read out. Therefore, we changed this so the respondent was able to give more than one answer from mid-W1 onwards, and for all of W2 this was how the question was asked too.

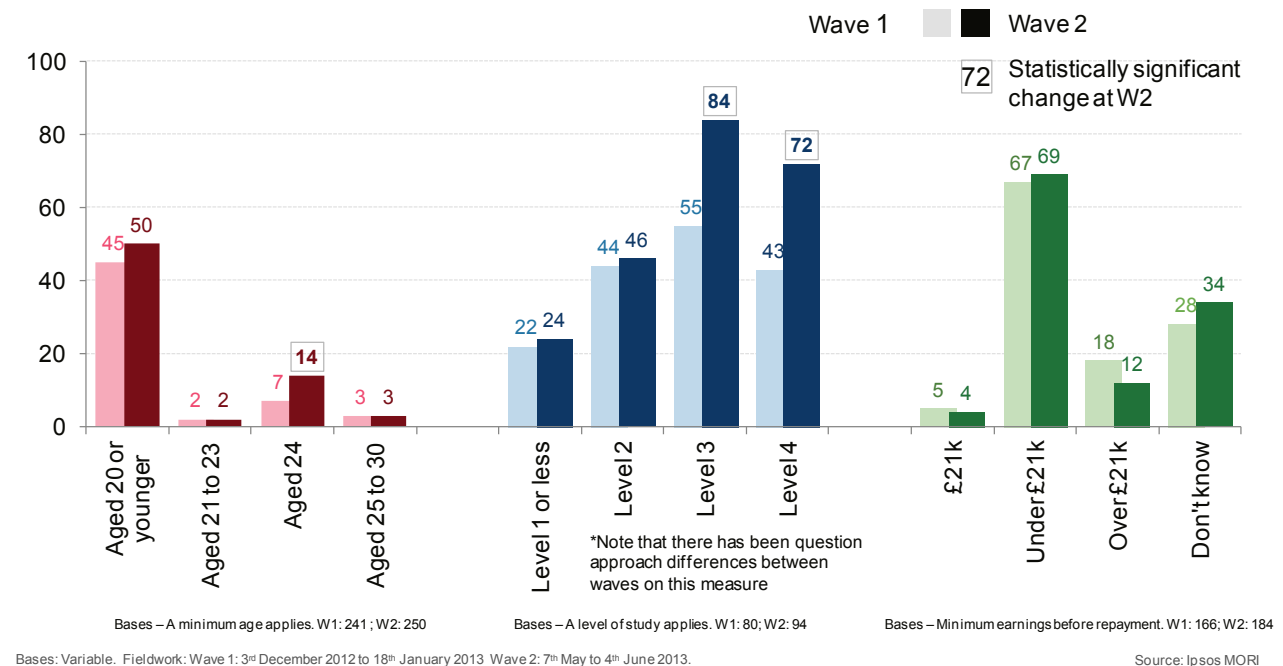
differences were especially pronounced in W1. This general pattern may however reflect to some extent that some of those public sector employers are from the education sector (29% of the public sector employers are from this sector), and they may therefore be more familiar with course levels.

Among sub-divisions of the private sector it is difficult to ascertain any differences in knowledge of the correct eligible level, due to small base sizes. Nevertheless, there is an indicative (i.e. non-statistically significant) difference, as just seven out of the 21 who are from the retail sector know the correct level, which is lower proportion getting it right than for the remainder of the private sector.

Similarly very few knew how much learners had to earn before they began to pay back their loan. Seventy-four percent said that learners must earn a certain amount before paying back their loan, and of this group, just four percent cited the precise amount of £21,000 at W2. Five percent said the same at W1; this difference is not statistically significant.

The tendency was for employers to underestimate the salary at which learners begin to pay back a 24+ Loan. At W2, seven in ten (69%) gave a figure under £21,000 whereas 12% gave a higher figure. Across both waves, 31% of employers answered don't know in response to this question.

**Figure 4.5: Awareness of loan eligibility criteria**



Employers from the private sector were particularly likely to cite the previous salary threshold of paying HE loans (£8,106 to £15,000). Employers in the retail (41%) and manufacturing/construction (34%) were most likely to state this.

These findings raise doubts about the real knowledge employers hold about 24+ Loans. Whilst it is encouraging that knowledge of the actual eligibility criteria increase with levels of awareness and

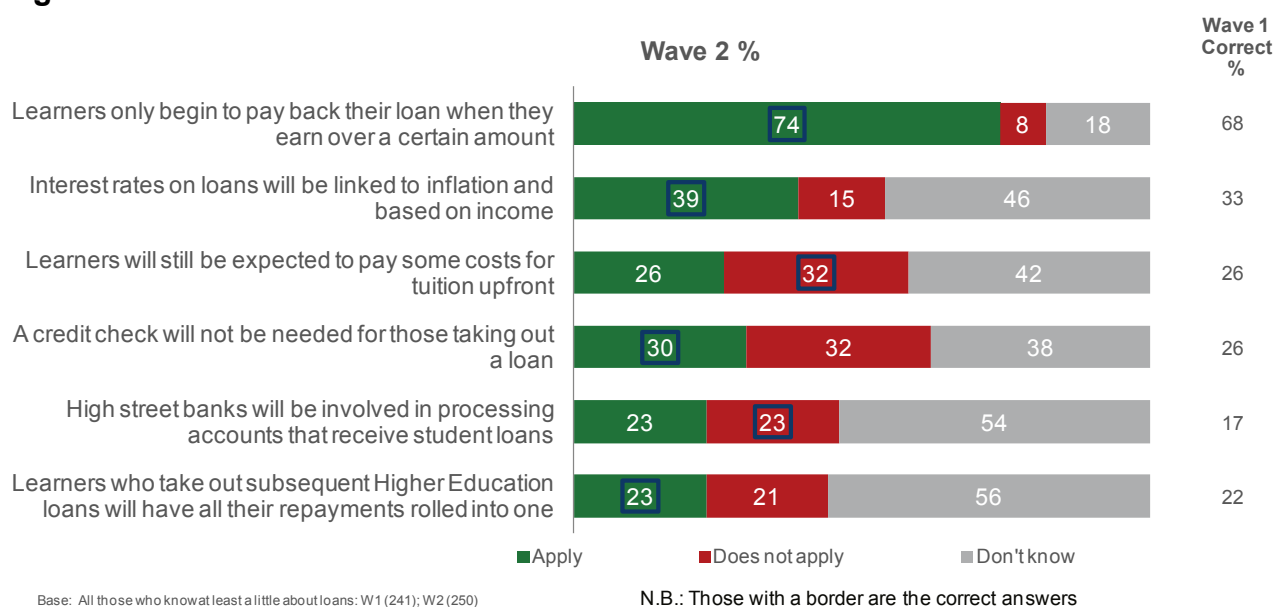
preparedness, it was also the case that many employers did not know the basics about the policy. This is important as it means potential learners who seek advice from their employer about the policy may make decisions about learning from the wrong information.

## Terms and conditions

Beyond knowing that learners only begin to pay back their loan when they earn over a certain amount, knowledge of the loans' terms and conditions among employers was low.

At W2, three in four employers (74%) knew that learners *only begin to pay their loan back when they earn over a certain amount*. The second most common attribute that employers attached to a Loan was that *interest rates on loans will be linked to inflation and based on income*, cited by two in five (39%) employers.

**Figure 4.6: Awareness of loans' terms and conditions**



Around in one in three (32%) said that learners will not be expected to pay upfront costs, and that a credit check will not be needed (30%). And fewer than a quarter said *that high street banks will not be involved in processing the accounts* and that learners who take out subsequent Higher Education loans will have *all their payments rolled into one* (each 23%).

Many of these terms and conditions were clearly not top of mind to employers, as aside from the matter of whether loans are paid back after earning a certain amount, those saying at W2 they don't know was between 38% to 56%. In the cases of high street banks' involvement as well as rolling HE loan repayments together the majority of employers said they didn't know whether it will apply or not.

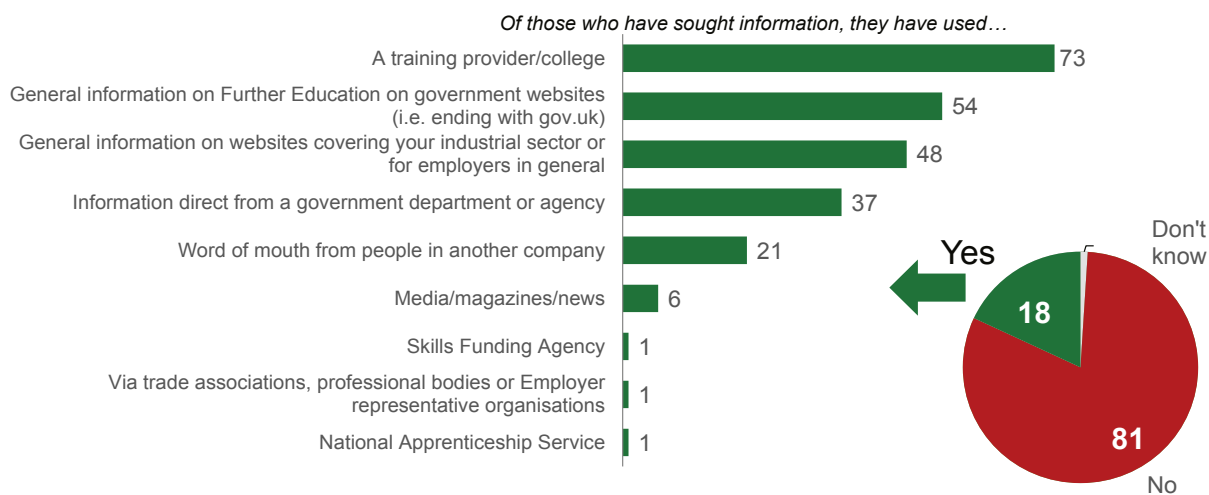
Knowledge about the various terms and conditions did however improve during the six months between the two waves. There were statistically significant shifts in the proportion stating loans are paid back at a salary threshold and that high street banks are not involved in processing the loans.

As might be expected, employers who were more generally aware about the loans and were content with the amount of information they had knew more about the loan's terms and conditions. This relationship was particularly strong on the statements relating to not paying upfront fees, not requiring credit checks and that interest rates on loans will be linked to inflation and based on income.

## Information

At W2, fewer than one in five (18%) employers who had at least heard about the loans had sought information about them. As might be expected, these employers were more aware, more prepared and more likely to say they had all of the information that they needed. Larger employers were more likely to have sought information, a quarter of those with 50 or more employees (25%), and with five or more apprentices (27%) said they had. Conversely, it was organisations with *fewer* sites (fewer than 20) that were most likely to have sought information: 31% having done so.<sup>19</sup>

**Figure 4.7: Information/advice/guidance sought (%)**



Base: All at least heard of FE loans: W2 (250); All who have sought information about FE Loans: W2 (63)

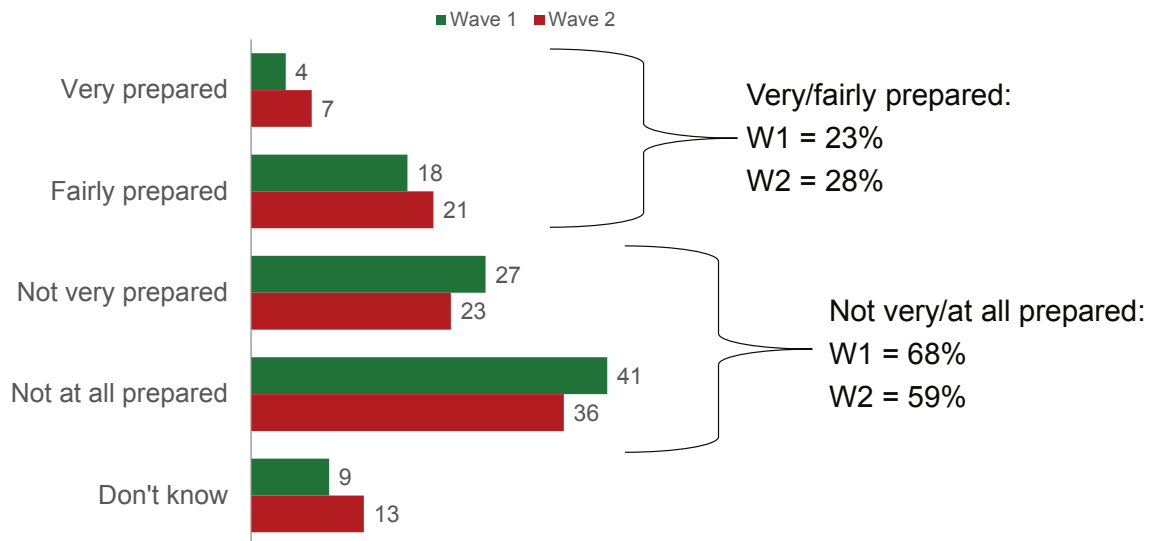
Among those who have sought information, three-quarters used a *training provider or college* (73%), while around half used *government websites* (54%) or *websites on their sector or for employers in general* (48%). One in five (21%) used *word of mouth*. Based on this evidence, BIS's channel strategy of using learning providers to disseminate information on loans is a good idea.

<sup>19</sup> In this research the organisations with fewer sites actually in general more likely to have more employees in their organisation.

## 4.4. Preparedness

At W2, just under three in ten (28%) felt that their organisation was at least *fairly prepared* for the introduction of the 24+ Loans. Twice as many employers (59%) said they felt *not very* or *at all prepared*. This was however an improvement on W1, wherein 68% felt *not very* or *at all prepared*; a nine percentage point drop between waves.

**Figure 4.8: Being prepared for the loans (%)**



Base: All Apprenticeship employers: W1 (376); W2 (402)

Employers that knew at least a fair amount about the loans and who said they had all the information they required were more prepared. Over half of those who were aware (57%) three quarters of those who had all the information they needed (67%) said they at least fairly prepared.

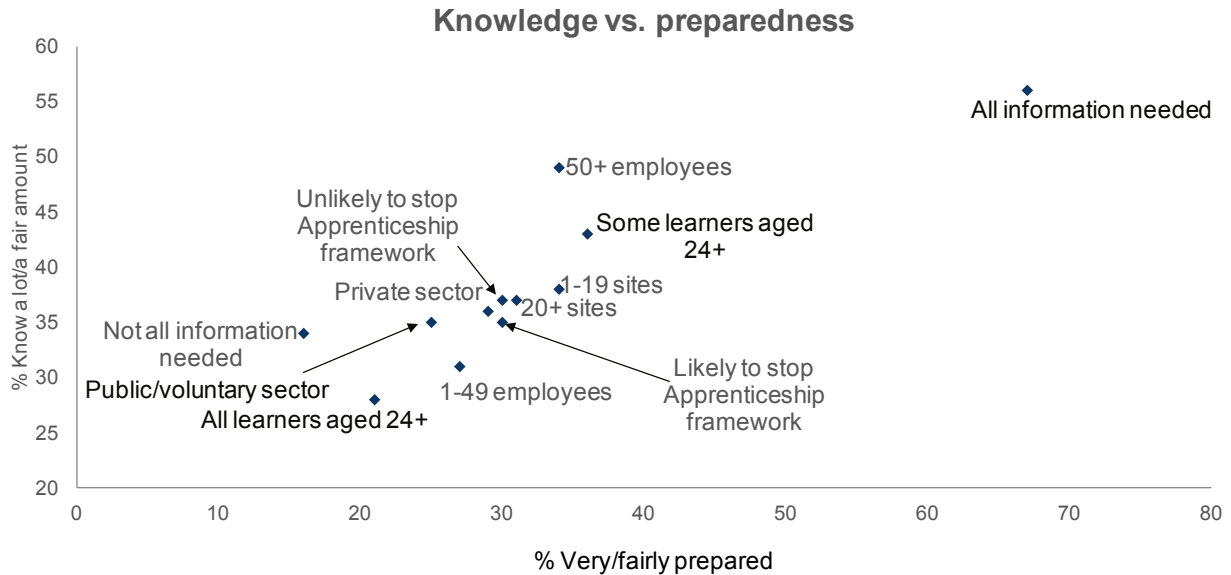
The increase in preparedness among sub-groups since W1 is fairly consistent across the board, though the most marked increases in this time were among larger organisations (in terms of their number of employees, sites and apprentices). The proportion of larger employers feeling fairly prepared increased from 20% to 34% in this time. The increase among employers with five apprentices or more increased from 21% to 36%. Those in the manufacturing/construction sectors were particularly unlikely across the two waves to feel prepared (12% did so compared with 26% overall).

The scatter chart below plots various employer sub-groups' preparedness for the new loans (*very* or *fairly prepared*) against knowledge of the new loans (knowing *a fair amount* or more) at W2.

The relationship between the two can be seen, with generally knowledge and preparedness rising together. The importance of feeling that you have all of the information that you require can also be

seen, with these employers feeling both knowledgeable and prepared, indicated by being plotted to the top right of the chart.

**Figure 4.9: Sub-groups scatter analysis – knowledge vs. preparedness**



Bases: Variable. Fieldwork: Wave 2: 7<sup>th</sup> May to 4<sup>th</sup> June 2013 (402 employers)

Source: Ipsos MORI

That larger organisations, with 50 or more employers, feel more prepared and knowledgeable than those from smaller organisations can also be seen.

## 4.5. Attitudes to loans

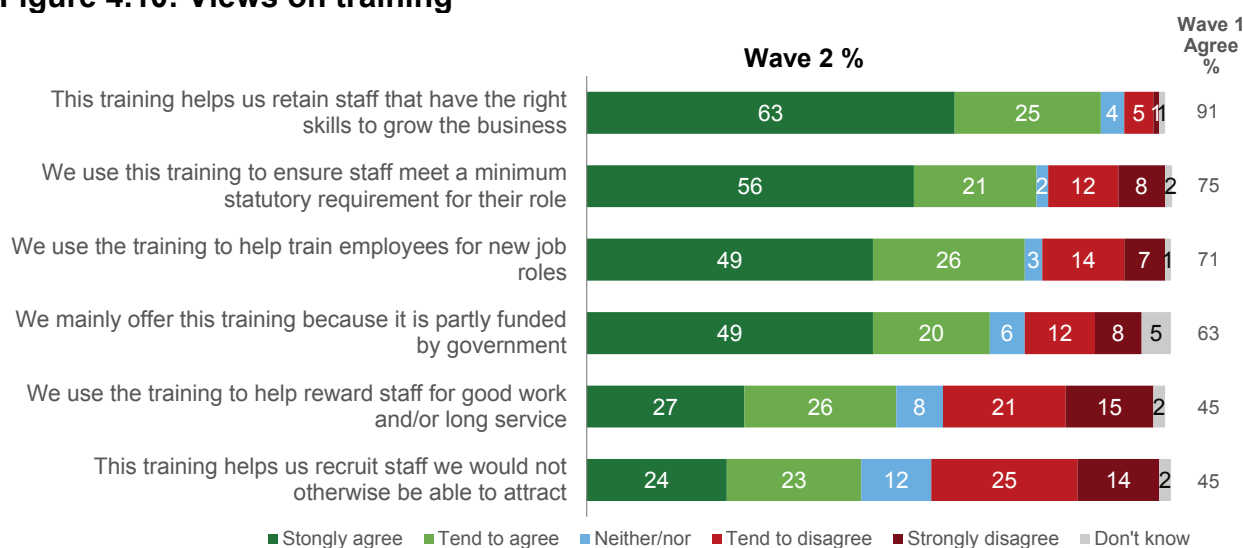
### Attitudes to training

Employers tended to be positive about their Apprenticeship.<sup>20</sup> The especially felt that Apprenticeships helped to *retain staff that have the right skills to grow the business*. Nine in ten agreed with that in both waves (89% at W2 and 91% at W1) and around two in three *strongly* agreeing.

<sup>20</sup> We prompted the employer about a recent course that their employees are involved in currently or recently finished. The employer however was able to correct the course name if necessary, and if so this course title was used throughout.



Figure 4.10: Views on training



Base: All Apprenticeship employers: W1 (376); W2 (402)

Around three in four agreed that they use training as a *minimum statutory requirement* for [some] roles (77% at W2, 75% at W1), and to *help employees train for new job roles* (75% at W2, 71% at W1).

When looking at the combined data, employers with five or more apprentices were more likely to agree that they use training as a *minimum statutory requirement* for [some] roles (85%) and to *help employees train for new job roles* (78%).

However, two employers in three (69%) said they *mainly offer the training because it is partly funded by government*, and it is these employers that were most likely to say that they are likely to stop their Apprenticeship framework as a result of the loans. Across both waves, 81% of those likely to stop say they do the training mainly because it is partly funded by government. Those agreeing with this statement were also more likely to be smaller organisations (71% of those organisations with fewer than 20 sites, 70% with fewer than 50 employees and 71% with fewer than five apprentices agreed that government funding is crucial – while the respective figures for larger organisations were 54%, 57% and 63%) and private sector organisations (69% of whom agreed).

Training helping to recruit and reward staff was a less common benefit as far as employers were concerned, in both waves employers were split between agreeing and disagreeing, though in each case more agreed (over the two waves the split was 46%-42% in favour of agreeing when it came to helping recruitment, and 49%-40% in terms of reward). Again, those likely to stop their Apprenticeship framework as a result of the changes were more likely to agree on these points (53% and 57% agreeing on the recruitment and reward points respectively). Smaller organisations were more likely to agree that staff reward is an important issue for training (52% of those with

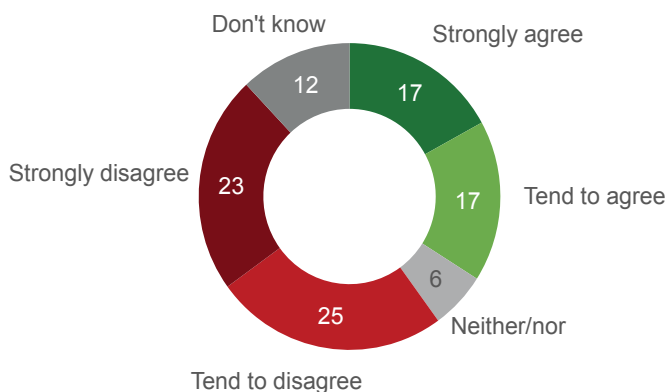
fewer employees and 54% with fewer apprentices agreeing with this) as were private sector employers (54% agreeing).

### Contributing to fees

More than half of employers (54%) at W2 said they do not contribute anything towards training fees; seven percent contributed all of the fees and 12% contributed part of them. One employer in four however (27%) did not know what the percentage of fees they contributed was. These are similar findings to those at W1. In both waves, contributing none of the fees was more common in smaller organisations, with fewer than 50 employees.

The 24+ Loans policy allows employers may make voluntary payments for part or the whole of the loan amount on behalf of their employees if they wish. In both waves of this research just under half of employers agreed<sup>21</sup> that their *organisation would financially support affected employees by contributing to their course costs* (and in each wave 19% *strongly agreed*). Three in ten employers disagreed with this statement. Those likely to stop offering Apprenticeships were less likely to agree they would contribute to costs, which suggests price sensitivity may be a driver for decision-making regarding 24+ Loans. Across the two waves, employers in the manufacturing/construction sectors were particularly likely to say they would contribute financially (67% said they would compared with 46% overall).

**Figure 4.11: Agreeing that they will financially support employees affected by the loans (%)**



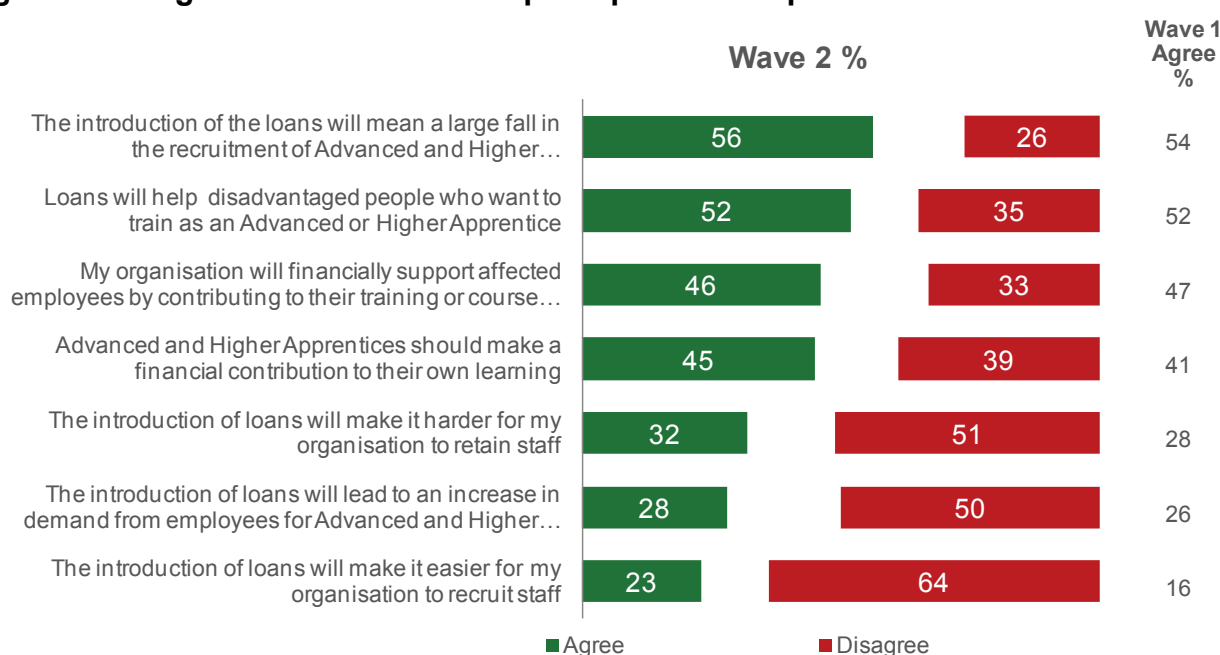
Base: All Apprenticeship employers: W2 (402)

<sup>21</sup> An aggregate of *strongly* and *tend to agree*.

