



24+ Advanced Learning Loans

Introduction

This report gives an initial snapshot of the uptake and impact of 24+ Advanced Learning Loans within the sector in the 2013/14 academic year and the overall impact of loans on recruitment. The report is based on a sample of 241¹ anonymised ILRs submitted to the MiDES data server from the 6th December 2013.

MiDES (Market Intelligence Data Exchange Service) is a shared service that has been developed jointly by RCU and the Association of Colleges (AoC). The service started in February 2011 and is available to all AoC members. The idea behind MiDES is simple. Participating colleges upload their learner data to the secure MiDES data server creating a new MiDES sector-owned shared dataset. This dataset is linked to other information sources such as the Indices of Deprivation.

Report Sample

The survey covers two thirds of AoC members. The table below shows the breakdown of the 241 AoC member ILRs used for the report against the overall population of AoC members.

Provider Type	Total	Uploads and Valid Data	%
Art & Design	3	2	67%
Land Based	15	14	93%
GFE/Tertiary	220	171	78%
SFC	93	51	55%
Other	14	3	21%
Total	345	241	70%

Provider Region	Total	Uploads and Valid Data	%
East England	32	21	66%
East Midlands	22	15	68%
Greater London	51	37	73%
North East	20	17	85%
North West	56	39	70%
South East	61	42	69%
South West	29	19	66%
West Midlands	41	27	66%
Yorkshire & Humber	33	24	73%
Total	345	241	70%

¹ 266 ILRs were submitted to the MiDES Server in December 2013 but only 241 could be used because of the number of ILRs submitted a year ago and the need to obtain a like for like match of providers. A number were also removed where the data appeared to be spurious (i.e. large swings in year on year recruitment).



24+ Advanced Learning Loans

24+ Advanced Learning Loans were introduced by the UK government from 1 August 2013 for learners aged 24 and over studying at Level 3, Level 4 or Advanced and Higher Apprenticeships. The low uptake of loans by apprentices meant that this element of the scheme was dropped in early 2014.

To be eligible for one of these loans learners must:

- be aged 24 or over at the start of your course;
- be undertaking an eligible course at an approved college or training organisation in England;
- be living in the UK on the first day of your course;
- have been living in the UK, the Channel Islands or the Isle of Man for 3 years immediately before starting your course;
- be a UK national or have 'settled status' (this means there's no restrictions on how long you can stay).

This report uses MiDES data to investigate the type of learners who took out loans and the courses they undertook. It also explores the impact on the recruitment of learners aged 24+ compared to the previous year including whether there was any adverse impact of learners from deprived communities. Finally, the report investigates the retention of learners with loans compared to other types of learners and learners taking similar courses in the previous year.

Report Outcomes

The results from the report are presented as a list of key findings, a set of charts and summary data tables.

Key Findings

Uptake of Loans

Figures 1 – 12 provide a profile of the number and the characteristics of learners who took out a 24+ Advanced Learning Loan and the types of qualifications that the loans funded. Key findings were:

- The overwhelming majority of learners had taken out a single loan (98.4%) with less than 0.8% taking out three or more loans (Figure 2);
- 40% of loans were taken out by learners aged 24-29 and over three quarters of learners with a loan were aged under 40 (Figure 3);
- Three quarters of all loans were taken out by females (Figure 4);
- 62.8% of loans were taken out by White British learners (in comparison the proportion of Level 3 and 4 adult learners in 2012/13 who were White British was 67.5%). Loan uptake seemed to be particularly high amongst Black & Black African learners with 7.2% of all loans taken up by this ethnic group (Figure 5);
- Almost a third of loans were taken out by learners who lived in the 20% most deprived wards in the country (Figure 6);
- A third of all loans were taken out for qualifications in Health, Public Services & Care. Only 8.4% of loans were used for Science, Mathematics, Engineering, Manufacturing Technologies and Information and Communications Technology subjects (Figure 9);
- Over 95% of loans were used for Level 3 qualifications (Figure 10);
- Almost 40% of loans were used for Access to Higher Education Courses and 20.5% were used for GCE A/AS/A2 Level qualifications (Figure 11);
- The single course that had the highest number of loan applications was the QCF Diploma in Accounting with 2,633 loans. The second largest qualification was the QCF Diploma in Specialist Support for Teaching and Learning in Schools with 1,325 loans (Figure 12);

Impact of 24+ Advanced Learning Loans on Recruitment

Figures 13-22 provide an analysis of the impact of the introduction of 24+ Advanced Learning Loans on overall recruitment. The charts compare the total volume of learners aged 24+ on Level 3 and 4+ loan eligible courses in 2012/13 and 2013/14. The 2013/14 volumes include both learners who took out a loan (or loans) and those who were eligible but chose not to take out a loan.

- The total number of 24+ adult learners on eligible courses fell from 107,257 to 84,332 between 2012/13 and 2013/14 (Figure 13);
- The percentage fall in numbers was smallest amongst the 24-29 year old age band (-9.7%) and highest for learners aged 40 plus (Figure 14);

- The percentage fall in number was similar for females and males (Figure 15);
- There were significant declines in numbers across all ethnic groups, with a slightly higher percentage fall in numbers amongst Asian or Asian British ethnic groups. Further analysis would need to be undertaken to determine whether this difference is statistically significant (Figure 16);
- The decline in numbers was fairly consistent across most postcode areas apart from in the most deprived wards in the country where the decline was slightly steeper - 25.2% decline compared to a 21% - 23% decline in other areas (Figure 17);
- The biggest decline in numbers were in the East Midlands and Greater London (36.3% and 34.6% respectively) with only an 8.0% decline in the North East and 13.1% decline in the North West (Figure 18);
- The Sector Subject Area that saw the largest decline in numbers was Information and Communications Technology (-47.5%). The smallest declines were in Agriculture, Horticulture and Animal Care (-6.9%) and in Business Administration and Law (-6.2%). This difference could be due to pre-existing cultures of either receiving free courses or expecting to pay fees (Figure 19);
- Access to Higher Education courses saw a 2.0% increase in enrolment compared to large declines in other types of courses (Figure 20);
- In-year retention for adult 24+ learners on courses eligible for a loan appears to have improved slightly in 2013/14 compared to 2012/13. However, it is too early at this stage to identify whether this improvement will be sustained or the extent to which it is related to the introduction of loans (Figures 21, 22).

Uptake of 24+ Advanced Learning Loans

The table below lists the total number of applications received by BIS for 24+ Advanced Learning Loans from the launch (8 April 2013) up to 31 January 2014. Over 60,000 applications had been received, 52,109 had been processed and 48,182 were ready for payment.

Figure 1: Loan Applications

Total applications received (excluding ineligible)	60,321
Total processed	52,109
Awaiting further information from learner	5,525
In progress/work in hand	4,220
Processed	52,109
Ineligible	1,533
Waiting for customer signature	2,394
Ready for payment	48,182

Source: BIS 24+ Advanced Learning Loans Application Information (February 2014)