## Views on loan implementation

Employers' views on the implementation of the new 24+ Loans policy were mixed. Over both waves, employers agreed that Advanced and Higher Apprentices *should make a financial contribution to their own learning* (44% agreed and 39% disagreed) and that the loans *will help disadvantaged people that want to train* (52% agreed and 37% disagreed). Smaller employers and those from the private sector were especially likely to agree with these statements. Those from the manufacturing/construction sectors were particularly likely to disagree with the idea of paying for your own learning.

**Figure 4.12: Agreement with various principles and impacts of 24+ Loans**



Base: All Apprenticeship employers: W1 (376); W2 (402)

Around half of employers in both waves also disagreed that the introduction of the loans will *make it harder to retain staff*, though around one in three thought it would. However, *recruiting* staff appears to be another matter, as in each wave around two employers in three disagreed that the loans *will make it easier to recruit staff*, with less than one in four agreeing, though there was an increase in those who agreed between the two waves (23% at W2, 16% at W1).

Larger employers, with more apprentices, were less likely to agree that recruitment will become easier (across the two waves, 13% of those with 50 or more employees, and 14% with five or more apprentices, agreed with the notion that recruitment will become easier as a result of the loans). Employers likely to stop offering Apprenticeships and those who do not feel that they had all of the information they needed about 24+ Loans were more likely to think retention of staff was a problem with the new loans (47% of those likely to stop their Apprenticeship framework and 25% without all

the information they needed agreed that retention of staff will become a problem). While those in the retail and manufacturing/construction sectors were less likely than those in other sectors to believe that staff retention will become a problem with the loans (across the two waves, 11% in retail and 12% in manufacturing/construction thought retention would be a problem, compared with 30% for all employers).

On balance, employers expected the introduction of the loans to have a negative impact on apprentice numbers: in each wave a majority has agreed that the loans introduction will result *in a large fall in the recruitment of Advance and Higher Apprenticeships throughout England* (54% in W1, 56% in W2), while a similar proportion disagreed that the loans will result in *an increase in demand for Advance and Higher Apprenticeships* (53% in W1, 50% in W2). The outlook on these two points barely shifted between the two research waves.

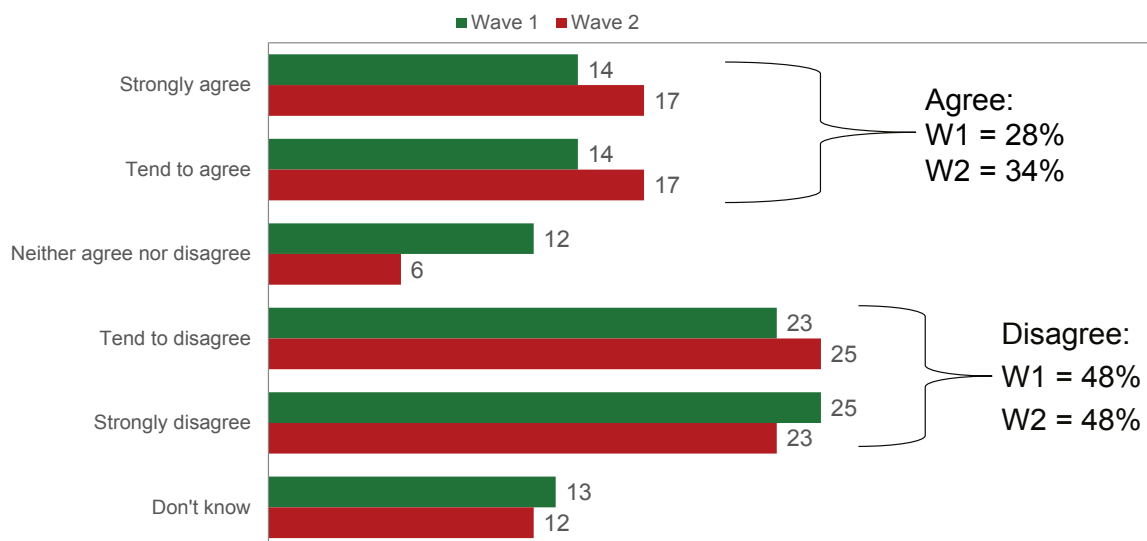
When looking at the combined data, it is those who are likely to stop their Apprenticeship framework and those who did not feel that they had all of the information that were more likely to expect a fall in recruitment from the new loans. Those with fewer apprentices were also more likely to take a negative view on these wider potential impacts.

## 4.6. Likely future response

### Continuing offering Apprenticeships where a 24+ Loan is involved

Around half of employers said they were unlikely to stop offering Advanced or Higher Apprenticeships where a 24+ Loan was involved but one in three (34%) at W2 said they were likely to stop. A similar proportion of employers (28%) said the same at W1.

**Figure 4.13: Likelihood of stopping Apprenticeships where loan is involved (%)**



Base: All Apprenticeship employers: W1 (376); W2 (402)

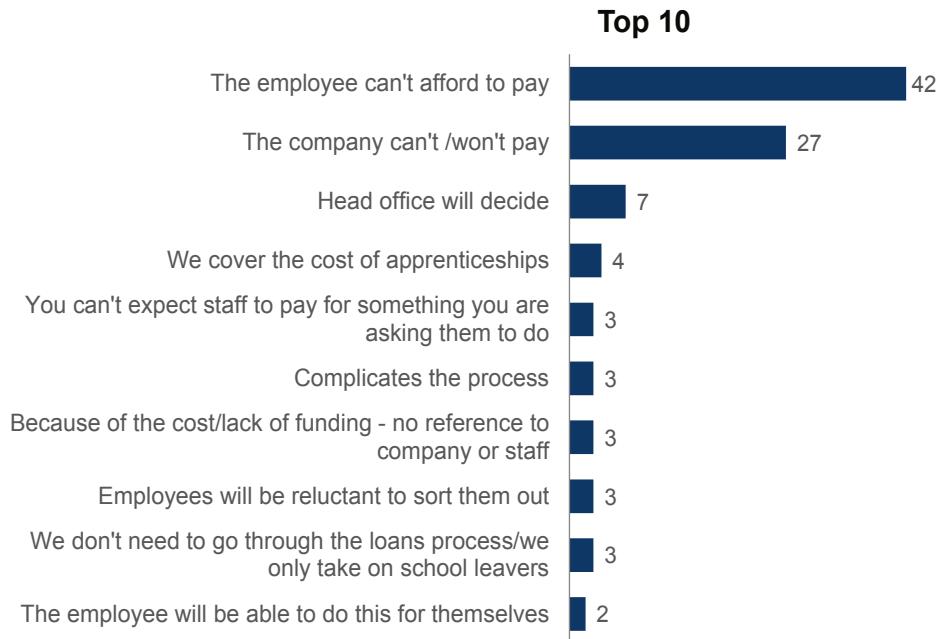
Across the two waves, employers who were not prepared for 24+ Loans were more likely to stop offering Apprenticeships if a loan was required. The pattern among sub-groups was similar at W1 as W2, though agreeing that you were likely to stop was more marked among larger organisations with more employees at W1.

At W2, most employers who said they would stop offering Apprenticeships stated financial reasons. Two in five (42%) said that their employees could not afford the fees, while just over one in four (27%) said the company cannot or will not pay course fees. It was a similar story at W1, with these two factors being the most common reasons given for believing they will stop this offer. This displays a lack of knowledge of the fee structure as employers do not have to pay (though they can contribute to repayments if they wish).

Those in the manufacturing/construction sector were across the two waves most likely to believe that they carry on as now when the new loans are introduced, with just 13% of them saying they will stop their Apprenticeship offer where loans are involved (see table 4.1).

**Table 4.1: Likelihood of stopping Apprenticeships where loans are involved, by sector – Combined waves 1 and 2**

My organisation is likely to stop offering Advanced or Higher Apprenticeships where a loan is involved	Overall (%)	Sector				
		Private sector - retail (%)	Private sector – manufacturing/ construction (%)	Private sector – other services (%)	Public sector/ Government	Charities
<i>Base</i>	775	98	56	408	126	87
Strongly agree	16	16	11	17	14	15
Tend to agree	16	20	2	15	16	22
Neither agree nor disagree	8	7	7	8	11	7
Tend to disagree	24	20	30	27	18	22
Strongly disagree	24	15	48	23	21	26
Don't know	13	20	2	10	21	8
<b>Agree</b>	<b>32</b>	<b>36</b>	<b>13</b>	<b>32</b>	<b>30</b>	<b>37</b>
<b>Disagree</b>	<b>48</b>	<b>35</b>	<b>78</b>	<b>50</b>	<b>39</b>	<b>48</b>

**Figure 4.14: Reasons for being likely to stop Apprenticeships with loan involved (%)**

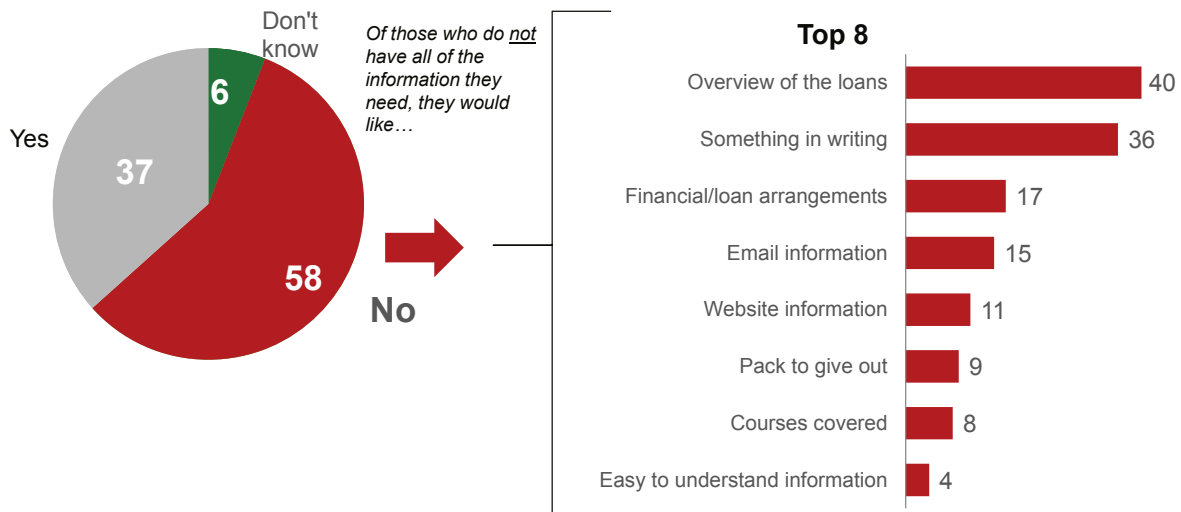
Base: All those who say they are likely to stop offering Apprenticeships: W2 (133)

Employers that were likely to continue to offer Apprenticeships were asked whether they had all the information they needed. Over a third (37%) said they did and 58% said they did not.

Unsurprisingly, the group needing more information were less likely to feel prepared for 24+ Loans (77% of these employers who also felt they were not prepared did not have all the information they needed).

Four in ten (40%) of those wanting more information wanted an overview of the loans. Slightly fewer (36%) wanted something in writing about the loans. The next most requested information was detail on the financial/loans arrangements (17%), with those with five or more apprentices especially likely to say this.

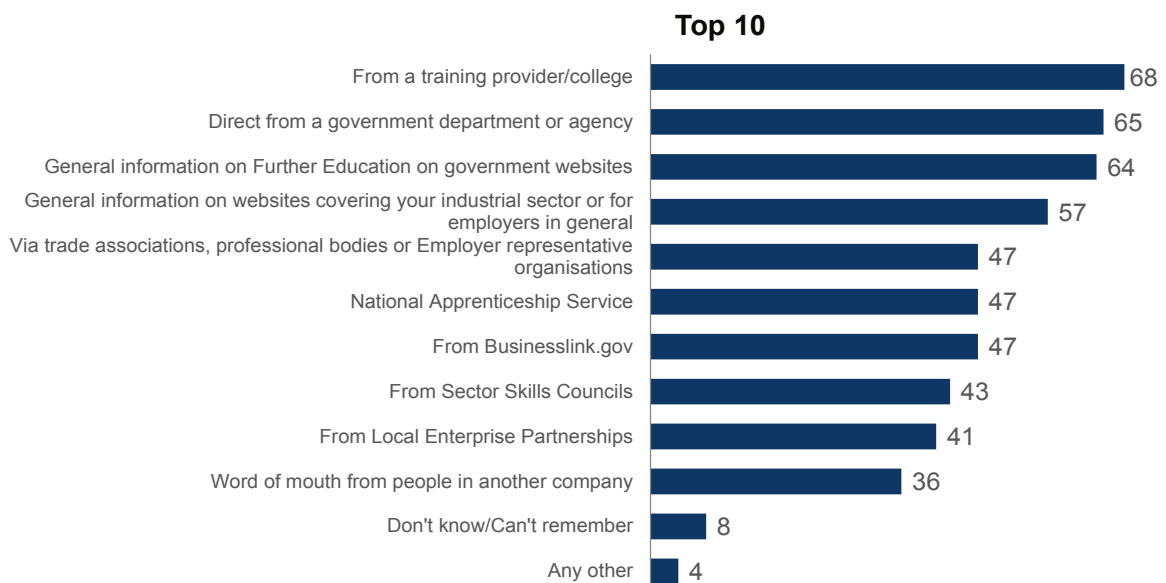
**Figure 4.15: Additional information required about the loans (%)**



Base: All not likely to stop offering apprenticeships: W2 (183); All who do not have all of the information they need : W2 (109)

A *training provider or college* was a preferred source of information for two thirds of employers (68%) - and is especially the case for employers with fewer than five apprentices. A similar amount would like the information direct from a *government department or agency* (65%). Websites are also popular as a source, 64% would like information from *Further Education or government websites*, and 57% from *websites for their industrial sector or for employers in general*. Aside from the latter source, the preferences stated by employers do match BIS’s communication awareness strategy for 24+ Loans.

**Figure 4.16: Preferred sources for loans’ information (%)**

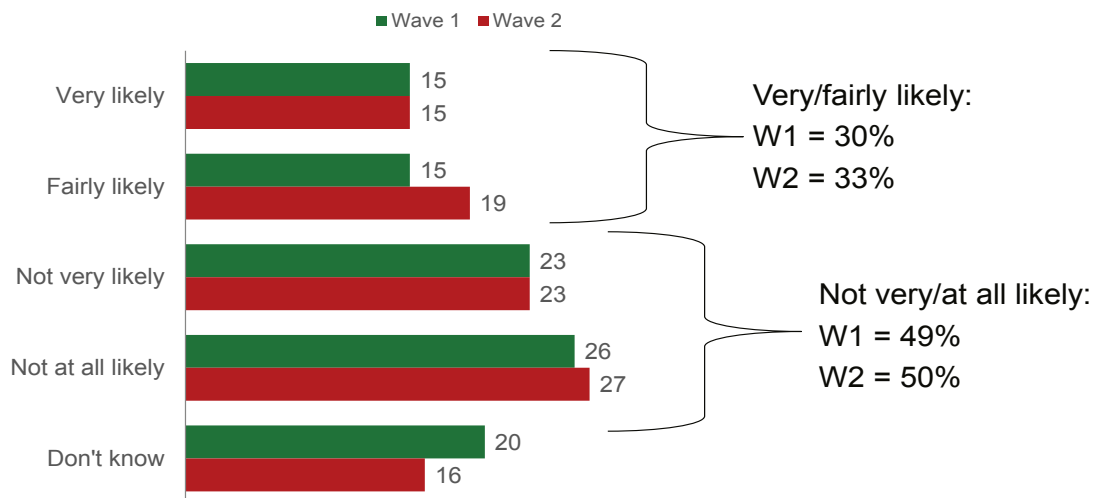


Base: All who need other information: W2 (97)

## Stopping the Apprenticeship framework and doing the technical certificate only

Half of employers in each wave said they were *not very likely* or *not at all likely* to stop the Apprenticeship framework and do the technical certificate only, because of the 24+ Loans. However, in both waves around one employer in three said they were very or fairly likely to do this (33% at W2; 30% at W1).

**Figure 4.17: Likelihood of stopping Apprenticeship framework and doing only technical certificate (%)**



Base: All Apprenticeship employers: W1 (376); W2 (402)

At W2 it was those with five or more apprentices that were more likely to stop the Apprenticeship framework and only do the technical certificate. This pattern was not seen at W1.

Over the two waves, charities were particularly likely to predict they would stop the Apprenticeships in favour for the technical certificate only (46% said it was likely compared with 32% overall), while once again those in the manufacturing/construction sectors were less likely to predict a change from the new loans being introduced (just 20% of them said they were likely to stop their Apprenticeships and 47% said they were not at all likely). Those from the retail sector were more likely to say that they didn't know either way (34% said so).

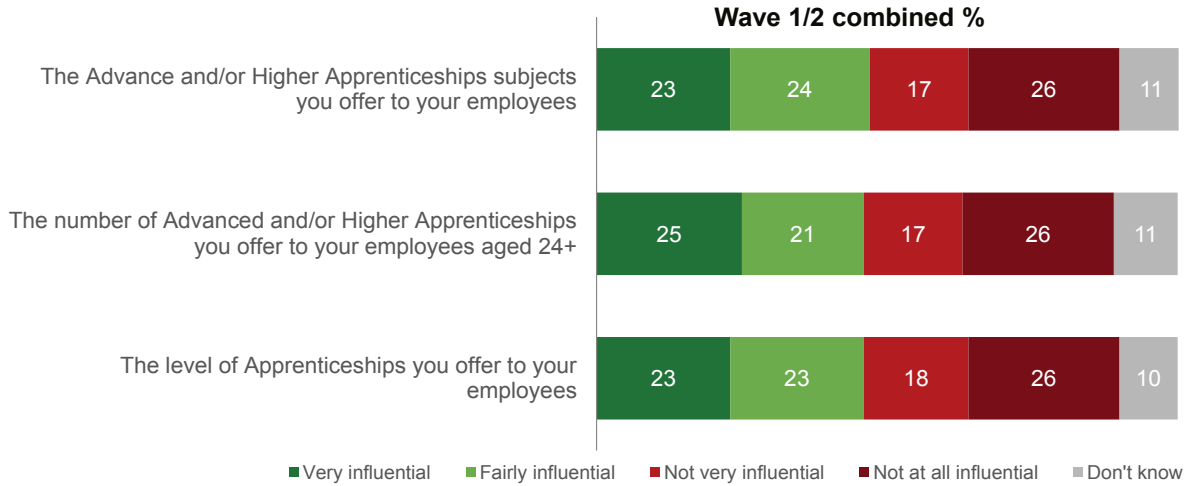


**Table 4.2: Likelihood of stopping Apprenticeship framework and doing only technical certificate – Combined waves 1 and 2**

And again thinking about the influence of the introduction of loans, how likely, if at all, are you to stop delivering the Apprenticeship framework and do the technical certificate only?	Overall (%)	Sector				
		Private sector - retail (%)	Private sector – manufacturing/ construction (%)	Private sector – other services (%)	Public sector/ Government	Charities
<i>Base</i>	775	98	56	408	126	87
Very likely	15	15	4	16	11	21
Fairly likely	17	13	16	18	13	25
Not very likely	23	12	26	25	23	22
Not at all likely	27	25	47	24	30	25
Don't know	18	34	7	17	23	7
<b>Very/fairly likely</b>	<b>32</b>	<b>28</b>	<b>20</b>	<b>34</b>	<b>24</b>	<b>46</b>
<b>Not very/at all likely</b>	<b>50</b>	<b>37</b>	<b>73</b>	<b>49</b>	<b>53</b>	<b>47</b>

### Influence on the Apprenticeship offer

Across both waves, just under half of employers said that the introduction of the 24+ Loans would influence their future offering in terms of Apprenticeship numbers, subjects and levels (44% said it of numbers, 48% of subjects and 46% of level). Employers with five or more apprentices were especially likely to say 24+ Loans would influence their future offering. The direction of change was also clear as those likely to stop offering Apprenticeships were especially likely to say 24+ Loans would be influential. This is reflected in some of the W1 data. At that point, employers who thought there would be an influence were asked about the perceived effects of the policy. Forty-nine percent thought it would influence the number of courses, and of these four times as many thought this would result in a decrease (43%) rather than an increase (nine percent). Just over a quarter (27%) thought the range of Apprenticeships would reduce and 15% thought it would widen. With respect to the Level of an Apprenticeship, 32% thought lower levels would be offered and 11% thought the number of Apprenticeships at higher levels would increase.

**Figure 4.18: Influence loans will have on future plans (%)**

Base: All Apprenticeship employers: W1/W2 (778)

It can once again be seen that those in the manufacturing/construction sectors were more likely to believe they will carry on as before after the introduction of the new loans, with those employers more likely to say the influence of the loans will be low on the subjects, number and level of Apprenticeships they offer (over the two waves, just 23%, 16% and 16% of these employers said the loans would be at least fairly influential respectively on each).

## 5. Potential Learners

### 5.1. Summary

#### Awareness of loans

Neither current learners nor the general public<sup>22</sup> felt they knew much about 24+ Loans, and, in fact, counter-intuitively awareness was slightly lower among current learners; seven per cent of current learners said they knew at least a fair amount compared with 12% of the general public.

While this finding was consistent across both waves for current learners, high level awareness among the general public fell (previously 25% said they knew at least a fair amount). Further, among both audiences the proportion saying they had never heard of the loans increased significantly.

This low level of general awareness translates directly into respondents' detailed understanding about eligibility criteria for the loans. For example, among both audiences those who had at least heard of the loans and knew only some learners would be affected were mostly able to correctly identify loan eligibility criteria (minimum age and level of study). Similar proportions also selected a range of incorrect criteria (household income, salary and type of course). The fact that there has been little change in this finding between waves suggests that current learners have not taken on board any messages about loan eligibility.

In fact, when asked directly neither group were confident in their knowledge of who the introduction of loans will affect, with two in five saying they did not know whether it would affect all or just some FE learners. For example, only a minority (eight per cent general public and six per cent of learners) were able to identify the minimum age requirement as 24 years, and while a majority (80% of both audiences) correctly identified the minimum course level requirement as Level 3, at least two thirds also thought that it applied to Level 2. However, it should be noted that findings on both these measures improved between waves.

Respondents were similarly confused about the loan terms and conditions. While the majority (85% general public and 80% current learners) were aware that they would only need to repay the loan if earnings reached a certain threshold and the average figure given was close to the £21,000 mark, few were exactly able to identify this threshold (15% and 12% respectively). Both audiences were also less sure about interest rates being linked to inflation and based on income (55%

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<sup>22</sup> Please refer to Table 1.1 for the naming conventions

general public and 48% of current learners). Reflecting their uncertainty on the remaining terms and conditions – the involvement of banks, credit checks, paying tuition costs upfront – in each case a significant minority (a third or more) said they did not know whether the criteria applied.

Around a third (32% general public and 33% current learners) knew that the 24+ Loan will only cover the cost of tuition fees, largely consistent with findings from W1.

### Information sources about loans

Reported information seeking activity about 24+ Loans over the last 12 months is greater among the general public than current learners (20% compared with 10%, respectively).

Unofficial sources, such as word of mouth and the news, rank highest among the current main sources of information for both audiences, but are closely followed by colleges and training providers (the channel for communications from BIS) and their websites along with Directgov. However, given that awareness of the detail of 24+ Loans was low, this suggests the channel mix at the time of the survey was ineffective or that learners were not engaging fully with what was available at that time.

Those who would like more information would prefer this from official sources, particularly websites belonging to FE providers, employers or other training providers.

### Attitudes to loans

Potential L3 learners among both the general public and current learners were positive about the introduction of the 24+ Loans. For example, the majority said they sounded fair (78% and 82% respectively), repayments would be manageable (83% and 77% respectively) and agreed that access to Further Education would be easier if the need to pay fees upfront is removed.

Importantly, when asked directly, the majority of potential Level 3 learners said they were more likely to enrol on a L3 course as a result of access to a low cost government loan (73% general public and 67% learners). This finding increased significantly between waves (previously 37% and 54% respectively).

Concerns about the loans shifted between waves from apprehension about the principles involved (accessibility of courses and debt) at W1 to loan implementation and logistics at W2.

Once introduced to the concept of the 24+ Loans, both audiences were asked whether they still wished to study. The proportion changing their mind was small, but of note, more potential L3 learners among the general public said they would definitely or probably still study compared with current learners (70% and 56% respectively).

Among those who said they would still consider studying, a majority would or might take out a loan to help them pay for this. Of note, more among the general public would definitely or probably take out a loan (42% compared with 32% current learners). A further 23% from the general public and one in three (30%) of current learners “might” take out a loan. When asked why they were unlikely to take out a loan, the main reason was because they could already afford to pay their course fees (55% general public and 24% current learners). However, other reasons did include a range of concerns about loans in general, such as not being able to afford it, being worried about interest rates and not liking to owe money.

## 5.2. Awareness of loans

Potential L3 learners were assessed on their awareness of the 24+ Loans through a series of questions which not only asked their stated awareness but also tested their awareness on a series of eligibility criteria and terms and conditions for the 24+ Loans.

Neither current learners nor the general public felt they knew much about 24+ Loans, and awareness was slightly lower among current learners compared with that of the general public. Awareness did not make any significant improvement and the proportion saying they had never heard of the loans increased significantly.

This low level of general awareness translates directly into respondents’ lack of understanding about eligibility criteria for the loans, which was very low. The limited change seen between waves suggests that current learners have not yet engaged with information available about funding at that point, or they are not receiving the correct messages about loan eligibility.

## 5.3. Motivations for doing a course

For current learners the most popular reason cited for doing a Level 3 course or higher was to help “progress in their job or career” (62%), this was also the most popular reason for the general public but for a smaller proportion (41%) and was closely followed by being able to “move in to a new career” (40%).

- Those from the general public not currently working were more likely than those working to see doing a course as a way to get back into the job market. For example, they were more likely to want to do a course to help them move into a new career (52% vs. 33%). This was a pattern also seen with current learners.
- Those from non-White ethnicities were more likely than White ethnicities to mention a range of reasons for doing a course such as to help move into a new career (53% vs. 28% of the general public) and to get some further work experience (25% vs. 14% of current learners).

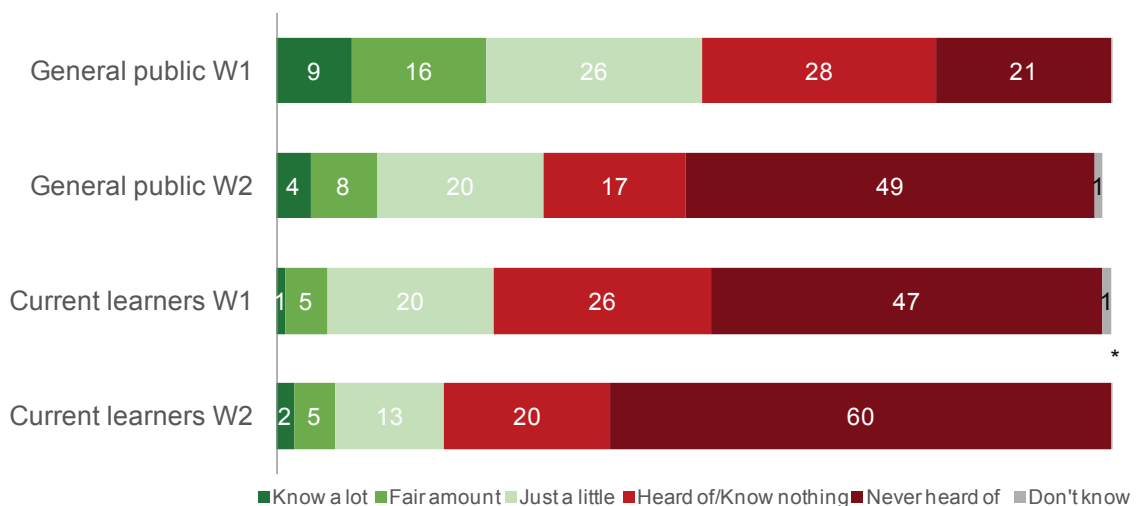
Lesser cited reasons include to help progress into University (9% for both audiences), and as a way of getting back in to the labour market (19% of general public and 14% of current learners).

#### 5.4. Awareness and understanding of loans

Awareness of 24+ Loans was low among potential L3 learners. In fact, “current learners” knew less than the general public. While half (50%) of the general public and two in five (40%) current learners had at least heard about the loans, only around one in eight or fewer said they knew either at least a fair amount (seven per cent of current learners and 12% of those from the general public).

Compared with the previous wave, the proportion of current learners who knew at least a fair amount about loans remained consistent; seven per cent in W2 said they knew at least a fair amount about 24+ Loans compared with six percent previously. In contrast, awareness among the general public fell (from 25% to 12% know at least a fair amount). However, among both audiences, the overall direction of change in awareness is negative, with the proportion saying they have never heard of the loans increasing significantly. This was particularly the case for those from the general public where those who had never heard of the loans before increased from 21% in W1 to a half (49%) in W2.

**Figure 5.1: Awareness of 24+ Loans by wave (%)**



Base: All: general public(388); current learners(601)

## 5.5. Eligibility criteria

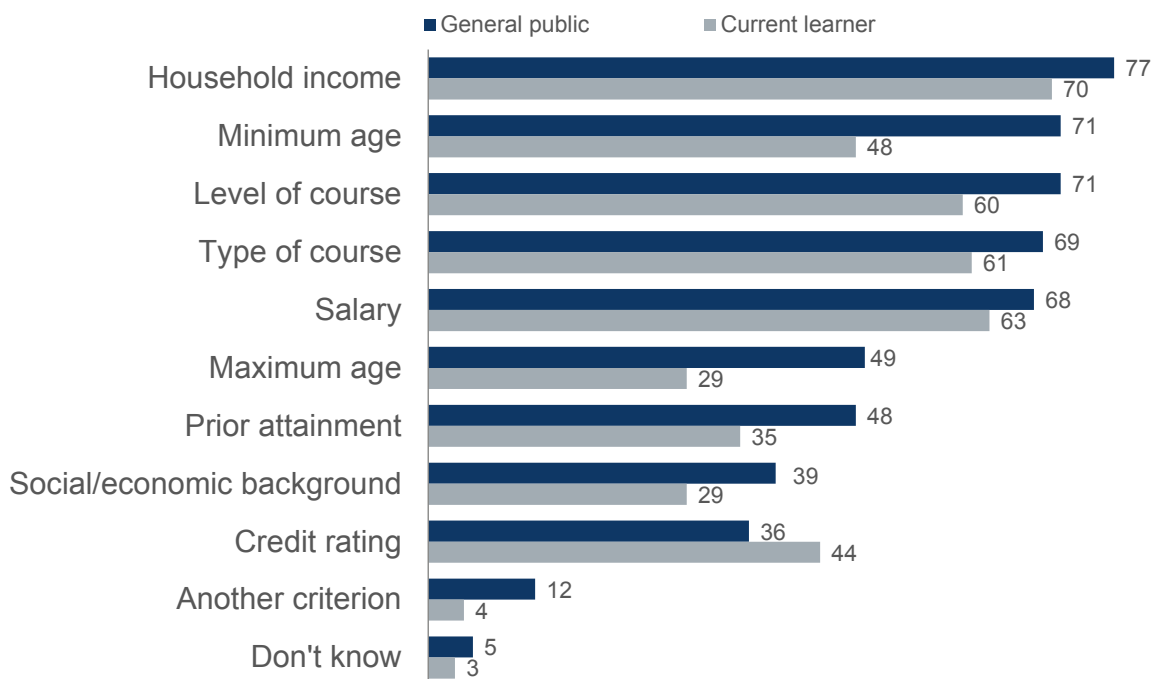
Half of the general public (50%) and two in five (40%) of the current learners had at least heard of the 24+ Loans. These respondents were then asked about different eligibility criteria but awareness of the eligibility criteria was inconsistent, which indicates that awareness is low amongst potential L3 learners.

As the chart below illustrates, overall while those from the general public, who had at least heard about the loans and knew that only some learners were affected, were more likely to correctly identify the eligibility criteria than current learners, they were also more likely to give any answer:

- Seven in ten (71%) of the general public and three in ten (60%) current learners who knew only some learners were affected correctly identified that eligibility depended on level of study.
- Seven in ten (71%) of the general public and half (48%) of current learners who knew only some learners were affected correctly identified a minimum age.

However, among both groups there was a degree of misunderstanding about eligibility, with 77% of the general public and 70% of current learners, who knew only some learners were affected, identifying household income as the main criteria, followed by salary (68% general public and 63% learners) and type of course (69% and 61% respectively).

**Figure 5.2: Eligibility criteria for 24+ Loans (%)**



Base: All who know only some learners will be affected: general public (81); current learners (110)

Overall, the general public and current learners were not confident in their knowledge of who the introduction of loans will affect. Among both audiences around two in five said they did not know whether it would affect all or just some FE learners (42% general public and 41% learners). There was little overall change in perceptions about loan eligibility from the previous wave, although more current learners, who understood that only some learners were affected, identified the type of course this time (71% compared with 57% previously). Among the general public who understood that only some learners were affected, more correctly mentioned minimum age (71% compared with 58% last wave). This suggests that *some* information about loans was successfully communicated or at least engaged with between waves.

- These findings were broadly consistent among the majority of demographic and attitudinal sub-groups tested. However, women were less likely to identify the correct eligibility criteria, with fewer female current learners correctly identifying a minimum age (39% compared with 48% overall) and fewer women in the general public sample mentioning level of course (63% compared with 71% overall).
- Women among the general public were also less likely to mention a number of other incorrect answers, including maximum age, social and economic background and prior attainment.

The average number of loan eligibility criteria selected was around five (out of a possible 10) for both current learners and those from the general public. Considering that only two criteria were correct, this is an overestimation of what is considered when assessing eligibility for loans. There was also no change between the waves.

Potential L3 learners were then asked what they thought the level of learning was for learners to be eligible. The majority (80%) of both audiences who thought that there was a course level requirement correctly identified this to be Level 3 (training equivalent to two or more A levels, NVQ level 3 or an Advanced Apprenticeship). However, at least two thirds also thought that Level 2 training (equivalent to five or more GCSE's/O'Levels grades C and above, NVQ level 2 or a standard Apprenticeship) was eligible (67% general public and 73% learners).

Only four percent of those from the general public and two percent of current learners knew that it would affect both Level 3 and Level 4. This indicates that either potential L3 learners were confused or unsure about the different levels that are eligible for the loans.

Understanding of the details of the minimum age requirement was also poor, with only a minority of those who identified a minimum age requirement for the 24+ Loans knowing that this was 24 years (eight per cent among the general public and six per cent of learners). In fact, for both audiences



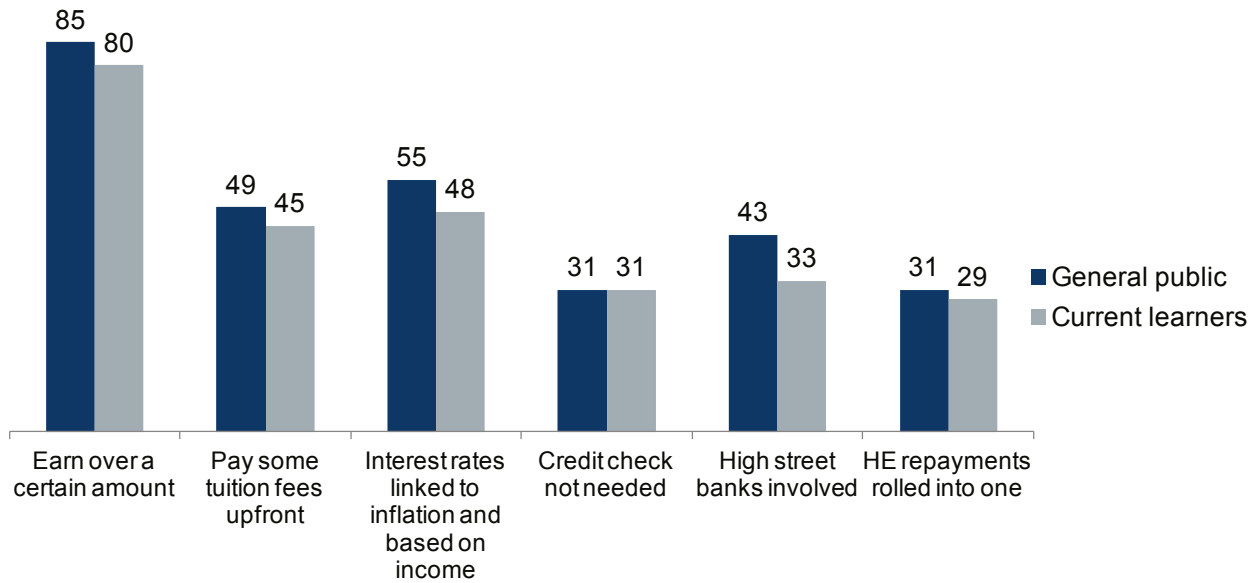
there was a large misconception that the minimum age for eligibility was 18 (49% general population and 52% learners). There were no differences found across different levels of claimed awareness.

Compared with the previous wave, more of both the general public (80% compared with 65%) and current learners (80% compared with 64%) were able to identify the minimum course level requirement. In terms of the correct minimum age, findings for the general public were unchanged but were improved for current learners, none of whom were correctly able to identify this before (now six per cent).

## **5.6. Terms and conditions**

Reflecting the low level of awareness of 24+ Loans, there was some confusion over the exact terms and conditions that apply. The chart below shows that the majority of those who had heard of the loans among both audiences were aware that they would only need to repay the loan if earnings were over a certain threshold (85% general public and 80% current learners). This could be related to the Higher Education loans which have a similar condition and have been widely publicised since they began. Although less sure, around half said that interest rates for the loans will be linked to inflation and based on income (55% general public and 48% current learners).

However, the extent to which other factors applied was less well understood. For example, banks will not be involved, credit checks will not be required and learners will not be expected to pay upfront tuition costs. Reflecting this uncertainty, in each case a third or more said that they did not know whether the criteria applied to the loan terms and conditions, with over half of both audiences saying they did not know whether all Higher Education loans will be rolled into one (53% general public and 56% current learners).

**Figure 5.3: Awareness of terms and conditions (W2) (%)**

Base: All who had at least heard of the loans: general public (186); current learners (237)

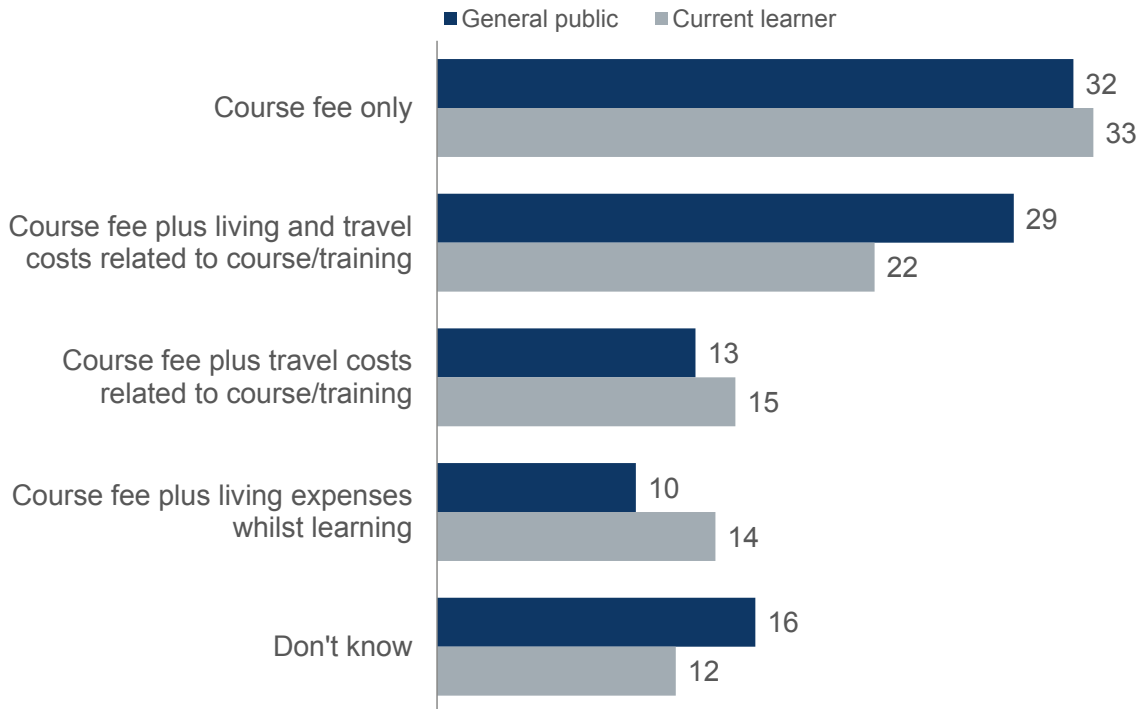
In general, these findings were unchanged since the previous wave, but more of the general public, who had at least heard of the loans, now said that interest rates for the loans will be linked to inflation and based on income (55% compared with 46% at W1). The results are also broadly consistent among the main sub-groups.

### Earnings threshold

When asked specifically about the earnings threshold before the 24+ Loan must be repaid, only around one in seven or fewer were able to correctly identify this as £21,000 (15% general public and 12% current learners). A quarter or more did not know, with learners again more unsure (25% and 32% respectively).

### 5.7. Uses for 24+ Loan

At W2, around a third of both the general public and current learners (32% and 33% respectively) knew that the 24+ Loan will only cover the cost of tuition fees with the rest thinking that it might cover some living expenses and/or travel costs.

**Figure 5.5: Uses for 24+ Loans (W2) (%)**

Base: All who have at least heard of loans: general public (186); current learners (237)

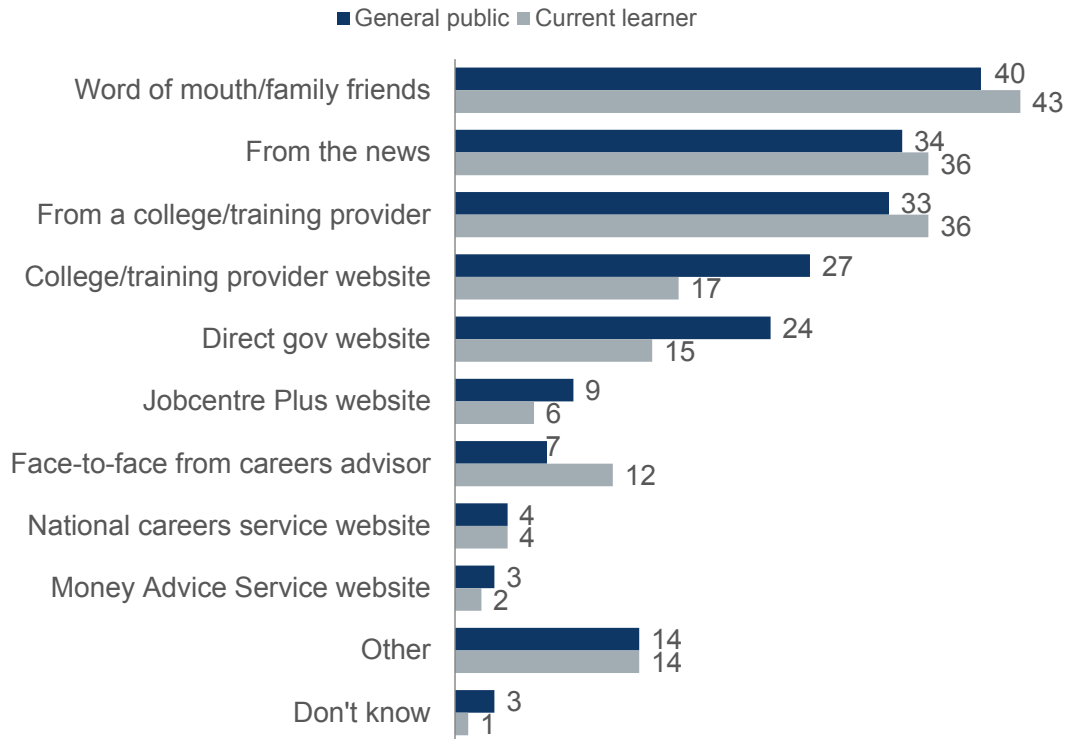
This perception about uses for the loan is largely unchanged since the previous wave and again, findings are mostly consistent among the main sub-groups.

## 5.8. Information sources about 24+ Loans

Reported information seeking activity about 24+ Loans over the last 12 months is greater among the general public than current learners (20% compared with 10% respectively).

This is mostly consistent among the sub-groups but, of note, among learners, those who were not working (25%) were more likely to have sought information in the last year.

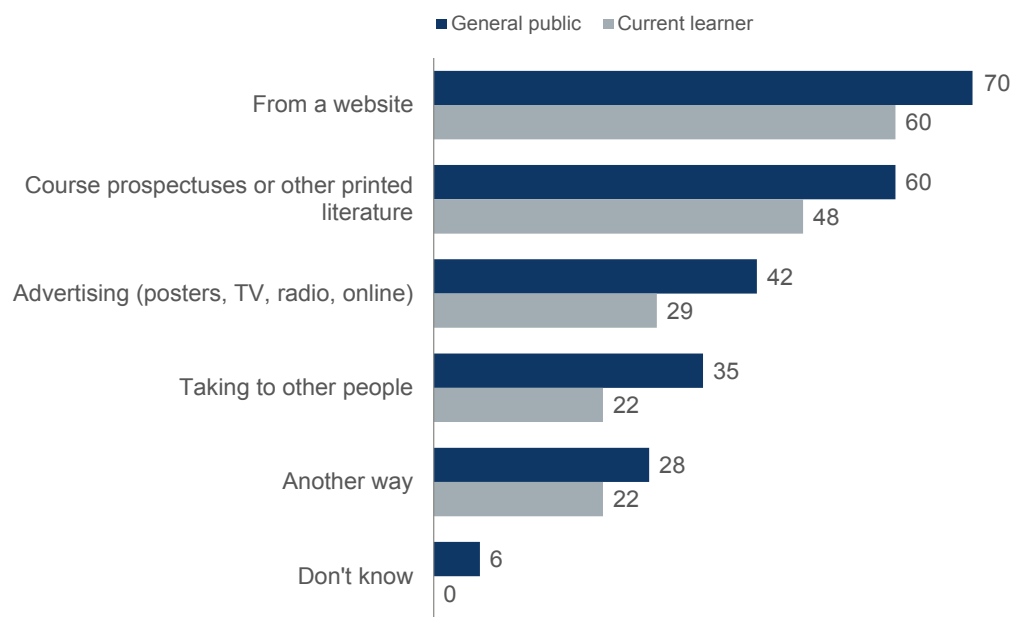
The chart below illustrates that the main sources of information about loans for both audiences were very consistent, with the general public and learners most likely to have heard about loans by word of mouth (40% and 43% respectively) or the news (34% and 36%) rather than more official sources. However, colleges and training providers (the channel for communications from BIS) and their websites along with the Directgov website follow closely after. Of note, the general public were more likely to mention websites generally.

**Figure 5.6: Sources of information for 24+ Loans (W2) (%)**

Base: All who have at least heard of loans : general public (186); current learners (237)

While base sizes were low, generally those from both audiences who said they used a college or training provider's website or Directgov were very positive about how useful they had been. What is clear from the findings is knowledge about the eligibility and terms and conditions associated with Loans is low. This suggests 24+ Loans or learners were not engaging with the information available or those communications were ineffective in the key details of 24+ loans.

Among those who would like more information, a website is the most popular information source among both audiences (70% general public and 60% learners). They also mentioned a range of other resources including printed literature and advertising. However, although word of mouth is currently the main source of information, this is less popular when respondents were asked to consider their preferences.

**Figure 5.7: Preferred information method for 24+ Loans (W2) (%)**

Base: All who need more information: general public (129); current learners (115)

Respondents were also specifically asked to select from a list who they would like to receive this information from. Again, findings were broadly consistent among both audiences, with FE providers, such as a college, employer or other training provider, most popular (73% general public and 72% learners). This is important to note because the providers are so critical to BIS's dissemination strategy. These were followed by the government agencies such as the Skills Funding Agency and Student Loans Company, careers advisors, the news and other independent sources of advice such as Citizen's Advice and the Money Advice Service. Women learners were generally more likely to mention preferring help from most sources of information.

## 5.9. Attitudes to loans

Once potential L3 learners had been given more information about the loans (see Appendix X), they were asked about their attitudes towards the loans and their implementation.

Potential L3 learners were positive about the premise of loans and were optimistic that they would be able to repay them if they were to take advantage of them. Since W1, concerns have shifted away from the principles of loans preventing access to Further Education to concerns about the logistics of loan implementation.

Although some learners changed their mind about wanting to study after hearing more information about the loans, this proportion was small and their anticipated loan take-up was moderate. The main reason for potential L3 learners not taking out a loan for Further Education was having the ability to pay for it.

## 5.10. Positive aspects of loans

Overall, potential L3 learners were positive about the introduction of the loans and particularly about the loans being a fairer system. For example, almost four fifths of those from the general public (78%) and those currently learning at L2 (82%) agreed (strongly/tend to agree) that the repayments sound fair.

- This was particularly true for women from the general public compared with men (84% vs. 72%).
- Current learners from White ethnicities were also more likely to agree with the repayments sounding fair than those from non-White ethnicities (79% vs. 70%).

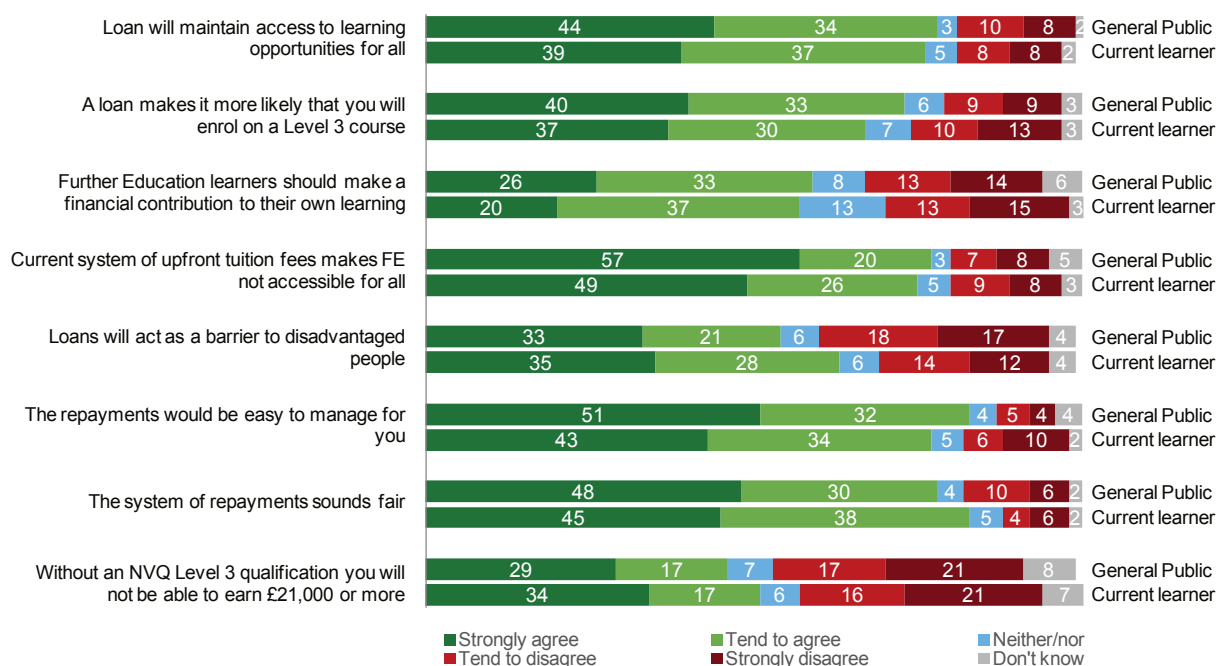
Potential L3 learners also thought that repayments would be manageable. Four fifths of those from the general public (83%) and current learners (77%) agreed that the repayments sounded easy to manage for them.

- Current learners from White ethnicities were also more likely to agree that repayments sounded easy to manage than those from non-White ethnicities (79% vs. 70%).

Most respondents agreed that the current system of paying fees upfront means that not everyone is able to access Further Education. Three quarters of those from the general public (78%) and current learners (74%) agreed with this sentiment. The current system might create a barrier for some to access Further Education because they would need to be able to save a lump sum first. Women from the general public were more likely than average to hold this view (82%).

Most agreed that one of the benefits of the new loans system was it maintained access for all. Similar proportions of those from the general public (78%) and current learners (76%) agreed that *having access to a low cost loan to help with course fees will help maintain access to learning opportunities for all*. Current learners who were also working, were more likely to agree that loans would maintain access for all compared with those not working (78% vs. 68%).

Finally, most potential L3 learners said they were more likely to enrol on a L3 course if they had access to a low cost government loan if needed. Almost three quarters of those from the general public (73%) and two thirds of current learners (67%) said this. This significantly increased between waves which saw just a third of those from the general public (37%) and just over half of current learners (54%) that agreed that they were more likely to enrol as a result of the loans in W2.

**Figure 5.8: Attitudes towards loan implementation (%)**

Base: All general public (388); current learners (601)

When there had not been significant changes between the two waves, we analysed the combined data to see if there were any clearer patterns between the subgroups. In the case of the general public, prior knowledge did not necessarily correlate with being positive about the loans.

- For example, those who knew at least a fair amount about the loans already, were more likely to disagree that the loans will help to maintain access to learning opportunities for all than those who had heard of but knew nothing or had never heard of them (27% vs. 17%).
- Similarly, those who had heard but knew nothing or had never heard of the loans were more likely to agree that the repayments would be easy to manage for them (80%) than average and that the current system limits access to Further Education (80%) than those in the general public who knew at least a fair amount (67% and 73% respectively).

The combined data also showed some interesting patterns in the relationship with gender. Women in the general public were more likely to be positive about the introduction of the loans; whereas, it was men from the current learners that were more likely to be positive.

For example, women from the general public were more likely to think that having access to a low cost government loan would make them more likely to enrol on a L3 course compared with men (74% vs. 66%); whereas, it was the reverse for current learners (65% vs. 73%).

Where we had not previously been able to make many comparisons, there were now differences seen across age groups once the data was combined. The younger age group of 25-29 were more likely to be positive about the loans than the older age group of 45-59 years old.

Younger potential L3 learners were more likely to agree that the repayments sounded both fair and easy to manage for them compared with the older potential L3 learners. Those aged between 45-59 years old were the least likely to agree that loans will maintain access for all although a majority were still positive (72% of general public and 71% of current learners agreed compared with 89% and 83% aged 25-29).

### Concerns regarding the loans

All potential L3 learners were asked about any concerns they had regarding the loans. The majority did not have any reported concerns and the number of concerns has decreased since W1. Concerns focused mainly on loan implementation and the logistics in W2.

Almost two thirds of the general public (63%) and four fifths of current learners (78%) reported that they had no concerns about the 24+ Loans. Since W1 the number of potential learners who had no concerns has risen from 36% for the general public and 54% for current learners. Although there were no large differences across the different subgroups, women from the general public were more likely than average to have no concerns (67%).

For both the general public and current learners five percent were concerned about having more details about the loans. This was the top concern for the current learners. More of those from the general public seemed to be concerned about other factors though such as the repayment details (six percent); the interest on loans (six percent); and, the terms and conditions (three percent).

Those who were current learners and self-employed and those who were from the general population and working were more likely to want to know more details about the loans than average (13% and eight percent). These potential L3 learners are potentially less able to get information easily from providers because of their working status.

- Since W1, learner concerns have changed from loans eligibility and worries about debt to concerns about the implementation and logistics of the loans. It is difficult to determine why there has been a change in types of concerns between the two waves but there is some evidence to suggest that some of the cohort is changing in attitudes towards loans, particularly those from the general public.



- At W1 almost two thirds of those from the general public (65%) agreed that loans will act as a barrier to disadvantaged people who wish to study at L3 and above, this proportion fell to just over half (54%) at W2.
- Current learners who would *not* take out a loan were more likely to agree that loans will act as a barrier to disadvantaged people than those who *would* take out a loan (67% vs. 54%).
- Although prior knowledge of 24+ Loans was related to attitudes about repayments, current learners who knew at least a little about the loans were more likely to think the repayments would be easy for them compared with those who knew less about the loans (84% vs. 75%).

### 5.11. Likely future response

Potential L3 learners were asked about their intentions toward learning after they have heard the main facts regarding the 24+ Loan.

This intention to study could also be compared to the screener question that was used upfront in the survey to determine their strength of inclination to study L3 in the next 2013/14 academic year. However, there were some differences in the question wording of the scales, potential L3 learners were asked at the beginning of the survey their likelihood to study (on a 6-point “certain to” to “certain not to” scale)<sup>23</sup> and after hearing about the loans their likelihood to study (on a 5-point “definitely would” to “definitely wouldn’t” scale).

#### Likelihood to study

Overall, the proportion who said they no longer wished to study was low across both sample groups, there were a number from the current learners who were slightly less certain about studying as some of those from the general public after hearing the main facts.

After hearing details about the loans seven out of ten of those from the general public would definitely or probably still study and a further fifth (19%) might still study. One in ten from the general public changed their mind about studying after hearing the information about the loans.

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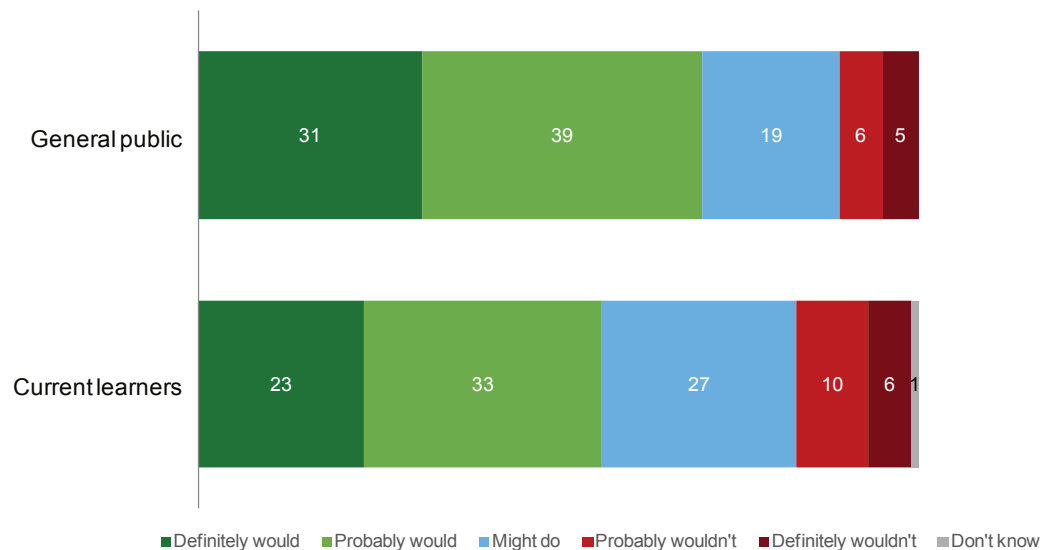
<sup>23</sup> Please note that for those that were recruited via the Omnibus, slightly different question wording was used because they had already been asked likelihood when recruited. For the full question wording please see question O1 in the questionnaire of the Appendix X

- Women were less likely than average to say that they would still study (67%), yet more likely to say that they might do (22%), indicating that they were slightly more hesitant about the loans now they have heard about them.

Over half of current learners (56%) would definitely/probably still study and 27% might do still. However, over one in six (16%) no longer wished to study since hearing more information.

- Although from the general public, women were more wary about studying, it is the reverse for current learners: men were less likely than women to say they would study still (61% vs. 51%).
- Current learners from non-White ethnicities were more likely to say that they would definitely study than those from White ethnicities (32% vs. 21%).

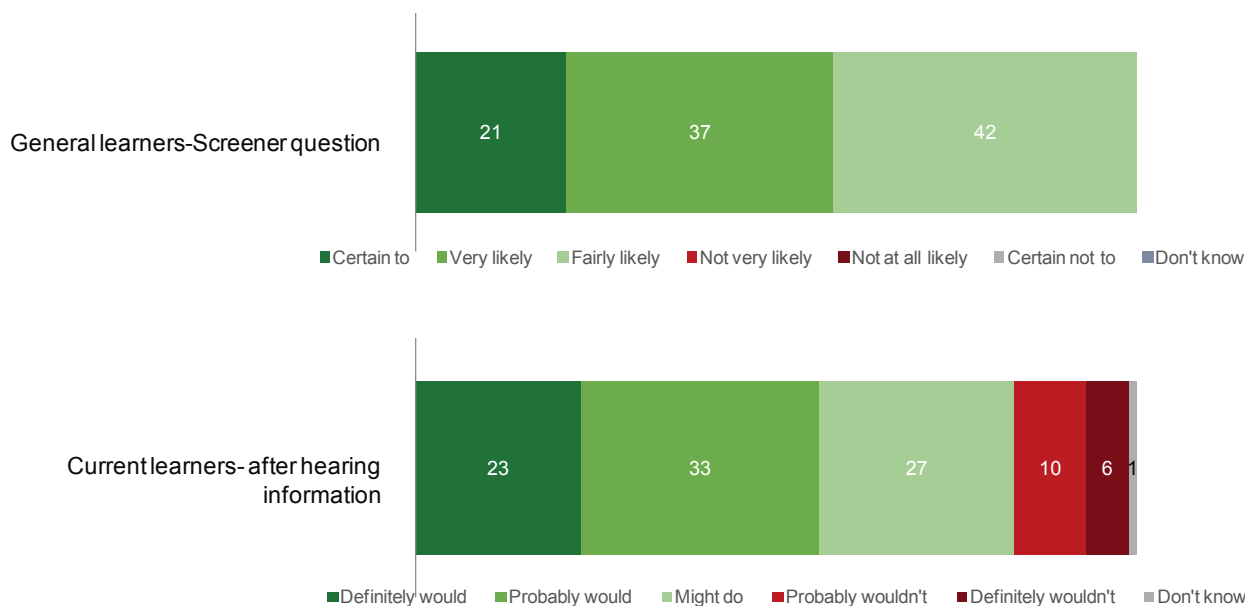
**Figure 5.9: Likelihood to study (%)**



Base: All general public (388); current learners (601)

When comparing what potential L3 learners stated at the screener question with their intention after hearing the main facts, the current learners who are certain they will enrol on a L3 course saw no shift; in fact, there were more current learners becoming converted into “definites” from the start of the survey to the end. There is a difference though in the proportions that said they were less certain; this seems to decrease from 79% at the beginning to 59% at the end of the survey. So overall, this analysis suggests that 16% of those who said they would study at the start of the survey had changed their mind at the end. This could be partly attributed to the change in question scale so these differences may only be indicative.

**Figure 5.10: Likelihood to study at beginning vs. Likelihood to study after information (%)**



Base: All (601)

## Likelihood to take out a loan

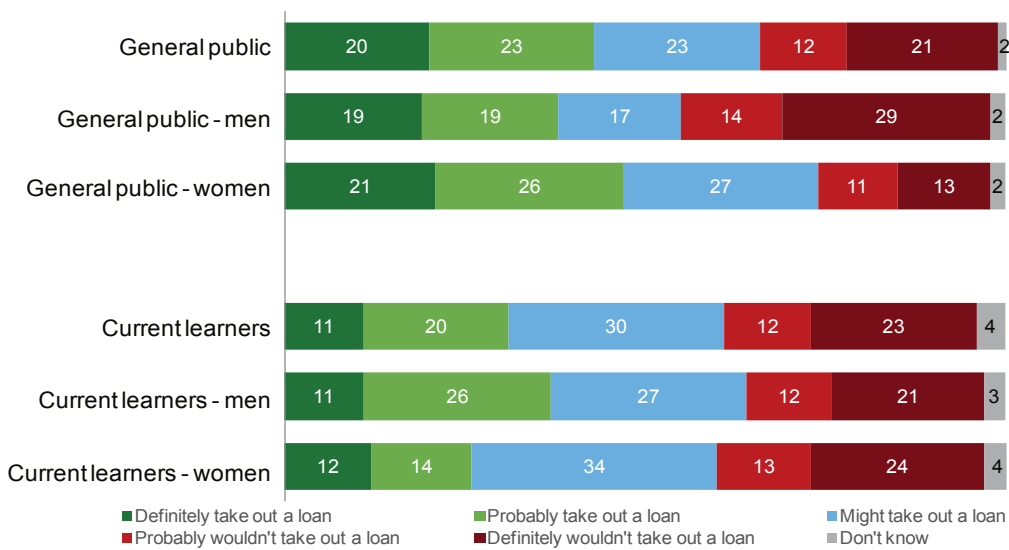
Those who were still considering studying were asked about their likelihood to take out a loan to pay for their study. From the general public two fifths (42%) would definitely or probably take out a loan with a fifth (23%) saying they might take out a loan. The current learners were less likely to want to take out a loan to pay for their studies. A third (32%) would definitely/ probably take out a loan and a further 30% might take out a loan still.

- Men were less likely to take out a loan, despite it being the general public women that were more wary about studying after hearing the information.
- Overall, 23% of current learners and 21% of the general public who would consider a Level 3 course said they would definitely **not** take out a loan. This view was stronger amongst:
  - Current learners who disagreed that they made impulsive purchases<sup>24</sup> (25%) and agreed that *owing money is always wrong* (29%);
  - The general public who agree they are good at managing money (24%)
- This suggests that propensity to take out an FE loan relates to other financial behaviours.

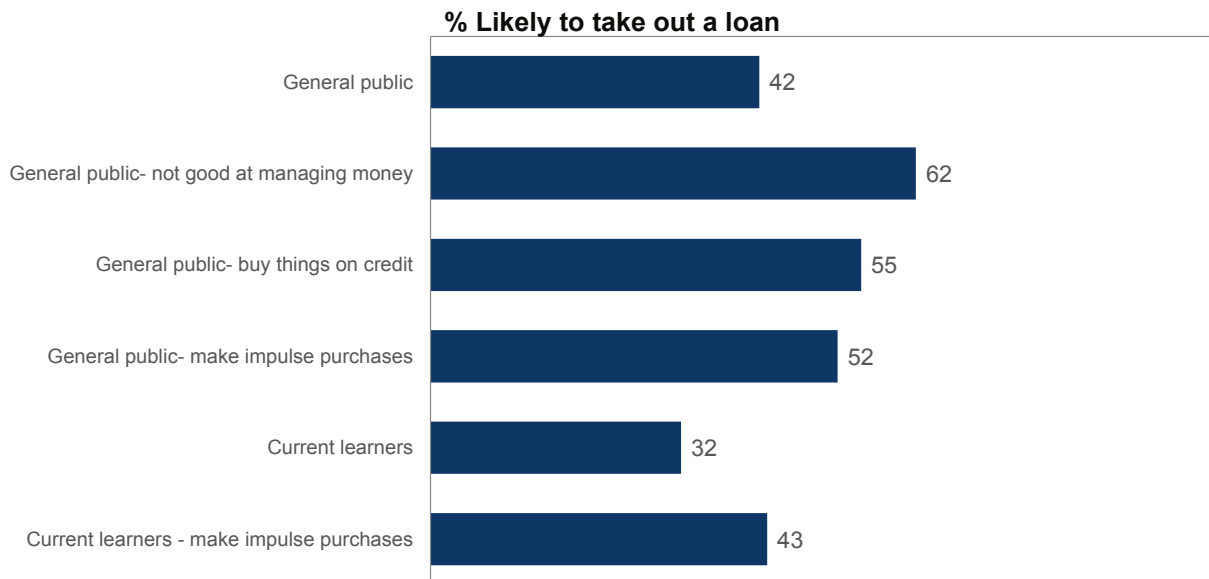
<sup>24</sup> Tend to or strongly disagree that *I am impulsive and tend to buy things even when I can't really afford them*.

- As we saw with the pattern of likelihood to study, the reverse in gender attitudes happens between current learners and the general public: although males from the general public were less likely to take out a loan, males who were current learners were more likely to take out a loan. Current learners from non-White ethnicities were more likely to definitely take out a loan than White ethnicities (21% vs. 9%).
- Additionally, despite the concern that Muslim groups would be restricted from taking out a loan because of the paying and receiving of interest for profit, Muslim current learners were more likely than average to definitely take out a loan (21% vs. 11%). This however, did not come out as a finding for the general public.
- Like the general public, current learners who make impulse purchases were the most likely to take out a loan (43%).

**Figure 5.11: Likelihood to take out a loan by gender (%)**



Base: All who would consider a L3 course: general public (339); general public – men (123); general public – women (216); current learners (497); current learners – men (238) and current learners – women (259)

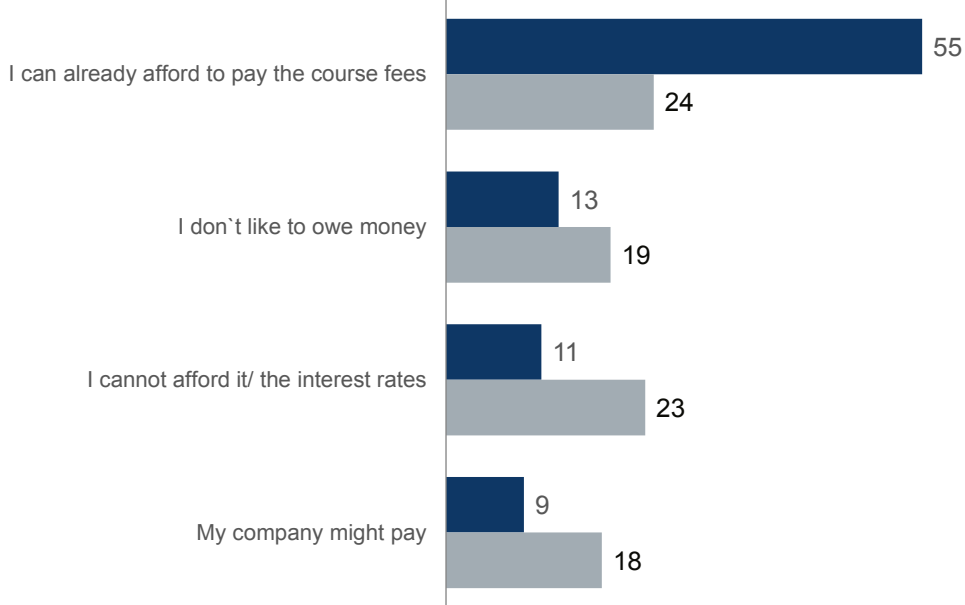
**Figure 5.12: Those likely to take out a loan by attitudes (%)**

Base: All who would consider a L3: general public (339); general public – not good at managing money (49); general public – buy things on credit (58); general public – make impulse purchases (67); current learners (497) and Current learners- make impulse purchases (91)

Potential L3 learners who said they were unlikely to take out a loan to pay for their studies were asked why this was. While the biggest reason for both populations was because they could already afford to pay for the course fees, this applied to over half of those from the general public (55%) and a quarter of those from the current learners (24%). Other reasons for not wanting to take out a loan included: not being able to afford it or being worried about the interest rates (23% of current learners; 11% of the general public); they did not like to owe money (19%; 13%); or, that their company would pay for the course fees (18%; 9%).

- Those from the general public who were employees were less likely than average (39%) to say they would not take out a loan because they can already afford it.
- Men who were current learners are more likely than women to say they can already afford it (35% vs. 14%).
- Those from the general public who were good at saving money (62%), and thought that owing money is always wrong (70%) were more likely to not take out a loan because they could already afford to pay than those who think that borrowing money is normal (51%). This indicates again that inclination to take out a 24+ Loan relates to other financial behaviours.

**Figure 5.13: Why unlikely to take out a loan (%)**



Base: All not planning to take out a loan: general public (92) and current learners (170)

## 6. Technical Annex

### 6.1. Sampling

#### Providers

The **providers** of Further Education survey was treated as a census, in that the total universe of providers eligible for this survey was included in our sample to contact in one of the two sweeps. This was because the total universe of providers was limited and therefore a high response rate would be required to interview the target of 250 at each wave.

A list of all providers was provided to us by The Data Service, derived from the ILR – 882 providers in total from England was provided (those from Scotland and Wales were removed). Then we matched in the providers' contact details in terms of names and phone numbers provided by the Skills Funding Agency, using first automated matching and then manual matching. Conducting a census meant that there was no need for sampling as such, but in order to ensure a comparable profile of providers between Wave 1 and Wave 2 we stratified the sample by key variables of provider type (private training provider, FE college, public/local authority provider [not FE college] and charity/other), size (in terms of numbers of learners) and region (based on Government Office Region), and randomly assign each case to one of the two sweeps – meaning a sample of 441 was selected for each. During fieldwork response rates were also monitored at strata levels to ensure a balanced response.

#### Apprentice employers

The sample of **Apprentice employers** was drawn from the ILR. The Employer Responsiveness dataset of ILR has improved significantly in recent times and now contains size and sector information for the vast majority of sample. Telephone number coverage has also improved and is available for c.90% of employers.

Two of the key stratification variables were: The number of Advanced and Higher apprentices working for an employer; and the Apprenticeship Frameworks offered by the employer. In order to create these variables, the ILR Aims dataset was interrogated to derive this information. Matching employers who had Advanced or Higher Apprentices were then selected as the total population.

The data was checked to establish which cases are at the enterprise level (typically head office) or establishment level (multiple site). Smaller employers only tend to have one site, but at larger employers it is an important distinction. In our experience skills and training issues are addressed

mainly at the establishment level so we assumed establishment was the appropriate unit for this research.

We stratified the sample by variables of industrial sector, postcode, framework and number of employees/apprentices, having discussed the approach with BIS, as with the provider sample we did this to ensure a representative profile in the sample for each sweep's sample on these factors.

In order to assist our analysis of employers with larger numbers of apprentices we sampled disproportionately to ensure more interviews with those employers with 15 or more apprentices, and fewer with those with only one apprentice. This reflected that a large proportion of the universe, more than half, was employers with one apprentice. A comparison between the population profile, and sampling profiles and targets is below in Table 1.1. It can be seen that all employers with 15 or more apprentices were selected in the sample:

**Table 6.1: Employers sample breakdown by number of apprentices**

Number of apprentices	Population	Number of interviews per wave	Sample per wave (including reserve)	Total sample	Sampling fraction
1	26,786	100	700	1,400	19.133
2	7,616	100	500	1,000	7.616
3 to 14	8,364	100	500	1,000	8.364
15 or more	534	100	267	534	1
Total	43,300	400	1,967	3,934	

We aimed for 400 employers' interviews per wave and selected roughly 2,000 leads per wave. However, because of the need to achieve a high response rate only c.1,000 were released initially, while the remainder acted as a reserve sample in case any particular strata become exhausted.

As with the employers' sample, both sweeps' sample were drawn at the outset of the research before Wave 1.

With the employer and the provider survey, the initial contact would be through an introductory letter sent by Ipsos MORI. Copies of the advance letters are appended.

### Potential Level 3 Learners

The sampling approach required for potential Level 3 learners was more challenging. The target population was those who intended to study at Level 3 in the 2013-2014 academic year. The ILR



was used as a starting point, but ILR only contains details of those currently learning, not those who would be eligible to be part in the general population.

### **Wave 1 - Eligibility in the general population**

The first step was a scoping exercise on a wave of the Ipsos MORI face-to-face 'Capibus' omnibus survey. This is a robust cross-sectional survey which involves interviews with 1,700 people (representative by age, gender, social grade) each week at random locations in England. The purpose of this exercise was to assess eligibility (i.e. the percentage considering doing a Level 3 course in the 2013-2014 academic year) and then conduct a face-to-face interview with those who met the criteria. This revealed a large proportion of additional potential eligible learners who were not currently in learning, amounting over half of those considering Level 3 study next year.

The omnibus sampling exercise suggested that there was sufficient penetration of potential learners, i.e. those at least "fairly likely" to study a Level 3 course in the 2013-2014 academic year, to make a random household survey plausible. The omnibus exercise suggested the level on penetration would be upwards of 10%. We therefore used a Random Digit Dialling (RDD) telephone approach in Wave 1, wherein households in England were phoned at random, to seek potential learners.

Some of the Wave 1 sample was derived from those who had taken part in the Capibus exercise, were eligible to take part in the research and had agreed to be recontacted.

### **Sampling from the ILR**

We also sampled directly from the ILR in order to build a frame of current learners contemplating a Level 3 qualification next year. The eligible sample were those doing either a Level 2 or Level 3 qualification (the latter because they may move sideways to a new area of study rather than progress to a higher level in the same subject area). This was drawn from the learner record of the ILR and stratified by factors that were deemed to be potentially important in relation to the policy such as type of course, subject area, sex, age and postcode. In order to assess eligibility, the ILR sample was screened at the start of the interview and only those at least "fairly likely" to learn at Level 3 were selected.

In total, we recruited 205 people via the omnibus and we completed interviews with 52 of them. This was in addition to 433 from the ILR and 300 from RDD at Wave 1.

### **Wave 2**

For Wave 2 the approach was changed slightly. The Random Digit Dialling penetration was lower than anticipated at Wave 1 (at six per cent) which meant that this approach was not a resource efficient way of accessing potential learners. This lower penetration was most likely due to a seasonal effect (the initial omnibus survey interviewing got place in late August/early September,

just before the start of an academic year, so respondents may have been more likely to consider starting courses) as well as possible mode effects (i.e. people more likely to give 'desirable' answers face-to-face as the omnibus was compared with via the telephone).

Based on the cooperation rate of the omnibus recruitment in Wave 1 to promote efficiency we used those recruited via Capibus waves as a source for general public learners' sample in Wave 2 in addition to that derived from RDD. In the weeks before Wave 2 started as well as the early weeks of Wave 2's interviewing we recruited potential learners from Capibus on a rolling basis. In total 995 interviews were completed in Wave 2: 601 from the ILR, 260 RDD interviews and 134 from the omnibus sample

Throughout this report, as well as in the findings communicated with BIS, the findings among current learners (i.e. learners were screened from the ILR) and the general public (i.e. learners who were screened using the Ipsos MORI Capibus or through Random Digit Dialling) are presented separately. This was for two reasons. Firstly, the findings between each are very different and combining the data would mask some interesting variations. Secondly the current learners data would be reduced to a small proportion of the total data because potential Level 3 learners were found to be much more likely to come from the general public.

## 6.2. Fieldwork

In order to ascertain any changes in awareness or differences in perception of 24+ Loans over time, fieldwork was conducted in two waves for all three research audiences.

The providers were surveyed first due to their necessity to be informed well in advance of the implementation of the loans. The first wave of fieldwork for the providers ran 14<sup>th</sup> August- 5<sup>th</sup> October 2012. The second wave ran 8<sup>th</sup>-31<sup>st</sup> January 2013.

The first wave of the employer fieldwork ran 3<sup>rd</sup> December 2012- 18<sup>th</sup> January 2013 and the second ran 7<sup>th</sup> May- 4<sup>th</sup> June 2013.

The first wave of the learner fieldwork ran from 3<sup>rd</sup> December 2012- 3<sup>rd</sup> February 2013 and the second ran 3<sup>rd</sup> May- 24<sup>th</sup> June 2013

## 6.3. Response rates

In the parts of this research – other than the learners' RDD sample – an interview was attempted with every selected sample lead to maximise the response rate. Where no interview was achieved the reason was recorded.

The breakdowns of the sample used for each non-RDD part of the research project, as well as the response rates, are overleaf in the subsequent tables 1.2 to 1.5:

**Table 6.2: Providers sample breakdown by number of apprentices**

Breakdown	Wave 1	Wave 2
Reached maximum tries without an interview	132	124
Refused to take part	15	18
Unusable/bad numbers/ineligible etc	39	33
Completed interview	255	266
Other	0	0
<b>Total sample used</b>	<b>441</b>	<b>441</b>
<b><i>Unadjusted response rate</i></b>	<b>58%</b>	<b>60%</b>
<b>Total usable sample used</b>	<b>402</b>	<b>408</b>
<b><i>Adjusted response rate</i></b>	<b>63%</b>	<b>65%</b>

**Table 6.3: Employers sample breakdown by number of apprentices**

Breakdown	Wave 1	Wave 2 <sup>25</sup>
Reached maximum tries without an interview	206	666
Refused to take part	183	106
Unusable/bad numbers/ineligible etc	213	290
Completed interview	376 <sup>26</sup>	402
Other	1	0
<b>Total sample used</b>	<b>979</b>	<b>1464</b>
<b><i>Unadjusted response rate</i></b>	<b>38%</b>	<b>27%</b>
<b>Total usable sample used</b>	<b>766</b>	<b>1174</b>
<b><i>Adjusted response rate</i></b>	<b>49%</b>	<b>34%</b>

<sup>25</sup> The employer sample drawn at Wave 2 used the same source as Wave 1. As such, the population sample was six months out of date which is likely to account for the differential response rate.

<sup>26</sup> Note that at the analysis stage when looking at the combined data after Wave 2, it was discovered that in Wave 1 27 interviews had been conducted with employers that were not eligible, due to not having any learners aged 24 or over. They were therefore removed from the Wave 1 and combined data, as well as from this breakdown.

**Table 6.4: Learners ILR sample breakdown by number of apprentices**

Breakdown	Wave 1	Wave 2
Reached maximum tries without an interview	821	1710
Refused to take part	653	567
Unusable/bad numbers/ineligible etc	1552	2003
Completed interview	433	601
Other	8	4
<b>Total sample used</b>	<b>3467</b>	<b>4885</b>
<b><i>Unadjusted response rate</i></b>	<b>12%</b>	<b>12%</b>
<b>Total usable sample used</b>	<b>1915</b>	<b>2882</b>
<b><i>Adjusted response rate</i></b>	<b>23%</b>	<b>21%</b>

**Table 6.5: Learners omnibus sample breakdown by number of apprentices**

Breakdown	Wave 1	Wave 2
Reached maximum tries without an interview	71	65
Refused to take part	18	32
Unusable/bad numbers/ineligible etc	62	87
Completed interview	52	134
Other	2	2
<b>Total sample used</b>	<b>205</b>	<b>320</b>
<b><i>Unadjusted response rate</i></b>	<b>25%</b>	<b>42%</b>
<b>Total usable sample used</b>	<b>143</b>	<b>233</b>
<b><i>Adjusted response rate</i></b>	<b>36%</b>	<b>58%</b>

## 6.4. Non-response and corrective weighting

With all surveys, it is necessary to decide whether the data should be weighted. This is often necessary to ensure that the survey sample matches the population profile. Weighting corrects bias resulting from the sampling approach and non-response.

With a random probability sample, 'design weighting' may also be needed to correct for unequal probability of selection to take part in the survey. In this case, the employers were sampled disproportionately so weighting was applied to correct that back to its proportionate level in the findings, the level of which was based upon the profile taken from the ILR sample.

Wherever ILR was used as the sample source the overall sample profile overall was used as the basis on which to apply any weighting required. After each survey wave we compared the profile of the completed interviews against the ILR profile, and where there was a significant discrepancy between the two profiles we weighted the data.

The exception was the two sweeps of learners' research sourced from general public-based sample. There was no sample profile to use for weighting, so instead we used profile information for England's adult population taken from the 2011 Census.

Data were weighted on this basis after each sweep, as well as on the same basis for the combined data of the two sweeps from each audience. Findings throughout this report, unless otherwise stated, are based on weighted data.

The variables used for weighting were:

Providers:

- Region (Government Office Region)
- Number of learners (banded)
- Type of provider (Public/LA/Charity/Other; FE College; Private training provider)

Employers:

- Number of apprentices (banded)
- BIS SME Barometer trading sector (Primary or Manufacturing; Construction; TRAD; Services)

Learners – Current learners:

- Provision (Adult Learner; Employer)
- Ethnicity (White; BME)
- Gender

Learners – General public:

- Age
- Gender

## 6.5. Wave 2 Questionnaires

### Provider Questionnaire

04 January 2013

#### Introduction

INTRO1

Good <morning, afternoon, evening>. My name is ..... from Ipsos MORI, the research organisation, and we are carrying out a survey on behalf of The Department for Business Innovation and Skills (BIS) in relation to awareness and understanding of the introduction of loans in Further Education. We hope that you received a letter about the research over the past few weeks.

The purpose of this survey is to collect your views on the loans and to understand how you think it will affect your organisation. We would still like to speak to you even if you think the new loans will not affect you or your organisation.

REASSURANCES TO USE IF NECESSARY:

- Your details were obtained from the central record that the Skills Funding Agency keeps of all providers of government funded Further Education courses.

ASK ALL

11. **Please can I speak to the person within your organisation who has the most responsibility for implementing loans in Further Education?**

FOR MICRO/SMALL PROVIDERS WHO SAY THERE IS NOBODY WITH THIS RESPONSIBILITY PLEASE ASK TO SPEAK TO THE MANAGING DIRECTOR/CHIEF EXECUTIVE

Respondent	1	GO TO INTRO2
Other (RECORD NAME BELOW)	2	ASK FOR TRANSFER. REPEAT INTRO1 WITH NEW CONTACT
Refused	3	RECORD REFUSAL REASON AND CLOSE

RECORD NAME:

INTRO2

I would like to assure you that all the information we collect will be kept in the strictest confidence, and used for research purposes only. It will not be possible to identify any particular organisation in the results.

On average, the survey will take 20 minutes to complete.

IF ASK FOR FURTHER INFORMATION: You can contact the team from Ipsos MORI on [REDACTED] or [REDACTED]@ipsos.com or [REDACTED] from BIS on [REDACTED].

12. **Are you happy to proceed with the survey on this basis?**

DO NOT READ OUT. SINGLE CODE ONLY

Yes and can be interviewed now	1	GO TO SCREENER
Yes, but call back later	2	MAKE APPOINTMENT
No	3	RECORD REFUSAL REASON AND CLOSE

ASK IF CODE 3 AT I2

13. **Please can I ask why you would not like to take part in this study?**

DO NOT READ OUT. MULTICODE OK

INTERVIEWER: If 'other specify' please write in detailed reason for refusal

Do not think loans in Further Education apply to them	1
Do not want to speak about loans in Further Education	2
Do not know who is the best person to speak to	3
Company policy not to take part in surveys	4
Need to speak to someone for permission	5
My time is too valuable – need incentive	6
Concerned about confidentiality	7
Just not interested	8
No time	9
Don't feel it is relevant	10
Think it is a sales call	11
Other (specify)	12
DK	13
Refused	14

**Screener and monitoring**

ASK ALL

**We'd like to start by asking a little bit about your organisation.****S1. Which of the following best describes the type of provider you are... ?**

READ OUT 1 TO 5. SINGLE CODE ONLY

Further Education college	1
Private training provider	2
An employer running your own training	3
Local authority	4
Not-for-profit charity or trust	5
Other (Please specify)	6
Don't know	7

**S2. How many employees work in your organisation? Please include both full-time and part-time employees in your whole UK workforce, including those working in different branches and premises.**

ASK FOR ESTIMATE IF UNSURE

WRITE IN NUMERIC	
Don't know	-99

SCRIPTING:

Automatic backcode into:

1-4

5-49

50-249

250-499

500-49,999

50,000+



S3. **And how many learners have enrolled on your courses in the last 12 months?**

ASK FOR ESTIMATE IF UNSURE

WRITE IN NUMERIC	
Don't know	0

SCRIPTING:

Automatic backcode into:

1 – 99

100 – 499

500 – 999

1,000 – 2,499

2,500 – 4,999

5,000 – 7,499

7,500 – 9,999

10,000+

### **Section A: Awareness of 24+ Advanced Learning Loans**

I'd now like to ask your broad knowledge of loans in Further Education.

A1. **How much, if anything, would you say you know about loans in Further Education? Would you say you...?**

READ OUT 1 TO 5. REVERSE 1 TO 5. SINGLE CODE ONLY

Know a lot	1
Know a fair amount	2
Know just a little	3
Have heard of them but know nothing about these loans	4
Have never heard of these loans before today	5
Don't know	6

ASK IF CODE 1 TO 4 AT A1

A2. **Which of the following sources have you used to find out about loans in Further Education?**

READ OUT 1 TO 11. RANDOMISE 1 TO 10. MULTICODE OK

Face-to-face briefings from a government department or agency	1
Written briefing documents from a government department or agency through the post, sent via email or accessed online	2
General information on Further Education on government websites	3
FE and Skills Newsletter	4
Skills Funding Agency Update	5
General email alert services	6
Word of mouth from other people working in the sector	7
Learning and Skills Improvement Service (LSIS)	8
Specialist education sector press and media	9
Skills Funding Agency Area Relationship Teams	10
Any other source (please specify)	11
Don't know / Can't remember	12

ASK IF CODE 1 AT A2

A3. **Which government agency or agencies have been responsible for the face-to-face briefings you have attended? ADD IF NECESSARY: If it was a joint event please give the names of all agencies responsible for the briefing.**

READ OUT 1 TO 7. RANDOMISE 1 TO 6. MULTICODE OK

BIS (Department for Business, Innovation and Skills)	1
Skills Funding Agency	2
Student Loans Company	3
Skills Funding Agency Area Relationship Teams	4
National Apprenticeship Service	5
Learning and Skills Improvement Service (LSIS)	6
Another agency (please specify)	7
Don't know / Can't remember	8

ASK FOR EACH SELECTED AT A3

A4. **How useful was the <NAME OF SOURCE FROM A3> face-to-face briefing in helping you to understand the loans?**

READ OUT 1 TO 4. REVERSE 1 TO 4. SINGLE CODE ONLY

Very useful	1
Fairly useful	2
Not very useful	3
Not at all useful	4
Don't know / Can't remember	5

ASK IF CODE 2 AT A2

A5. **Which government agency or agencies wrote the written briefing(s) you received or accessed?**

READ OUT 1 TO 7. RANDOMISE 1 TO 6. MULTICODE OK

BIS (Department for Business, Innovation and Skills)	1
Skills Funding Agency	2
Student Loans Company	3
Skills Funding Agency Area Relationship Teams	4
National Apprenticeship Service	5
Learning and Skills Improvement Service (LSIS)	6
Another agency (please specify)	7
Don't know / Can't remember	8

ASK FOR EACH SELECTED AT A5

A6. **How useful was the <NAME OF SOURCE FROM A5> written briefing in helping you to understand the loans?**

READ OUT 1 TO 4. REVERSE 1 TO 4. SINGLE CODE ONLY

Very useful	1
Fairly useful	2
Not very useful	3
Not at all useful	4
Don't know / Can't remember	5

ASK IF CODE 3 AT A2

**A7. Which websites did you visit to find out more about the loans?**

READ OUT 1 TO 9. RANDOMISE 1 TO 8. MULTICODE OK

BIS (Department for Business, Innovation and Skills)	1
Skills Funding Agency	2
Student Loans Company	3
National Apprenticeship Service	4
Learning and Skills Improvement Service (LSIS)	5
FE News	6
A politically affiliated website	7
A newspaper or media website	8
Another website (please specify)	9
Don't know / Can't remember	10

LIST ALL SELECTED AT A7 IF MULTIPLE SELECTIONS MADE

**A8. Which website was the most useful in helping you find out more about loans in Further Education?**

READ OUT 1 TO 10 SELECTED FROM A7. SINGLE CODE ONLY

BIS (Department for Business Innovation and Skills)	1
Skills Funding Agency	2
Student Loans Company	3
National Apprenticeship Service	4
Learning and Skills Improvement Service (LSIS)	5
FE News	6
A politically affiliated website	7
A newspaper or media website	8
Other from A8	9
They were as useful as each other	10
Don't know / Can't remember	11

**Section B: Awareness of details of 24+ Advanced Learning Loans**

ASK IF CODE 1 TO 4 AT A1

I am now going to ask you some questions about the details of the loans in Further Education, which we shall now refer to as “loans”. Please note we are not testing you and your answers remain confidential. We just wish to understand the amount of knowledge held by people like yourself about the loans.

ASK IF CODE 1 TO 4 AT A1

B1. **Do you know if all learners in Further Education are affected by the introduction of loans, or just some of them?**

DO NOT READ OUT. SINGLE CODE ONLY

All Further Education learners	1
Some Further Education learners	2
Don't know	3

ASK IF CODE 2 AT B1

B2. **Which, if any, of the following criteria are used to decide whether learners are eligible for a loan?**

READ OUT 1 TO 10. RANDOMISE 1 TO 9. MULTICODE OK.

A minimum age	1
A maximum age	2
Level of study (e.g. course level)	3
Ethnicity	4
Social or economic background	5
Whether the learner lives in the UK	6
Household income	7
Prior attainment	8
Credit rating	9
Another criterion (please specify)	10
Don't know	11

ASK IF CODE 1 TO 4 AT A1

B3. **What, if any, is the minimum age at which learners are eligible for a loan?**

INTERVIEWER NOTE: Learners studying at Level 3 who are aged 24 or over are eligible.  
DO NOT MENTION AT THIS POINT

WRITE LOWER AGE

INCLUDE SOFT CHECKS ON ANSWER:

a) IF LOWER IS 16 OR LESS

WRITE IN MINIMUM AGE	
No specific age group – all learners	1
Don't know	-99

ASK IF CODE 3 AT B2

B4. **Which of the following levels of learners are eligible for a loan? By level we mean the equivalent qualification or Apprenticeship framework level.**

READ OUT 1 TO 5. SINGLE CODE ONLY

Level 1 or less	1
Level 2	2
Level 3	3
Level 4	4
Advanced Apprenticeship	5
Higher Apprenticeship	6
Don't know	7

ASK IF CODE 1 TO 4 AT A1

B5. **Which, if any, of the following terms and conditions do you think apply to learners who receive a loan? If you don't know, just say and we will move on.**

READ OUT A TO F. RANDOMISE A TO F. SINGLE CODE.

	Apply	Does not apply	Don't know
A. Learners only begin to pay back their loan when they earn over a certain amount	1	2	3
B. Learners will still be expected to pay some costs for tuition upfront	1	2	3
C. Interest rates on loans will be linked to inflation and based on income	1	2	3
D. A credit check will be needed for those taking out an loan	1	2	3
E. High street banks will be involved in processing accounts that receive student loans	1	2	3
F. Learners who take out subsequent Higher Education loans will have all their repayments rolled into one	1	2	3

ASK IF CODE 1 AT B5A

B6. **How much will a Further Education learner need to earn per year before they begin to pay back their loan?**

INTERVIEWER NOTE: The threshold is £21,000 per year. DO NOT MENTION AT THIS POINT

WRITE IN WHOLE FIGURE

INCLUDE SOFT CHECKS FOR:

- a) IF £5,000 OR LOWER, CONFIRM WITH RESPONDENT
- b) IF £40,000 OR HIGHER, CONFIRM WITH RESPONDENT

WRITE IN NUMERIC

Don't know -99

**Section C: Implementing the loans**

ASK ALL

The full title of the loans is 24+ Advanced Learning Loans. They are for learners aged 24 and over and in Further Education and studying at Level 3 and above, including Advanced and Higher Apprenticeships. Younger learners and those learning at Level 2 or below will still be eligible for grant support through government funding.

The loan amount for 24+ Advanced Learning Loans will cover the cost of the tuition element, so learners will not be expected to pay for their course upfront. It will be administered from the Student Loans Company, like other student loans. Repayments are a fixed proportion of income, starting once the borrower earns over £21,000.

C1 Based on this information and any other details you know about the loans, what extent to do you agree or disagree that...?

C5 INTERVIEWER: Probe strength of agreement/disagreement with the statements.

READ OUT AND RANDOMISE ORDER OF C1 TO C5. SINGLE CODE ONLY

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
C1.	Loans will maintain access to learning opportunities	1	2	3	4	5	6
C2.	If loans were <u>not</u> introduced, there would be a significant fall in learner numbers	1	2	3	4	5	6
C3.	Further Education learners aged 24 and over on Level 3 or above courses should make a financial contribution to their own learning	1	2	3	4	5	6
C4.	The current system of paying for tuition fees upfront limits access to Further Education	1	2	3	4	5	6
C5.	Loans will act as a barrier to disadvantaged people who want to learn at Level 3 or above	1	2	3	4	5	6



Loans will apply to those learners starting their course or training from 1 August 2013. Applications for loans can be submitted from 1 April 2012.

C6 and C7 **Based on these dates, to what extent do you agree or disagree that...?**

INTERVIEWER: Probe strength of agreement/disagreement with the statements.

READ OUT AND RANDOMISE ORDER OF C6 AND C7. SINGLE CODE ONLY

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
C6.	<b>Our organisation will have the systems in place to manage and administer loans by 1 April 2012</b>	1	2	3	4	5	6
C7	<b>There is enough time between now and August 2013 for our organisation to develop how we communicate with learners on loans</b>	1	2	3	4	5	6

Loans are for learners aged 24 and over studying at Level 3 and above, including Advanced and Higher Apprenticeships.

C8. **What percentage of your learners do you think will be affected by these loans?**

ASK FOR ESTIMATE IF UNSURE.

ALLOWED RANGE IS 0 TO 100.

WRITE IN NUMERIC	
Don't know	0

SCRIPTING:

Automatic backcode into:

0

1 – 9

10 – 24

25 – 49

50 – 74

75 – 99

100

C9. **In your opinion, how knowledgeable, if at all, are your learners about how the loans will affect them?**

READ OUT 1 TO 4. REVERSE 1 TO 4. SINGLE CODE ONLY

Very knowledgeable	1
Fairly knowledgeable	2
Not very knowledgeable	3
Not at all knowledgeable	4
Don't know	5

ASK ALL

C12. **Have you taken account of the introduction of loans in your organisation's current business plan?**

DO NOT READ OUT. SINGLE CODE ONLY

Yes	1
No	2
Don't know	3

ASK IF CODE 1 AT C12

C13. **Which of the following have you considered in your organisation's business plan?**

READ OUT 1 TO 8. RANDOMISE 1 TO 7. MULTICODE OK

The impact on learner numbers	1
The financial impact on your organisation	2
The impact on the courses you offer	3
Opportunities arising from the introduction of loans	4
The wider impact to Further Education in your local area	5
The actions required to manage the impact in your organisation	6
The effect on competition for learners in your local area	7
Another impact or issue (please specify)	8
Don't know	9

ASK ALL

C14 **How influential will the introduction of the loans be on your future plans for the following?**

to INTERVIEWER: Probe extent of influence with each criterion.

C20 c READ OUT AND RANDOMISE ORDER OF C14 TO 20c. SINGLE CODE ONLY

		Very influential	Fairly influential	Not very influential	Not at all influential	Don't know
C14.	<b>The number of courses that you will offer</b>	1	2	3	4	5
C15.	<b>The subjects you will offer</b>	1	2	3	4	5
C16.	<b>The level of courses you will offer</b>	1	2	3	4	5
C17.	<b>Your enrolment processes</b>	1	2	3	4	5
C18.	<b>Management Information Services in your organisation</b>	1	2	3	4	5
C19.	<b>The type of learners support services you provide</b>	1	2	3	4	5
C20.	<b>The level of additional financial support you provide to learners in need</b>	1	2	3	4	5
C20a	<b>Your course enrolment agreements with learners</b>	1	2	3	4	5
C20b	<b>Your customer complaints procedures</b>	1	2	3	4	5
C20c	<b>The time you spend with learners to explain the nature of the loan liability and their payment obligations</b>	1	2	3	4	5

ASK IF CODE 1 OR 2 AT C14

C21. **Which of the following best describes the influence that the loans will have on the number of courses that you offer in the future? Will the number of courses...?**

INTERVIEWER: Prompt that it's only provision affected by the loans being asked about, no other influences on provision

READ OUT 1 TO 3. REVERSE 1 TO 3. SINGLE CODE ONLY

Increase	1
Decrease	2
Stay the same, but with a different mix of subjects and/or levels	3
Stay the same as now	4
Don't know	5

ASK IF CODE 1 OR 2 AT C15

C22. **Which of the following best describes the influence that the loans will have on the subjects you offer in the future?**

READ OUT 1 TO 3. REVERSE 1 TO 3. SINGLE CODE ONLY

Will broaden the range of subjects we offer	1
Will narrow the range of subjects we offer	2
The breadth of subjects will remain the same with a different mix by level and/or number of enrolments	3
Stay the same as now	4
Don't know	5

ASK IF CODE 1 OR 2 AT C16

C23. **Which of the following best describes the influence that the loans will have on the level of courses you offer in the future?**

READ OUT 1 TO 3. REVERSE 1 TO 3. SINGLE CODE ONLY

We will broaden the level of courses we offer	1
We will narrow the level of courses we offer	2
The breadth of levels will remain the same with a different mix by subjects and/or number of enrolments	3
Stay the same as now	4
Don't know	5

ASK ALL

C23a **What impact do you think loans will have from 2013/2014 on the timing of learner enrolments? Do you think that...**

READ OUT 1 TO 3. REVERSE 1 TO 3. SINGLE CODE ONLY

Learners will enrol earlier, in advance of the start of the academic year	1
Learners will enrol later, with more applications being made later in the academic year	2
There will be no difference	3
Don't know	4

C25. **What elements of the loans system do you need to know most about at this point in time?**

INTERVIEWER PROBE FULLY: **Any other elements?**

PROBE USING LIST BELOW. MULTICODE OK RANDOMISE

My role in administering the loans/what I need to do	1
A broad introduction into the loans	2
Information on communicating to learners	3
Information on how learners apply for loans	4
The eligibility criteria of who will and won't be funded	5
How you manage and track the data	6
How the payments and repayments work	7
More about the Student Loans Company	8
The funding implications	9
More updates on the progress of the policy	10
The likely impact on student enrolment	11
Skills Funding Agency issues	12
Other (WRITE IN)	13
None – I have all the information I need	14
Don't know	15

C27. **Which, if any, of the following methods do you plan to use to inform prospective learners about the loans?**

READ OUT 1 TO 8. RANDOMISE 1 TO 7. MULTICODE OK

A course prospectus	1
Your website	2
Current links with employer organisations	3
Open days/evenings	4
Local media such as newspapers and free sheets (advertising on own or with other providers)	5
Through skills brokers	6
Another method (please specify)	7
We shall not be informing prospective learners about loans (SINGLE CODE ONLY)	8

Don't know	9
------------	---

C28. **Do you have all of the information you need to make relevant learners aware of the 24+ Advanced Learning Loans?**

DO NOT READ OUT. SINGLE CODE ONLY

Yes	1
No	2
Don't know	3

IF CODE 2 AT C28

C29. **What information do you need to help you make learners aware of the loans?**

INTERVIEWER PROBE FULLY: **Any other elements?**

PROBE USING LIST BELOW. MULTICODE OK. RANDOMISE

Learner guides/leaflets/packs	1
Posters/advertising/marketing materials	2
Case studies	3
Financial information – e.g. how it's paid, how often, who pays etc	4
Information on how it will work/the administration	5
Simple and succinct information	6
Eligibility criteria	7
Where to access information	8
Official information from BIS/the Government	9
Other (WRITE IN)	10
None	11
Don't know	12

**Section D: Attitudes towards and opinions on the loans**

ASK ALL

D1 **To what extent do you agree or disagree that...?**

to INTERVIEWER: Probe strength of agreement/disagreement with the statements.

D6

READ OUT AND RANDOMISE ORDER OF D1 TO D6. SINGLE CODE ONLY

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
D1.	<b>Administration for the loans system is likely to be overly bureaucratic</b>	1	2	3	4	5	6
D2.	<b>Financial management of the loans system will be difficult</b>	1	2	3	4	5	6
D3.	<b>The introduction of the loans will change the whole Further Education landscape</b>	1	2	3	4	5	6
D4.	<b>Employers will be willing to pay off some of their workers' loans</b>	1	2	3	4	5	6
D5.	<b>The introduction of the loans will mean a large fall in the recruitment of Apprentices</b>	1	2	3	4	5	6
D6.	<b>Competition for learners will increase between providers as a result of the loans</b>	1	2	3	4	5	6

D7. **Overall, in your opinion, how prepared is your organisation for the introduction of 24+ Advanced Learning Loans?**

READ OUT 1 TO 5. REVERSE 1 TO 4. SINGLE CODE ONLY

Very prepared	1
Fairly prepared	2
Not very prepared	3
Not at all prepared	4
Don't know	5

D8. **What are your key areas of concern regarding the introduction of the loans?**

INTERVIEWER PROBE FULLY: **Any other areas of concern?**

OPEN-ENDED.

None	18
Don't know	19



**Section E: Business classification questions**

Thank you. I would now just like to ask a few questions about your organisation in order to put your answers in context. Please be assured that all details you give will be treated in the strictest confidence.

E1. **How long has your organisation/the organisation you work at been operating?** SINGLE CODE ONLY

Less than a year	1
A year to two years	2
Three to five years	3
Six to ten years	4
Eleven to twenty years	5
More than twenty years	6
Don't know	7

E2. **In what region are you based?**

INTERVIEWER: Site where respondent is based professionally rather than where the provider's coverage as a whole is

SINGLE CODE ONLY. PROMPT FROM LIST IF NECESSARY

South West	1
Central Eastern	2
South Central	3
London	4
Thames Valley	5
South East	6
West Midlands	7
East Midlands	8
MCWS (Manchester, Cheshire, Warrington & Staffordshire)	9
LCL (Liverpool, Cumbria & Lancashire)	10
Yorkshire and Humberside	11
North East	12
Don't know (write in postcode of where they are based)	13

- E3. **And thinking about your organisation as a whole, does it operate in <ANSWER FROM E2 (if says Don't Know at E2 please input 'this region')> only, across a number of regions, or does it operate nationally? IF NECESSARY: By 'operate' I mean where your organisation provides learning, rather than where it accept learners from.**

DO NOT READ OUT. SINGLE CODE ONLY

Operates only in <INSERT region given at E2> OR < if says Don't Know at E2 please input 'this region'>	1
Operates across a number of regions	2
Operates nationally	3
Don't know	4

ASK IF CODE 2 AT E3

- E4. **In which regions does your organisation operate?**

READ OUT MULTICODE OK

South West	1
Central Eastern	2
South Central	3
London	4
Thames Valley	5
South East	6
West Midlands	7
East Midlands	8
MCWS (Manchester, Cheshire, Warrington & Staffordshire)	9
LCL (Liverpool, Cumbria & Lancashire)	10
Yorkshire and Humberside	11
North East	12
Don't know/not sure	13

ASK IF CODE 3 AT E3

E5. **When you say that your organisation operates nationally, is that across England only, across Great Britain, or across the UK (i.e. including Northern Ireland)?**

DO NOT READ OUT. SINGLE CODE ONLY

England	1
Great Britain	2
UK	3
Don't know	4

ASK ALL

E6. **Can you please tell me your job title?**

OPEN-ENDED


E8. **This research forms part of a study that BIS (Department for Business, Innovation and Skills) is conducting on loans. Would you be happy to be re-contacted by BIS, any other of the government agencies engaged in loans, or any appointed agency working on their behalf for further research concerning this topic?**

SINGLE CODE ONLY

Yes – BIS, associated government agencies or appointed agency working on their behalf may re-contact	1
Yes - Only BIS and associated government agencies may re-contact	2
No	3

ASK ALL

**We wish to make you aware that you may receive a call regarding another survey for BIS from a different research agency. This survey is about all of the reforms in Further Education that have been happening recently, not just 24+ Advanced Learning Loans.**

ASK STANDARD RECONTACT QUESTIONS, RECORD GENDER AND CLOSE

## Apprentice Employer Questionnaire

2<sup>nd</sup> May 2013

### Introduction

#### **INTRO1**

**Good MORNING/AFTERNOON/EVENING.**

IF NAME OF ORGANISATION NOT STATED UPON ANSWER:

**Is that <INSERT NAME OF ORGANISATION>?**

Yes	1	GO TO INTRO2
No	2	THANK & CLOSE
Refused	3	THANK & CLOSE

IF NAME/JOB TITLE KNOWN

**Could I please speak to <NAMED RESPONDENT/JOB TITLE>?**

<IF NO NAME/JOB TITLE> **Could I please speak to the most senior person here who has overall responsibility for employee training?**

Yes	1	GO TO INTRO2
No - call back later	2	MAKE APPOINTMENT
No - not available in fieldwork	3	THANK & CLOSE
No - refused	4	THANK & CLOSE
Other - cannot continue	5	THANK & CLOSE

#### **INTRO2**

**Good <morning, afternoon, evening>. My name is ..... from Ipsos MORI, the research organisation.**

**We are carrying out a survey on behalf of The Department for Business, Innovation and Skills (BIS) in relation to awareness and understanding of the introduction of loans in Further Education.**

**You should have received a letter about this survey over the last few weeks in relation to the <TEXT SUB: INSERT COURSE WITH MOST APPRENTICES FROM SAMPLE> course that your employees are involved with. Would now be a good time to ask you a few questions – the survey should take around 15 minutes to complete?**

REASSURANCES TO USE IF NECESSARY:

- **Your details were obtained from the central record that the Skills Funding Agency keeps of employers that offer in-work training.**

- We are not trying to sell you anything. We are simply conducting a survey about the funding of further education. All your answers are confidential; your responses will be reported back in aggregate with no names attached.
- Employers can contact [REDACTED] from the Research Team from Ipsos MORI on [REDACTED] or [REDACTED]@ipsos.com or [REDACTED] from BIS on [REDACTED].

ASK ALL

CHECK ELIGIBILITY

S1. **We are contacting you because we understand that some of your employees are currently involved or have recently finished a <TEXT SUB: INSERT COURSE WITH MOST APPRENTICES FROM SAMPLE>. Can I check that this correct?**

CODE INTO OPTIONS BELOW. SINGLE CODE ONLY

YES, CORRECT AND IS STILL DOING THE COURSE/TRAINING – <i>PROCEED WITH INTERVIEW GO TO S4</i>	1
YES, CORRECT BUT COURSE/TRAINING HAS FINISHED – ASK S2	2
NO, DOING A <b>DIFFERENT</b> COURSE/TRAINING WHICH IS STILL UNDERWAY – <i>GO TO S4</i>	3
NO, DOING A <b>DIFFERENT</b> COURSE/TRAINING WHICH IS NOW FINISHED – ASK S2	4
NO, HAVE NOT DONE ANY COURSE/TRAINING – <i>CLOSE INTERVIEW</i>	5
NOT STARTED THE COURSE/TRAINING YET – <i>PROCEED WITH INTERVIEW GO TO S4</i>	6

ASK IF CODES 2 OR 4 AT S1

S2. **When did you stop offering this training?**

SINGLE CODE ONLY

In June 2012 or after - CONTINUE	1
Before June 2012 - CLOSE	2

ASK ALL

S4. **Are <S2 = 1, "Were", S1 = 6, "Will"> all, some or none of the people taking this training/course <S1 = 6, "be"> employed by your organisation?**

SINGLE CODE ONLY

Yes, all employed - PROCEED	1
Yes, some employed - PROCEED	2
None employed - CLOSE	3
Don't know - PROCEED	4

ASK ALL

S5. **And are <S2 = 1, "were", S1 = 6, "will"> all, some or none of the people taking this training/course <S1 = 6, "be"> aged 24 or over?**

SINGLE CODE ONLY

Yes, all aged 24 or over - PROCEED	1
Yes, some aged 24 or over - PROCEED	2
None aged 24 or over - CLOSE	3
Don't know - PROCEED	4

READ OUT TO ALL

**Please note that this course / training is part of an Advanced or Higher Apprenticeship, even though you may not personally refer to each as such. We will ask questions later in this survey about Advanced and Higher Apprenticeships (i.e. this type of training).**

### **Section A: Company details**

**I would like to begin by asking you some general questions about your workplace.**

ASK ALL

A1. **Does your business operate out of your workplace only, or from other workplaces in the UK?**

SINGLE CODE ONLY

This workplace only	1
Other workplaces in the UK	2
Don't know	3

ASK IF CODE 2 AT A1

A2. **How many sites in the UK does your business operate from, including your head office?**

SINGLE CODE ONLY

ASK FOR ESTIMATE IF UNSURE. CHECK IF GREATER THAN 50

<i>ENTER NUMBER (RANGE 1-99,999)</i>	
Don't know	0

SCRIPTING:

Automatic backcode into:

1-2

3-5

6-10

11-20

21-50

50+

ASK ALL

- A3. **How many people in total work in your workplace? Please include both full time and part time employees, working proprietors and yourself, but exclude any outside contractor or agency staff? <IF CODE 2 AT A1 ABOVE> Please exclude people working in other premises.**

ASK FOR ESTIMATE IF UNSURE. CHECK IF GREATER THAN 500

WRITE IN NUMERIC	
Don't know	0

SCRIPTING:

Automatic backcode into:

- 1-4
- 5-49
- 50-249
- 250-499
- 500-49,999
- 50,000+

ASK ALL

- A4. **Thinking about the type of training we discussed earlier which is part of an Advanced or Higher Apprenticeship, can you tell me how many Advanced or Higher Apprentices <are currently IF QCHECK1 = 6, "will be"> employed in your workplace < IF QCHECK1 = 6, "in the next year">?**

<IF CODE 2 AT A1 ABOVE> **Please exclude Advanced and Higher Apprentices working in other premises.**

ASK FOR ESTIMATE IF UNSURE. CHECK IF GREATER THAN 50

WRITE IN NUMERIC	
Don't know	0

SCRIPTING:

Automatic backcode into:

- 1
- 2-4
- 5-9
- 10-49
- 50+



ASK ALL

A5. **Which of the following best matches the profile of your organisation?**

READ OUT. SINGLE CODE ONLY

Private sector – Retail	1
Private sector – Manufacturing or Construction	2
Private sector – Other services	3
Public Sector/Government	4
Charities	5

ASK IF CODE 1 AT A5

A6. **And which of these matches the sector in which your organisation operates?**

READ OUT 1 TO 3. SINGLE CODE ONLY

Wholesale or retail trade, including fuel sales, or sale or repair of motor vehicles	1
Wholesale trade, excluding fuel sales, or sale or repair of motor vehicles	2
Retail trade, excluding fuel sales, or sale or repair of motor vehicles	3
Other (WRITE IN)	4
Don't know	5

ASK IF CODE 2 AT A5

A7. **And which of these matches the sector in which your organisation operates?**

READ OUT 1 TO 2. SINGLE CODE ONLY.

Manufacturing (INTERVIEWER NOTE: May include industrial repair)	1
Construction	2
Other (WRITE IN)	3
Don't know	4

ASK IF CODE 3 AT A5

A8. **And which of these matches the sector in which your organisation operates?**

READ OUT 1 TO 11. SINGLE CODE ONLY.

Accommodation and food services	1
Transport, storage or communication	2
Information technology and communication services (INTERVIEWER NOTE: Includes publishing)	3
Financial and insurance services	4
Property services	5
Professional, scientific and technical services	6
Business administration and support services	7
Agriculture, Hunting and Forestry; Fishing; Mining and Quarrying; Electricity, Gas and Water Supply (INTERVIEWER NOTE: includes recycling)	8
Education	9
Health or social work, including charities, residential homes, or crèches/ nurseries	10
Community, social or personal service activities	11
Other (WRITE IN)	12
Don't know	13

ASK IF CODE 4 AT A5

A9. **And which of these matches the sector in which your organisation operates?**

READ OUT 1 TO 4. SINGLE CODE ONLY.

Education	1
Health or social work, including charities, residential homes, or crèches/ nurseries	2
Community, social or personal service activities	3
Public sector or public administration	4
Other (WRITE IN)	5
Don't know	6

ASK ALL

Now I'd like to ask you about the <IF S1 = 1, 2, OR 6: INSERT COURSE FROM SAMPLE> training you offer.

A10 To what extent do you agree or disagree with the following statements to about this training?

A15 INTERVIEWER: Probe strength of agreement/disagreement with the statements.

READ OUT AND RANDOMISE ORDER OF A10 TO A15. SINGLE CODE ONLY

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
A10.	<b>This training helps us recruit staff we would not otherwise be able to attract</b>	1	2	3	4	5	6
A11.	<b>We mainly offer this training because it is partly funded by government</b>	1	2	3	4	5	6
A12.	<b>This training helps us retain staff that have the rights skills to grow the business</b>	1	2	3	4	5	6
A13.	<b>We use this training to ensure staff meet a minimum statutory requirement for their role</b>	1	2	3	4	5	6
A14.	<b>We use the training to help train employees for new job roles</b>	1	2	3	4	5	6
A15.	<b>We use the training to help reward staff for good work and/or long service</b>	1	2	3	4	5	6

ASK ALL

A16. **At the moment, what percentage, if any, do you as an employer currently contribute to the course fees of <IF S1 = 1, 2, OR 5: INSERT COURSE FROM SAMPLE> Apprenticeships that you offer?**  
 IF RESPONDENT SAYS THEY ARE UNSURE OR IT VARIES ASK FOR A ROUGH ESTIMATE/AVERAGE

ENTER % (RANGE 0-100)

Don't know

0

SINGLE CODE

SCRIPTING:

Automatic backcode into:

0

1 – 9

10 – 24

25 – 49

50 – 74

75 – 99

100

### **Section B: Awareness of loans in Further Education**

I'd now like to ask your broad knowledge of loans for those in Further Education. By "Further Education", we mean those doing the same level of training as your Advanced and Higher Apprentices. We do not mean loans for university students.

B1. **How much, if anything, would you say you know about loans in Further Education? Would you say you...?**

READ OUT 1 TO 5. REVERSE 1 TO 5. SINGLE CODE ONLY

Know a lot	1
Know a fair amount	2
Know just a little	3
Have heard of them but know nothing about these loans	4
Have never heard of these loans before today	5
Don't know	6

ASK IF CODE 1 TO 4 AT B1

B1a. **Have you sought any information, advice or guidance about loans in Further Education in the last 12 months?**

DO NOT READ OUT. SINGLE CODE

Yes	1
No	2
Don't know	3

ASK IF CODE 1 AT B1a

B2. **Which of the following sources have you used to find out about loans in Further Education?**

READ OUT 1 TO 6. RANDOMISE 1 TO 6. MULTICODE OK

Information direct from a government department or agency	1
General information on Further Education on government websites (i.e. ending with gov.uk)	2
General information on websites covering your industrial sector or for employers in general	3
Word of mouth from people in another company	4
A training provider/college	5
Any other source (please specify)	6
(DO NOT READ OUT) Via trade associations, professional bodies or Employer representative organisations	7
(DO NOT READ OUT) National Apprenticeship Service	8
(DO NOT READ OUT) Sector Skills Councils	9
(DO NOT READ OUT) Businesslink.gov	10
(DO NOT READ OUT) Local Enterprise Partnerships	11
Don't know / Can't remember	12

**Section C: Awareness of details of loans in Further Education**

ASK IF CODE 1 TO 4 AT B1

I am now going to ask you some questions about the details of the loans in Further Education, which we shall now refer to as “loans”. Please note we are not testing you and your answers remain confidential. We just wish to understand the amount of knowledge held by employers about the loans.

ASK IF CODE 1 TO 4 AT B1

- C1. **Do you know if all learners in Further Education are affected by the introduction of loans, or just some of them?**

DO NOT READ OUT. SINGLE CODE ONLY

All Further Education learners	1
Some Further Education learners	2
Don't know	3

ASK IF CODE 2 AT C1

- C2. **Which, if any, of the following criteria are used to decide whether learners are eligible for a loan?**

READ OUT 1 TO 10. RANDOMISE 1 TO 9. MULTICODE OK.

A minimum age	1
A maximum age	2
The level of their course/training (e.g. level 2)	3
Type of course/training i.e. Apprenticeship, NVQ, A level, etc.	4
Their social or economic background	5
Their salary, if any, whilst training	6
Their household income	7
Their previous qualifications gained	8
Their credit rating	9
Another criterion (please specify)	10
Don't know	11

ASK IF CODE 1 TO 4 AT B1

C3. **What, if any, is the minimum age at which learners are eligible for a loan?**

INTERVIEWER NOTE: Learners studying at Level 3 who are aged 24 or over are eligible.  
DO NOT MENTION AT THIS POINT

WRITE LOWER AGE

INCLUDE SOFT CHECKS ON ANSWER:

a) IF LOWER IS 16 OR LESS

WRITE IN MINIMUM AGE	
No specific age group – all learners	1
Don't know	-99

ASK IF CODE 3 AT C2

C4. **Which of the following levels of learners are eligible for a loan? By level, we mean the level of difficulty or standard of that qualification.**

READ OUT 1 TO 5. MULTICODE OK

Level 1 or less- Entry or basic level learners	1
Level 2- Training equivalent to five or more GCSE's / O levels grades C and above, NVQ level 2, or a standard Apprenticeship	2
Level 3- Training equivalent to two or more A levels, NVQ level 3, or an Advanced Apprenticeship	3
Level 4- Training equivalent to Higher National Diploma or Certificate, or a Higher Apprenticeship	4
Level 5 or above- Training equivalent to an undergraduate degree or above	5
Don't know	6

ASK IF CODE 1 TO 4 AT B1

C5. **Which, if any, of the following terms and conditions do you think apply to learners who receive a loan? If you don't know, just say and we will move on.**

READ OUT A TO F. RANDOMISE A TO F. MULTICODE OK

	Apply	Does not apply	Don't know
A. Learners only begin to pay back their loan when they earn over a certain amount	1	2	3
B. Learners will still be expected to pay some costs for tuition upfront	1	2	3
C. Interest rates on loans will be linked to inflation and based on income	1	2	3
D. A credit check will not be needed for those taking out a loan	1	2	3
E. High street banks will be involved in processing accounts that receive student loans	1	2	3
F. Learners who take out subsequent Higher Education loans will have all their repayments rolled into one	1	2	3

ASK IF CODE 1 AT C5A

C6. **How much will a Further Education learner need to earn per year before they begin to pay back their loan?**

INTERVIEWER NOTE: The threshold is £21,000 per year. DO NOT MENTION AT THIS POINT

WRITE IN WHOLE FIGURE

INCLUDE SOFT CHECKS FOR:

- a) IF £5,000 OR LOWER, CONFIRM WITH RESPONDENT
- b) IF £40,000 OR HIGHER, CONFIRM WITH RESPONDENT

WRITE IN NUMERIC

Don't know

-99



**Section D: Implementing the loans**

ASK ALL

The full title of the further education loans is 24+ Advanced Learning Loans. They are being introduced for learners aged 24 and over and in Further Education and studying at NVQ Level 3 equivalent and above, including Advanced and Higher Apprenticeships.

From August 2013 those aged 24 or over and seeking an Advanced or Higher Apprenticeship will need to pay for the course cost instead of it being subsidised by government. A low cost government loan will be available to help learners fund this if required.

The low cost government loan will cover the cost of course fees, so learners will not be expected to pay upfront. It will be administered like higher education student loans. Repayments are a fixed proportion of income, and only start once the borrower earns over £21,000.

ASK ALL

D1                    **Based on this information and any other details you know about the loans, how influential will the introduction of loans be on your future plans for the following?**  
to  
D3

INTERVIEWER: Probe extent of influence with each criterion.

READ OUT AND RANDOMISE ORDER OF D1 TO D3. SINGLE CODE ONLY

		Very influential	Fairly influential	Not very influential	Not at all influential	Don't know
D1.	<b>The number of Advanced and/or Higher Apprenticeships you offer to your employees aged 24+</b>	1	2	3	4	5
D2.	<b>The Advanced and/or Higher Apprenticeship subjects you offer to your employees</b>	1	2	3	4	5
D3.	<b>The level of Apprenticeships you offer to your employees</b>	1	2	3	4	5

ASK ALL

D4. **And again thinking about the influence of the introduction of loans, how likely, if at all, are you to stop delivering the Apprenticeship framework and do the technical certificate only?**

READ OUT 1 TO 4. REVERSE 1 TO 4. SINGLE CODE ONLY

---

Very likely	1
Fairly likely	2
Not very likely	3
Not at all likely	4
Don't know	5

---

**Section E: Attitudes towards the loans**

ASK ALL

E1 **To what extent do you agree or disagree that...?**

to INTERVIEWER: Probe strength of agreement/disagreement with the statements.

E9

READ OUT AND RANDOMISE ORDER OF E1 TO E9. SINGLE CODE ONLY

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
E1.	<b>The introduction of loans will lead to an increase in demand from employees for Advanced and Higher Apprenticeships</b>	1	2	3	4	5	6
E2.	<b>The introduction of the loans will mean a large fall in the recruitment of Advanced and Higher Apprentices throughout England</b>	1	2	3	4	5	6
E3.	<b>The introduction of loans will make it easier for my organisation to recruit staff</b>	1	2	3	4	5	6
E4.	<b>The introduction of loans will make it harder for my organisation to retain staff</b>	1	2	3	4	5	6
E5.	<b>My organisation will financially support affected employees by contributing to their training or course costs</b>	1	2	3	4	5	6
E7.	<b>My organisation is likely to stop offering Advanced or Higher Apprenticeships where a loan is involved</b>	1	2	3	4	5	6
E8.	<b>Advanced and Higher Apprentices should make a financial contribution to their own learning</b>	1	2	3	4	5	6
E9.	<b>Loans will help disadvantaged people who want to train as an Advanced or Higher Apprentice</b>	1	2	3	4	5	6

ASK IF CODE 1 OR 2 AT E7

E10. **You said it is likely that your organisation will stop offering Advanced or Higher Apprenticeships where a loan is involved. Why is that?**

OPEN ENDED.

None	1
Don't know	2

ASK IF CODE 4 OR 5 AT E7

E10b. **Do you have all of the information you need to make your employees aware of the 24+ Advanced Learning Loans?**

DO NOT READ OUT. SINGLE CODE ONLY

Yes	1
No	2
Don't know	3

IF CODE 2 AT E10b

E10c. **What information, if any, do you need to help you make your employees aware of the loans?**

INTERVIEWER PROBE FULLY: **Any other elements?**

OPEN-ENDED.

None	1
Don't know	2

ASK IF GIVE RESPONSE AT E10c

E10d. **From where would you prefer to receive this information?**

READ OUT 1 TO 11. RANDOMISE 1 TO 10. MULTICODE OK

Direct from a government department or agency	1
General information on Further Education on government websites	2
General information on websites covering your industrial sector or for employers in general	3
Word of mouth from people in another company	4
From a training provider/college	5
Via trade associations, professional bodies or Employer representative organisations	6
National Apprenticeship Service	7
From Sector Skills Councils	8
From Businesslink.gov	9
From Local Enterprise Partnerships	10
Any other source (please specify)	11
Don't know / Can't remember	12

ASK ALL

E11. **Overall, in your opinion, how prepared is your organisation for the introduction of 24+ Advanced Learning Loans?**

READ OUT 1 TO 4. REVERSE 1 TO 4. SINGLE CODE ONLY

Very prepared	1
Fairly prepared	2
Not very prepared	3
Not at all prepared	4
Don't know	5

## **Section F: Classification questions**

**Thank you. I would now just like to ask a few questions about your organisation in order to put your answers in context. Please be assured that all details you give will be treated in the strictest confidence.**

ASK ALL

F1. **How long has your organisation/the organisation you work at been operating?** SINGLE CODE ONLY

Less than a year	1
A year to two years	2
Three to five years	3
Six to ten years	4
Eleven to twenty years	5
More than twenty years	6
Don't know	7

ASK ALL

F2. **We have your organisation's postcode listed as <INSERT POSTCODE FROM SAMPLE>. Is this correct?** SINGLE CODE ONLY. CODE REGION FROM POSTCODE

Yes	1
No (Record postcode)	2
Don't know	13

ASK ALL

F3. **Can you please tell me your job title?**  
OPEN-ENDED

--

ASK ALL

F4. **This research forms part of a study that BIS (The Department for Business, Innovation and Skills) is conducting on loans. Would you be happy to be re-contacted by BIS, any other of the government agencies engaged in loans, or any appointed agency working on their behalf for further research concerning this topic?**

SINGLE CODE ONLY

Yes – BIS, associated government agencies or appointed agency working on their behalf may re-contact	1
Yes - Only BIS and associated government agencies may re-contact	2
No	3

ASK STANDARD RECONTACT QUESTIONS, RECORD GENDER AND CLOSE

## Learner Questionnaire

16 May 2013

### Introduction

#### **INTRO1- ILR SAMPLE**

**Good MORNING/AFTERNOON/EVENING. Could I please speak to (NAMED RESPONDENT)?**

*USE STANDARD OUTCOME CODES. SEE INSTRUCTIONS FOR THOSE WHO ARE UNABLE TO TAKE PART BECAUSE OF LANGUAGE/LEARNING DIFFICULTIES OR DISABILITY.*

Yes	1	GO TO INTRO2
No - call back later	2	MAKE APPOINTMENT
No - not available in fieldwork	3	THANK & CLOSE
No – refused	4	THANK & CLOSE
Other - cannot continue	5	THANK & CLOSE

#### **INTRO 2- RDD SAMPLE**

**Good <morning, afternoon, evening>. My name is ..... from Ipsos MORI, the research**

**organisation, and we are carrying out a survey on behalf of The Department for Business Innovation and Skills (BIS) in relation to lifelong learning in England. ‘Lifelong learning’ consists of college courses, Apprenticeships and the like. The purpose of this survey is to collect your views on such courses and how they are to be funded.**

#### **INTRO 3- OMNIBUS SAMPLE**

**Good <morning, afternoon, evening>. Could I please speak to <NAMED RESPONDENT>? My name is ..... from Ipsos MORI, the research organisation. You may remember that you recently took part in an Ipsos MORI research survey in your home asking you a variety of questions and you agreed to be re-contacted by Ipsos MORI for further research about this subject. We are now carrying out a survey on behalf of The Department for Business Innovation and Skills (BIS) in relation to lifelong learning in England and we believe that this is something you qualify for. ‘Lifelong learning’ consists of college courses, Apprenticeships and the like. The purpose of this survey is to collect your views on such courses and how they are to be funded.**

**Would now be a good time to ask you a few questions – the survey should take around 20 minutes?**

REASSURANCES TO USE IF NECESSARY:

Department for Business, Innovation and Skills is the Government department in charge of adult learning and training in England.

ILR Sample only: The Skills Funding Agency is the Government agency responsible for funding in-work learning and training in England

We are not trying to sell you anything. We are simply conducting a survey about learning activities. All your answers are confidential; your responses will be reported back but not with names attached.



ASK IF RESPONDENT IS UNABLE TO TAKE PART DUE TO LANGUAGE DIFFICULTIES

**I3. Is there someone who would be able to interpret for you?**

1. Yes – arrange to call back to conduct interview when proxy is around
2. Yes – proceed with interview with proxy
3. No – THANK & CLOSE.

ASK IF RESPONDENT IS UNABLE TO TAKE PART DUE TO LEARNING DIFFICULTIES, HEARING OR SPEECH IMPAIRMENT, OR OTHER DISABILITY, READ OUT:

**I4. Is there someone who would be able to help you to take part by telephone? IF NO: find out if they would be happy to take part using Type Talk?**

1. Yes – arrange to call back when someone is available to help
2. Yes – proceed with interview with proxy
3. Yes – happy to conduct interview using Type Talk
4. No - CLOSE.

**Screener and monitoring**

**In order for me to check whether you are eligible to take part in the survey, I'd like to start by asking a few questions about you.**

ASK ALL

**S1. Firstly, may I ask your age?**

WRITE IN NUMERIC
------------------

SCRIPTING:

Automatic backcode into:

22-24

25-29

30-44

45-59

60+

Refused

IF 21 OR YOUNGER – THANK AND CLOSE

ASK IF AGED 22 OR 23 OR REFUSED AT S1

**S2. Is your date of birth on or after 2 August 1989?**

SINGLE CODE

Yes- after	1
No- before	2
Don't Know	3
Refused	4

TERMINATE IF YES OR DON'T KNOW AT S2

ASK IF SAMPLE FROM ILR

**S3. We are contacting you because we understand that you are currently involved in, or have recently finished a course or training in <TEXT SUB: INSERT NAME OF COURSE FROM SAMPLE>. Can I check that this is correct?**

1. YES, CORRECT AND IS STILL DOING THE COURSE/TRAINING – *PROCEED WITH INTERVIEW*
2. YES, CORRECT BUT COURSE/TRAINING HAS FINISHED – *PROCEED WITH INTERVIEW*
3. NO, DOING A **DIFFERENT** COURSE/TRAINING WHICH IS STILL UNDERWAY ASK S4
4. NO, DOING A **DIFFERENT** COURSE/TRAINING WHICH IS NOW FINISHED – ASK S4
5. NO, HAVE NOT DONE ANY COURSE/TRAINING – *CLOSE INTERVIEW*
6. NOT STARTED THE COURSE/TRAINING YET – *CLOSE INTERVIEW*

ASK IF CODE 3 OR 4 AT S3

**S4. What is the name of the course or training that you (IF CODE 3 AT S3: are currently involved in IF CODE 4 AT S3: have recently finished)?**

WRITE IN

---

Don't know 1  
Refused 2

ASK IF NO ANSWER AT S4 (I.E. CODE 1 OR 2)S5. **What NVQ Level is it? Is it . . .** READ OUT? SINGLE CODE ONLY

1. NVQ Level 2
2. NVQ Level 3
3. NVQ Level 4
4. Don't know

ASK ALL FROM ILR NOT SCREENED OUT

**S6. How likely, if at all, are you to want to do further study in the next year?**

READ OUT. SINGLE CODE ONLY

IF NECESSARY: **We're interested in how likely you are or how interested you are in doing further study in the 2013 academic year, which in most cases will start in August or September 2013.**

- A. Certain to
- B. Very likely
- C. Fairly likely
- D. Not very likely - THANK AND CLOSE
- E. Not at all likely - THANK AND CLOSE
- F. Certain not to – THANK AND CLOSE
- G. Don't know - THANK AND CLOSE

ASK ALL FROM ILR NOT SCREENED OUT

**S7. Which, if any, qualifications are you considering?**

CODE TO LIST BELOW. PROMPT FROM LIST IF NECESSARY. ELIGIBLE AS SOON AS ONE IS CODED EXCEPT FOR 8 OR 10

2 A Levels or 4 or more AS Levels	1
An Advanced Apprenticeship or Higher Apprenticeship	2
City & Guilds Advanced Craft Part 3	3
BTEC Professional or National Certificate, or Diploma	4
OCR Nationals at Level 3	5
Key Skills at Level 3	6
A certificate of higher education	7
NVQ Level 3	8
None of the above	CLOSE
One of the above, but not decided which yet	10
Don't know	11

ASK OMNIBUS SAMPLE. READ OUT 1 TO 5.

**O1. When we spoke to you recently, you said you were likely to enrol on a course at Level 3 (such as an A level, NVQ, Advanced Apprenticeship or something similar) in the next academic year. Are you still likely to do a course or have you already enrolled?**

INTERVIEWER NOTE: IF RESPONDENT DOES NOT KNOW WHAT A LEVEL 3 COURSE IS PLEASE USE SHOWCARD PROVIDED FROM S8c

Yes- I am certain to enrol on a Level 3 course in the next academic year	1
Yes- I am very likely to enrol on a Level 3 course in the next academic year	2
Yes- I am fairly likely to enrol on a Level 3 course in the next academic year	3
No- I am no longer likely to enrol on a Level 3 course in the next academic year	CLOSE
I have already enrolled on a Level 3 course	4
Don't know	CLOSE

ASK IF RDD SAMPLE BUT NOT OMNIBUS SAMPLE

**S8. Out of the following list of qualifications, how likely, if at all, are you to start or continue one of these in the 2013 academic year?**

READ OUT LIST

INTERVIEWER: NO NEED TO CODE EACH QUALIFICATION AGAINST THE SCALE

<u>2</u> A Levels or <u>4</u> or more AS Levels
An NVQ Level 3 <u>or</u> Level 4
A BTEC National Certificate or National Diploma Level at Level 3
A BTEC Professional Certificate or Diploma at Level 4
OCR Nationals at Level 3
City & Guilds Advanced Craft Part 3
Key Skills at Level 3
An Advanced (Modern) Apprenticeship <u>or</u> a Higher Apprenticeship
Certificate of Higher Education

Certain to	1
Very likely	2
Fairly likely	3
Not very likely – THANK AND CLOSE	4
Not at all likely– THANK AND CLOSE	5
Certain not to – THANK AND CLOSE	6
Don't know- THANK AND CLOSE	7

If CODE 1, 2, OR 3 AT S8 OR S6 OR CODE 1, 2, 3 OR 4 AT O1

**S8a. For what reasons would you like to do this learning?**

PLEASE SELECT ALL THAT APPLY.

To help move into a new career	1
To help move to a job of personal interest	2
To help progress in my current job/career	3
To help progress in to University	4
As a way of getting back in to the labour market	5
As a way of up-skilling to improve job security	6
To improve personal skills e.g. confidence	7
To get some further work experience	8
Other reason	9
Don't know	10

If CODE 1,2, OR 3 AT S8 OR S6 OR CODE 1, 2, 3 OR 4 AT O1

**S8b. And what subject are you looking to study?**

Open end

WRITE IN

Don't know 1

Refused 2

If CODE 1,2, OR 3 AT S8

**S8c. Which of the following is the highest educational or professional qualification you have obtained? Is it...**

SINGLE CODE EXCEPT STILL STUDYING

Entry Level qualifications	1
Level 1 qualifications	2
Level 2 qualifications	3
Level 3 qualifications	4
Level 4 qualifications	5
Level 5 or higher qualifications	6
Other (please specify)	7
No formal qualifications	8
Still studying – MULTICODE WITH HIGHEST IF STILL STUDYING	9

CREATE SHOWCARD FOR EXAMPLES OF EACH QUALIFICATION:

**Entry Level qualifications such as:**

Skills for Life Entry Level  
 Entry Level certificates, awards or diplomas  
 Functional Skills at Entry Level (English, Maths and ICT)  
 Foundation Learning at Entry Level  
 English for Speakers of Other Languages (ESOL)

**Level 1 qualifications, such as:**

GCSEs / O Levels but fewer than 5 grade A\*-C (fewer than 5 CSEs at grade 1)  
 NVQ Level 1  
 BTEC Introductory Awards and Certificates at Level 1  
 OCR Nationals Level 1  
 City & Guilds foundation (Part 1)  
 Key Skills at Level 1  
 Skills for Life at Level 1  
 Functional Skills at Level 1

Foundation Learning Tier pathways
<p><b>Level 2 qualifications, such as:</b></p> <ul style="list-style-type: none"> <li>5+ GCSEs/O Levels grade A*-C (or 5+ CSEs at grade 1)</li> <li>1 A Level or 2/3 AS Levels</li> <li>NVQ Level 2</li> <li>BTEC Awards, Certificates, and Diplomas at Level 2</li> <li>OCR Nationals Level 2</li> <li>City &amp; Guilds Craft (Part 2)</li> <li>Key Skills at Level 2</li> <li>Skills for Life at Level 2</li> <li>An Apprenticeship or Foundation Modern Apprenticeship</li> </ul>
<p><b>Level 3 qualifications, such as:</b></p> <ul style="list-style-type: none"> <li>2 A Levels (or 4 or more AS Levels)</li> <li>NVQ Level 3</li> <li>BTEC National Certificate or National Diploma Level (Level 3)</li> <li>OCR Nationals Level 3</li> <li>City &amp; Guilds Advanced Craft (Part 3)</li> <li>Key Skills Level 3</li> <li>An Advanced (Modern) Apprenticeship</li> </ul>
<p><b>Level 4 qualifications, such as:</b></p> <ul style="list-style-type: none"> <li>NVQ Level 4</li> <li>BTEC Professional Certificate or Diploma</li> <li>Certificate of Higher Education</li> </ul>
<p><b>Level 5 or higher qualifications, such as:</b></p> <ul style="list-style-type: none"> <li>Postgraduate qualification, doctoral or masters degree, or PGCE</li> <li>Bachelors degree</li> <li>Foundation degree</li> <li>NVQ Level 5</li> <li>HNC or HND</li> <li>BTEC Advanced Professional Diplomas, Certificates and Awards</li> <li>Diploma in Higher Education</li> </ul>

ASK IF ILR SAMPLE

S9. <IF CODE 1 OR 3 AT S3:> **Are you currently working?**

<IF CODE 2 OR 4 AT S3:> **Returning to your <TEXT SUB: INSERT NAME OF COURSE FROM SAMPLE OR COURSE FROM S4>, were you working whilst you were completing this training?**

DO NOT READ OUT. SINGLE CODE ONLY

Yes	1
No	2
Refused/Don't know	3

IF CODE 1 AT S9

S10. <IF CODE 1 OR 3 AT S3:> **Do you work as an employee or are you self-employed...?**

<IF CODE 2 OR 4 AT S3:> **Did you work as an employee or were you self-employed...?**

DO NOT READ OUT. SINGLE CODE

Work as an employee	1
Self employed	2
Refused/Don't know	3

ASK IF CODE 1 AT S10

S11. <IF CODE 1 OR 3 AT S3:> **Does your employer pay for all, part or none of the fees of your <TEXT SUB: INSERT NAME OF COURSE FROM SAMPLE OR AT S4> course?**

<IF CODE 2 OR 4 AT S3:> **Did your employer pay for all, part or none of the fees of your <TEXT SUB: INSERT NAME OF COURSE FROM SAMPLE OR AT S4> course?**

READ OUT 1 TO 3. SINGLE CODE ONLY

All of the fees	1
Part of the fees	2
None of the fees	3
Don't know	4

## **Section A: Awareness of 24+ Advanced Learning Loans**

ASK ALL

**I'd now like to ask you about loans for the sort of further education courses we talked about in the earlier questions.**

**The way further education courses (such as college courses and apprenticeships) are funded is changing.**

**Currently many courses are subsidised by the Government, with learners (or their employers) sometimes paying a proportion of course fees.**

**In the future the Government intends to stop subsidising a number of courses, and instead to offer low cost loans where needed to help learners cover the cost of Further Education course fees.**

**When I refer to loans in Further Education in this survey, I am excluding loans for people who study degrees at university.**

**A1. How much, if anything, would you say you know about loans in Further Education? Would you say you...?**

READ OUT 1 TO 5. REVERSE 1 TO 5. SINGLE CODE ONLY

Know a lot	1
Know a fair amount	2
Know just a little	3
Have heard of them but know nothing about these loans	4
Have never heard of these loans before today	5
Don't know	6





ASK IF CODE 1 TO 4 AT A1.

**A1b. Have you sought any information, advice or guidance about loans in Further Education in the last 12 months?**

DO NOT READ OUT. SINGLE CODE

Yes	1
No	2
Don't know	3

**A2. How did you hear about loans in Further Education? Was it from...**

READ OUT 1 TO 10. RANDOMISE 1 TO 9. MULTICODE

Face to face from a careers adviser, for example from the National Careers Service	1
From a college or training provider	2
From the news - either on TV, radio, online, or a newspaper	3
By word of mouth from family or friends	4
Jobcentre Plus website	5
National Careers Service website	6
Directgov/www.gov.uk website	7
Money Advice Service website	8
The website of a college or training provider	9
Other (please specify)	10
Don't know	11

ASK FOR EACH SELECTED AT A2 IF CODES 5-9

**A7. How useful was the information from <INSERT SOURCE FROM A2> in helping you to understand the loans?**

READ OUT 1 TO 4. REVERSE 1 TO 4. SINGLE CODE ONLY

Very useful	1
Fairly useful	2
Not very useful	3
Not at all useful	4
Don't know/ can't remember	5

**Section B: Awareness of details of 24+ Advanced Learning Loans**

ASK IF CODE 1 TO 4 AT A1

I am now going to ask you some questions about the details of the loans in Further Education to be introduced in 2013, which we shall now refer to as “loans”. Please note we are not testing you and your answers remain confidential. We just wish to understand the amount of knowledge held by people like yourself about the loans.

ASK IF CODE 1 TO 4 AT A1

**B1. Do you know if all learners in Further Education will be affected by the introduction of the loans, or just some of them?**

DO NOT READ OUT. SINGLE CODE

All Further Education learners	1
Some Further Education learners	2
Don't know	3

ASK IF CODE 2 AT B1

**B3. Which, if any, of the following criteria are used to decide whether learners are eligible for a loan?**

READ OUT 1 TO 10. RANDOMISE 1 TO 9. MULTICODE

A minimum age	1
A maximum age	2
The level of their course/training (e.g. Level 2, 3 etc)	3
Type of course/training i.e. Apprenticeship, NVQ, A level, etc.	4
Their social or economic background	5
Their salary, if any, whilst training	6
Their household income	7
Their prior attainment	8
Their credit rating	9
Another criterion (please specify)	10
Don't know	11

ASK IF CODE 1 AT B3

**B4. What, if any, is the minimum age at which learners are able to receive a loan?**

INTERVIEWER NOTE: Learners studying at Level 3 who are aged 24 or over are eligible. DO NOT MENTION AT THIS POINT

INCLUDE SOFT CHECKS ON ANSWER:

- a) IF LOWER IS 16 OR LESS

WRITE IN MINIMUM AGE	
No specific age group- all learners	1
Don't know	-99

ASK IF CODE 3 AT B3

**B5. Which of the following levels of learners are eligible for a loan? By level, we mean the level of difficulty or standard of that qualification.**

READ OUT 1 TO 5. MULTICODE OK.

Level 1 or less- Entry or basic level learners	1
Level 2 - Training equivalent to five or more GCSE's / O levels grades C and above, NVQ level 2, or a standard Apprenticeship	2
Level 3 - Training equivalent to two or more A levels, NVQ level 3, or an Advanced Apprenticeship	3
Level 4 - Training equivalent to Higher National Diploma or Certificate, or a Higher Apprenticeship	4
Level 5 or above - Training equivalent to an undergraduate degree or above	5
Other (please specify)	6
Don't Know	7

ASK IF CODE 1 TO 4 AT A1

**B6. Which, if any, of the following terms and conditions do you think apply to learners who receive a loan? If you don't know, just say and we will move on.**

READ OUT A TO F. RANDOMISE A TO F. MULTICODE

	Applies	Does not apply	Don't know
A Learners only begin to pay back their loan when they earn over a certain amount	1	2	3
B Learners will still be expected to pay some costs for tuition upfront	1	2	3
C Interest rates on loans will be linked to inflation and based on income	1	2	3
D A credit check will <u>not</u> be needed for those taking out an loan	1	2	3
E High street banks will be involved in processing accounts that receive student loans	1	2	3
F Learners who take out subsequent Higher Education loans will have all their repayments rolled into one	1	2	3

ASK IF CODE 1 AT B6A

**B7. How much will a Further Education learner need to earn per year before they begin to pay back their loan?**

INTERVIEWER NOTE: The threshold is £21,000 per year. DO NOT MENTION AT THIS POINT

WRITE IN WHOLE FIGURE

INCLUDE SOFT CHECKS FOR:

- a) IF £5,000 OR LOWER, CONFIRM WITH RESPONDENT
- b) IF £40,000 OR HIGHER, CONFIRM WITH RESPONDENT

WRITE IN NUMERIC

Don't know                      -99

ASK IF CODE 1 TO 4 AT A1

**B8. As far as you are aware, which, if any, out of the following can the loan be used for?**

READ OUT 1 TO 4. REVERSE 1 TO 4. SINGLE CODE

The course fee only	1
The course fee plus an amount for living expenses whilst learning	2
The course fee plus travel costs related to a course or training	3
The course fee plus an amount for living expenses and travel costs related to a course or training	4
Other (please specify)	5
None of these	6
Don't know	7

### **Section C: Implementing the loans**

ASK ALL

**The full title of the further education loans is 24+ Advanced Learning Loans.**

**These loans are low cost loans run by the government and are available for those who need help funding course fees.**

**Banks are not involved and there is no credit check – when enrolled on an eligible college course you would be eligible for a loan if you wanted one.**

**The low cost loan will cover the cost of the course fee, so learners will not be expected to pay for their course upfront. Course fees vary from a few hundred pounds, to several thousand, but an average amount would be around £3,000 to £4,000.**

**Loans will only start to be repaid once income reaches £21,000. For example, for someone earning £25,000 a year, their loan repayments would be around £30 a month or £360 a year.**

**The loans are only available for learners aged 24 and over in Further Education and studying at NVQ Level 3 and above (which includes those studying for 2 or more A Levels or Advanced and Higher Apprenticeships).**

ASK ALL

C1- C5. **Based on this information and any other details you know about the loans, what extent do you agree or disagree that...?**

INTERVIEWER: Probe strength of agreement/disagreement with the statements.

READ OUT AND RANDOMISE ORDER OF C1 TO C5. SINGLE CODE

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
C1.	<b>Having access to a low cost loan to help with course fees will help maintain access to learning opportunities for all</b>	1	2	3	4	5	6
C2.	<ASK IF CODE 2 OR 3 AT S6 OR CODE 2 OR 3 AT S8 OR CODE 2 OR CODE 3 AT O1) <b>Having access to a low cost government loan if needed makes it more likely that you will enrol on a Level 3 course</b>	1	2	3	4	5	6
C3.	<b>It is fair that more Further Education learners should make a financial contribution to their own learning</b>	1	2	3	4	5	6
C4.	<b>The current system of paying for tuition fees upfront means that not everyone is able to access Further Education</b>	1	2	3	4	5	6
C5.	<b>Loans will act as a barrier to disadvantaged people who want to learn at NVQ Level 3 or above</b>	1	2	3	4	5	6

ASK ALL

**If you decided to take a loan to help with course fees, repayments are automatically deducted from earnings through the tax system.**

**Repayments are made at 9 per cent of earnings above £21,000. So for someone earning £25,000 a year, repayments are around £30 a month or £360 a year.**

**If earnings fall below £21,000, repayments will stop and only re-start when earnings increase to more than £21,000.**

C7-C9. **Based on this information or any other details you know about the loans, to what extent do you agree or disagree that...?**

INTERVIEWER: Probe strength of agreement/disagreement with the statements.

READ OUT AND RANDOMISE ORDER OF C8 TO C10

		Strongly agree	Tend to agree	Neither agree nor disagree	Tend to disagree	Strongly disagree	Don't know
C7	<b>The repayments would be easy to manage for you</b>	1	2	3	4	5	6
C8	<b>The system of repayments sounds fair</b>	1	2	3	4	5	6
C9	<b>Without an NVQ Level 3 qualification you will not be able to earn £21,000 or more</b>	1	2	3	4	5	6

ASK ALL

SINGLE CODE

READ OUT 1 TO 5. REVERSE 1 TO 5.

**C10. Given what we have described how likely are you to take a Level 3 or Level 4 Further Education course in the next year, if there is a course you wanted to do?**

INTERVIEWER: IF UNSURE ABOUT LEVELS, PLEASE REFER TO SHOWCARD LIST OF QUALIFICATIONS

Definitely would	1
Probably would	2
Might do	3
Probably wouldn't	4
Definitely wouldn't	5
Don't know	6

If C10 codes 1 – 3

SINGLE CODE

READ OUT 1 TO 5. REVERSE 1 TO 5.

**C11 Would you take out a loan to fund the course fees?**

Definitely take out a loan	1
Probably take out a loan	2
Might take out a loan	3
Probably wouldn't take out a loan	4
Definitely wouldn't take out a loan	5
Don't know	6

IF C11 4-5

SINGLE CODE

C12. **Why do you think you would not take out a loan to fund the course fees of the qualification you are planning to do?**

OPEN-ENDED.

---

None 1

Don't know 2

ASK ALL

C13. **What elements of the loans, if any, do you need to know more about at this point in time?**

INTERVIEWER PROBE FULLY: **Do you have any concerns?**

OPEN-ENDED.

---

None- I have all the information I need 1

Don't know 2

ASK IF GIVE RESPONSE AT C13 (I.E. NOT CODE 1 OR 2 AT C13)

C16. **How would you prefer to receive this information?**

READ OUT 1 TO 5. RANDOMISE 1 TO 4. MULTICODE OK

Through talking to other people	1
From a website (e.g. Further Education, careers /learning websites or government websites)	2
Through course prospectuses or other printed literature	3
From advertising (e.g. posters, TV, radio, online)	4
Another way (please specify)	5
Don't know	6



ASK IF CODE 1 TO 5 AT C16

**C17. And who would you prefer to receive this information from?**

READ OUT 1 TO 8. RANDOMISE 1 TO 7. MULTICODE OK

From a careers adviser, for example from the National Careers Service	1
From a Further Education provider (e.g. a college, employer or other training provider)	2
From the Skills Funding Agency, Student Loans Company or other government agency	3
From the news, such as on TV, radio, online, or a newspaper	4
Word of mouth from other people/learners/family/friends	5
Via social media such as facebook, twitter, etc.	6
Independent advice sources such as Citizens Advice Bureau, or Money Advice Service,	7
A financial adviser/bank/financial institution	8
Another way (please specify)	9
Don't know	10

ASK IF CODE 1-3 AT C10

**C18. What is the main reason you are planning to study at Level 3 or 4 at Further Education level next year?**

READ OUT 1 TO 5 AND 11. RANDOMISE 1 TO 5. SINGLE CODE

To gain a qualification	1
To progress into a certain career	2
To access Higher Education/University in the future	3
To access higher levels of Further Education in the future	4
It is something you are interested in	5
To progress in your current job/career	6
To up-skill and improve job security	7
To get back in to the labour market	8
To further your work experience	9
To improve your personal skills e.g. confidence	10
Another reason (please specify)	11
Don't know	12

ASK IF CODE 3 AT C18

**C19. Do you think the introduction of loans in Further Education will affect your decision to progress into Higher Education/University in the future, or not? Does it...?**

READ OUT 1 TO 3. RANDOMISE 1 TO 3. SINGLE CODE

Make you more likely to progress into Higher Education/University in the future	1
Make you less likely to progress into Higher Education/University in the future	2
Make no difference to your decision to progress into Higher Education/University in the future	3
None of the above	4
Don't know	5

### **Section D: Demographic questions**

**Thank you. I would now just like to ask a few final questions about you in order to put your answers in context. Please be assured that all details you give will be treated in the strictest confidence.**

ASK ALL

D1. Record Gender- DO NOT ASK

SINGLE CODE

Male	1
Female	2

ASK ALL

**D2. To which ethnic group do you consider you belong?**

DO NOT READ OUT CODE TO RESPONSE

A	White: British	1
	Irish	2
	Any other white background	3
B	Mixed: White and Black Caribbean	4
	White and Black African	5
	White and Asian	6
	Any other mixed background	7
C	Asian or Asian British Indian	8
	Bangladeshi	9
	Pakistani	10
	Any other Asian background	11
D	Black or Black British	12

	Caribbean	
	African	13
	Any other black background	14
E	Chinese or Other Ethnic Group: Chinese	15
	Any other ethnic group (WRITE IN)	16
	Refused	17

ASK IF CODE 1 AT S9

**D3a. Which of the following best describes the hours you work...?**

READ OUT 1-3 SINGLE CODE

Working 30 hours or more a week (Full-time)	1
Working 8-29 hours a week (Part-time)	2
Working under 8 hours)	3
Don't know	4
Refused	5

ASK RDD SAMPLE OR OMNIBUS SAMPLE OR IF CODE 2 OR 3 AT S9

**D3. And are you yourself...?**

READ OUT 1-9 SINGLE CODE

<RDD/OMNIBUS ONLY:> Working 30 hours or more a week (Full-time)	1
< RDD/OMNIBUS ONLY:> Working 8-29 hours a week (Part-time)	2
Working under 8 hours (DO NOT READ OUT: CLASS AS NOT WORKING):	3
A housewife	4
Unemployed (registered)	5
Unemployed (not registered but looking for work)	6
Retired	7
A student	8
Other (including disabled)	9
Don't know	10
Refused	11

ASK IF CODE 1 OR 2 AT D3

**D4. Do you work as an employee or are you self-employed...?**

DO NOT READ OUT. SINGLE CODE

Work as an employee	1
Self employed	2
Refused/Don't know	3

ASK IF CODE 1 AT S9 OR 1 OR 2 AT D4

**D5. You mentioned previously that you were working. What is your main job?**

INTERVIEWER PROBE FULLY:

OPEN-ENDED.

Refused | 1

ASK IF CODE 1 AT S9 OR 1 OR 2 AT D4

**D6. In your job do/did you have responsibility for supervising the work of any other employees?**

DO NOT READ OUT. SINGLE CODE

Yes	1
No	2
Don't know	3

ASK IF CODE 1 OR 2 AT S10 OR 1 OR 2 AT D3

D7 **What is your gross earnings before deductions from your main work activity?**

ENTER AMOUNT. ALLOW REF AND DK.

PROBE FOR ESTIMATE IF NECESSARY.

INTERVIEWER NOTE: ENTER EXACT AMOUNT AND CODE FREQUENCY (I.E. WHETHER WEEK, MONTH, YEAR). IF INCOME VARIES, GIVE A RECENT EXAMPLE OF AN AMOUNT.

SOFT RANGE CHECK (CHECK IF OUTSIDE THESE RANGES): PLEASE CHECK WITH RESPONDENT THAT THIS FIGURE IS CORRECT.

1. Amount per WEEK IF UNDER £100 AND IF OVER £1,000
2. Amount per MONTH IF UNDER £400 AND IF OVER £5,000
3. Amount per YEAR IF UNDER £500 AND IF OVER £50,000

Refused | 1

---

ASK ALL WITHOUT DISABILITY FLAG

D8. **Do you consider yourself to be disabled, have a long-term medical condition or have dyslexia?**

MULTI CODE BUT CODE 4 AND 5 ARE EXCLUSIVE

Yes- disabled	1
Yes- long-term medical condition	2
Yes- dyslexia	3
No	4
Don't know	5

ASK ALL

SINGLE CODE EACH ROW

READ OUT A-G. RANDOMISE A-G.

**D9. How much do you agree or disagree with the following statements:**

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree	Don't know	Prefer not to say
A. I always make sure I have money saved for a rainy day	1	2	3	4	5	6	7
B. I prefer to buy things on credit rather than wait and save up	1	2	3	4	5	6	7
C. I am good at managing money	1	2	3	4	5	6	7
D. I am impulsive and tend to buy things even when I can't really afford them	1	2	3	4	5	6	7
E. Owning money is always wrong	1	2	3	4	5	6	7
F. Borrowing money from a bank or loan company is a normal part of today's lifestyle	1	2	3	4	5	6	7
G. Once you get into debt it is often very difficult to get out of it	1	2	3	4	5	6	7

ASK ALL

SINGLE CODE

**D10. Do you see yourself as belonging to any particular religion?**

Yes	1
No	2
Don't know	3
Prefer not to say	4

IF D10=1

SINGLE CODE

**D11. Which religion is that?**

READ OUT CODES 1 TO 6. RANDOMISE CODES 1 TO 6.

Christian	1
Hindu	2
Jewish	3
Muslim / Islam	4
Sikh	5
Buddhist	6
Other	7

ASK ALL

**D12. This research forms part of a study that BIS (Department for Business, Innovation and Skills) is conducting on loans. Would you be happy to be re-contacted by BIS, any other of the government agencies engaged in loans, or any appointed agency working on their behalf for further research concerning this topic?**

SINGLE CODE ONLY

Yes – BIS, associated government agencies or appointed agency working on their behalf may re-contact	1
Yes - Only BIS and associated government agencies may re-contact	2
No	3

ASK STANDARD RECONTACT QUESTIONS AND CLOSE

## 6.6. Advance letters

The following text was sent on Ipsos MORI letterheads to providers and employers prior to fieldwork. Ipsos MORI and BIS Contact details have been redacted.

### Providers

#### Important research among learning providers

Ipsos MORI, an independent research company, is carrying out a survey on behalf of The Department for Business Innovation and Skills (BIS) in relation to the introduction of loans in the Further Education sector. The aim of this survey is to collect the views of learning provider organisations such as yours regarding the introduction of loans and to understand how you think this will affect you. We would therefore like to talk to you or someone at your organisation that has senior responsibility for managing the introduction of these loans.

The survey findings will be used to measure how aware organisations are of any funding changes as well as your attitudes towards them. We would still like to speak to you even if your view is the new proposals will not affect you or your organisation.

In the next few weeks **one of Ipsos MORI's interviewers may call you to arrange a convenient time to conduct the interview by telephone**. The interview should last around 15 to 20 minutes. Everything you tell Ipsos MORI will be treated in complete confidence and will be reported in the form of anonymous aggregated statistics, meaning that no individual, organisation or their individual answers will be identified.

Also, if you would like more information on the survey please contact either:

- [REDACTED] at Ipsos MORI: [REDACTED], or [REDACTED]@ipsos.com.
- [REDACTED] at BIS: [REDACTED], or [REDACTED]@bis.gsi.gov.uk.

May I take this opportunity to thank you in advance for assisting with this important study.

Yours sincerely

[REDACTED]  
Associate Director, Ipsos MORI Social Research Institute



## Employers

### Important research among employers offering in-work training

Ipsos MORI, an independent research company, is carrying out a survey on behalf of The Department for Business Innovation and Skills (BIS) in relation to the introduction of loans in the Further Education sector. The aim of this survey is to collect the views of employers such as yours regarding the introduction of loans and to understand how you think this will affect you. We would therefore like to talk to you or someone at your organisation that has senior responsibility for managing the training of staff at your organisation.

The survey findings will be used to measure how aware employers are of the new loan arrangements and any challenges you are facing adapting to them as well as your attitudes towards them. We would still like to speak to you even if your view is the new proposals will not affect you or your organisation or you have not previously heard about these loans.

In the next few weeks **one of Ipsos MORI's interviewers may call you to arrange a convenient time to conduct the interview by telephone**. The interview should last around 15 to 20 minutes. Everything you tell Ipsos MORI will be treated in complete confidence and will be reported in the form of anonymous aggregated statistics, meaning that no individual, organisation or their individual answers will be identified.

Also, if you would like more information on the survey please contact either:

- [REDACTED] at Ipsos MORI: [REDACTED], or [REDACTED]@ipsos.com.
- [REDACTED] at BIS: [REDACTED], or [REDACTED]@bis.gsi.gov.uk.

May I take this opportunity to thank you in advance for assisting with this important study.

Yours sincerely

[REDACTED]  
Associate Director, Ipsos MORI Social Research Institute

## 6.7. Social grade definitions

Listed below is a summary of the social grade definitions on all surveys carried out by Ipsos MORI. These are based on classifications used by the Institute of Practitioners in Advertising.

- A** Professionals such as doctors, surgeons, solicitors or dentists; chartered people like architects; fully qualified people with a large degree of responsibility such as senior editors, senior civil servants, town clerks, senior business executives and managers, and high ranking grades of the Services.
- B** People with very responsible jobs such as university lecturers, hospital matrons, heads of local government departments, middle management in business, qualified scientists, bank managers, police inspectors, and upper grades of the Services.
- C1** All others doing non-manual jobs; nurses, technicians, pharmacists, salesmen, publicans, people in clerical positions, police sergeants/constables, and middle ranks of the Services.
- C2** Skilled manual workers/craftsmen who have served apprenticeships; foremen, manual workers with special qualifications such as long distance lorry drivers, security officers, and lower grades of Services.
- D** Semi-skilled and unskilled manual workers, including labourers and mates of occupations in the C2 grade and people serving apprenticeships; machine minders, farm labourers, bus and railway conductors, laboratory assistants, postmen, door-to-door and van salesmen.
- E** Those on lowest levels of subsistence including pensioners, casual workers, and others with minimum levels of income

## 6.8. Sample Profiles

The table below shows the profile of organisations and individuals that took part in each wave of this research.

### Providers

The following tables show the profile of the providers taking part in each wave of the research. As shown, the profile between waves was consistent as the only statistical difference was employers at W2 were more likely to say they didn't know how many learners they had. The similarity between the profiles (and the overall provider population) provides greater confidence in the between wave comparisons.

**Table 6.7: Type of provider**

	Unweighted total:	255	266
Type of provider		W1	W2
Private training provider		38%	42%
Further Education college		31%	33%
Local authority		12%	12%
Not-for-profit charity or trust		8%	6%
An employer running your own training		6%	5%
Other (Please specify)		5%	2%

**Table 6.8: Number of employees**

	Unweighted total:	255	266
Number of employees		W1	W2
1 to 4		2%	*
5 to 49		29%	29%
50 to 249		18%	22%
250 to 499		12%	15%
500 to 49,999		35%	31%
50,000+		*	*
Don't know		3%	2%

**Table 6.9: Number of learners**

Unweighted total:	255	266
Number of learners	W1	W2
1 to 30	20%	17%
31 to 130	23%	19%
131 to 300	16%	19%
301 to 600	20%	23%
601+	21%	23%

**Table 6.10: Length of time the provider has operated**

Unweighted total:	255	266
Length of time organisation operating	W1	W2
Less than a year	-	*
A year to two years	1%	1%
Three to five years	4%	2%
Six to ten years	6%	7%
Eleven to twenty years	25%	22%
More than twenty years	63%	67%
Don't know	*	1%

**Table 6.11: Region of operations**

Unweighted total:	255	266
Region based in	W1	W2
South West	9%	11%
Central Eastern	3%	5%
South Central	1%	2%
London	13%	13%
Thames Valley	1%	-
South East	18%	15%
West Midlands	12%	9%
East Midlands	10%	10%
MCWS (Manchester, Cheshire, Warrington & Staffordshire)	9%	7%
LCL (Liverpool, Cumbria & Lancashire)	5%	7%
Yorkshire and Humberside	9%	10%
North East	9%	9%

Unweighted total:	255	266
Don't know	1%	1%
<b>North</b>	31%	34%
<b>Midlands and East</b>	25%	23%
<b>London and South</b>	42%	42%

**Table 6.12: Inter-region operations**

Unweighted total:	255	266
Level organisation operates in	W1	W2
Operates only in this region	55%	56%
Operates across a number of regions	15%	13%
Operates nationally	30%	30%
Don't know	-	*

### Apprenticeship employers

It can be seen that in around nine out of ten cases all apprentices taking part in the training were employed, rather than only some of those in the training being from their organisation. Around three-quarters of participants were from the private sector.

It can also be seen that in most instances the profile of the employers was similar for each waves, which increases our confidence in comparing the two waves.

In the second wave there was slightly more of a concentration among organisations with fewer employees (fewer than 50) and fewer apprentices (fewer than five). This should be borne in mind when interpreting differences between the two waves, since it was often the case that familiarity and the like with the new loans tended to be lower among these employers.

**Table 6.13: Profile of employers for each Wave**

	Wave 1	Wave 2
<i>Base: All respondents</i>	(376) %	(402) %
<i>Amount in training course employed by the organisation</i>		
Yes, all employed	92	88
Yes, some employed	6	10
None employed	1	-
Don't know	1	1

	<b>Wave 1</b>	<b>Wave 2</b>
<i>Base: All respondents</i>	(376) %	(402) %
<i>How many taking course aged 24+</i>		
All aged 24+	43	49
Some aged 24+	52	49
Don't know	5	2
<i>Where business operates</i>		
This workplace only	52	52
Other workplaces in the UK	48	48
Don't know	-	1
<i>Number of employees</i>		
1-4	9	9
5-49	53	67
50-249	21	15
250-499	5	5
500-49,999	11	4
50,000+	*	-
Don't know	1	1
<i>Number of apprentices</i>		
1	14	23
2-4	35	42
5-9	17	12
10-49	15	13
50+	7	4
Don't know	13	6
<i>Type of organisation</i>		
Private sector – retail	13	13
Private sector – manufacturing or construction	10	5
Private sector – other services	50	55
Public sector/Government	19	14

	<b>Wave 1</b>	<b>Wave 2</b>
<i>Base: All respondents</i>	(376) %	(402) %
Charities	10	13
<i>Source: Ipsos MORI</i>		

## Learners

The tables below show the profile of potential L3 learners that took part in each wave of this research.

For the general public, it can be seen that in around eight out of ten cases, potential L3 learners were aged between 30-59 years old and was consistent across both waves. For current learners, there were more potential L3 learners aged between 25-29 years old. The second wave saw fewer aged between 25-29 years old though and more aged between 45-59 years old.

Although there was a consistent gender profile for current learners across the waves, the general public in second wave had more males and fewer females than the first wave.

Again, ethnicity of the current learners was consistent across both waves but the general public had fewer White and more Non-White respondents.

**Table 6.14: Potential L3 Learner profile**

	<b>General public</b>		<b>Current learners</b>	
	<b>Wave 1</b>	<b>Wave 2</b>	<b>Wave 1</b>	<b>Wave 2</b>
<i>Base: All respondents</i>	(352) %	(388) %	(433) %	(601) %
<i>Age</i>				
22-24	3	4	8	7
25-29	12	12	23	18
30-44	39	50	43	43
45-59	38	30	25	31
60+	9	4	2	1
<i>Gender</i>				
Male	29	37	47	47
Female	71	63	53	53

	General public		Current learners	
	Wave 1	Wave 2	Wave 1	Wave 2
<i>Base: All respondents</i>	(352) %	(388) %	(433) %	(601) %
<i>Ethnicity</i>				
White	84	76	75	75
Non-White	16	22	23	23
Refused	*	1	2	1
<i>Working status</i>				
Working full-time (30 hours or more)	50	45	8	13
Working part-time (8-29 hours)	19	18	6	13
Working under 8 hours	2	1	4	1
Housewife	7	8	14	8
Unemployed (registered)	5	14	51	39
Unemployed (not registered)	4	4	2	8
Retired	5	2	-	-
Student	3	2	-	8
Other (including disabled)	5	6	5	10
<i>Disability</i>				
Yes- disabled	5	4	1	1
Yes- long-term medical condition	10	18	5	5
Yes- dyslexia	7	8	3	4
No	81	73	90	90
Don't know	-	*	1	1
<i>Religion</i>				
Not religious	55	54	58	60
Christian	33	32	24	25
Hindu	1	2	1	2
Jewish	1	1	-	-
Muslim	4	7	11	9
Sikh	1	-	1	*
Buddhist	1	1	*	*



	General public		Current learners	
	Wave 1	Wave 2	Wave 1	Wave 2
<i>Base: All respondents</i>	(352) %	(388) %	(433) %	(601) %

The second wave of general public respondents saw slightly fewer that were working full-time and more that were registered unemployed. The proportions of the current learners that were working full and part time increased between the waves and there were far fewer in the second wave that were registered unemployed.

Whilst proportions of current learners with a disability across the waves are consistent, there were fewer from the general public that had no disabilities and more that had long-term medical conditions in the second wave

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