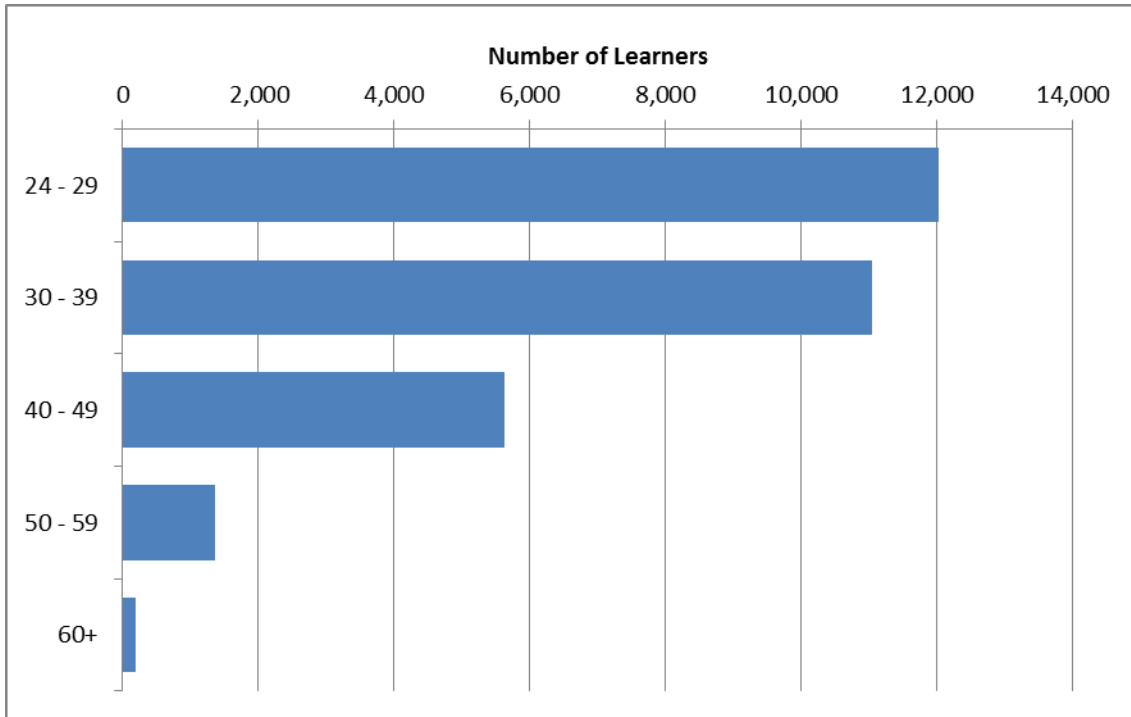
Figure 2 shows the total volume of loans recorded by the 241 colleges who uploaded a valid ILR (R06) to the MiDES server. This data covers the period from 01 August 2013 – 6th February 2014. This represents a significant proportion of all loans (64% of those ready for payment) and therefore provides an excellent sample for analysis. All subsequent charts in this report are based on the MiDES data.

Figure 2: Volume of Loans Recorded on MiDES ILR Returns (R06)

	Total Learners	Total Loans
Total	30,252	30,803
Learners with 1 Loan	29,791	29,791
Learners with 2 Loans	389	778
Learners with 3 Loans	54	162
Learners with 4 Loans	18	72

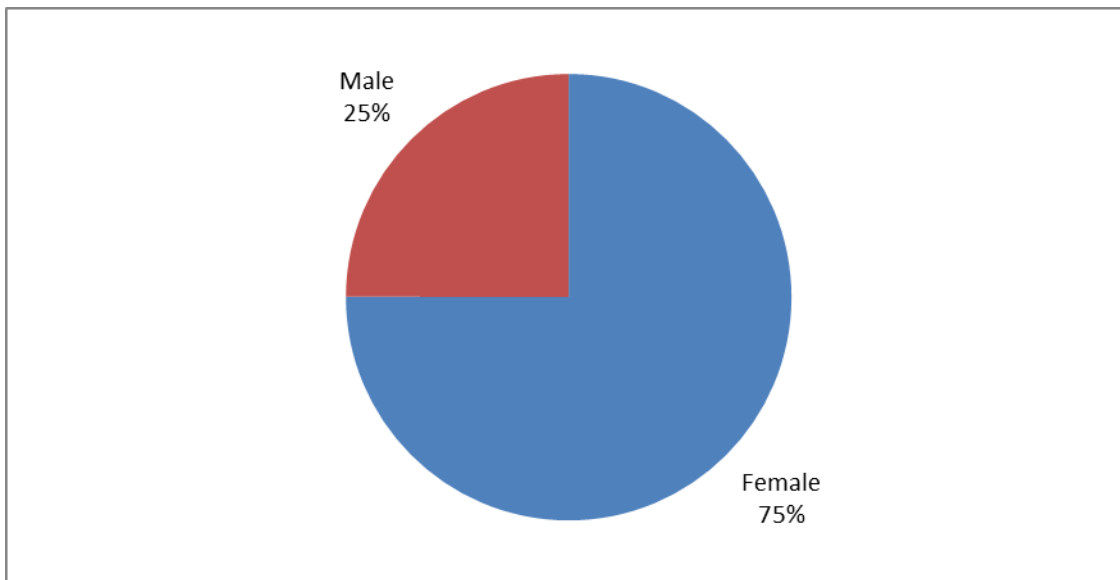
Source: MiDES ILR R06 2013/14

Figure 3: Loans by Age Band



Source: MiDES ILR R06 2013/14

Figure 4: Loans by Gender



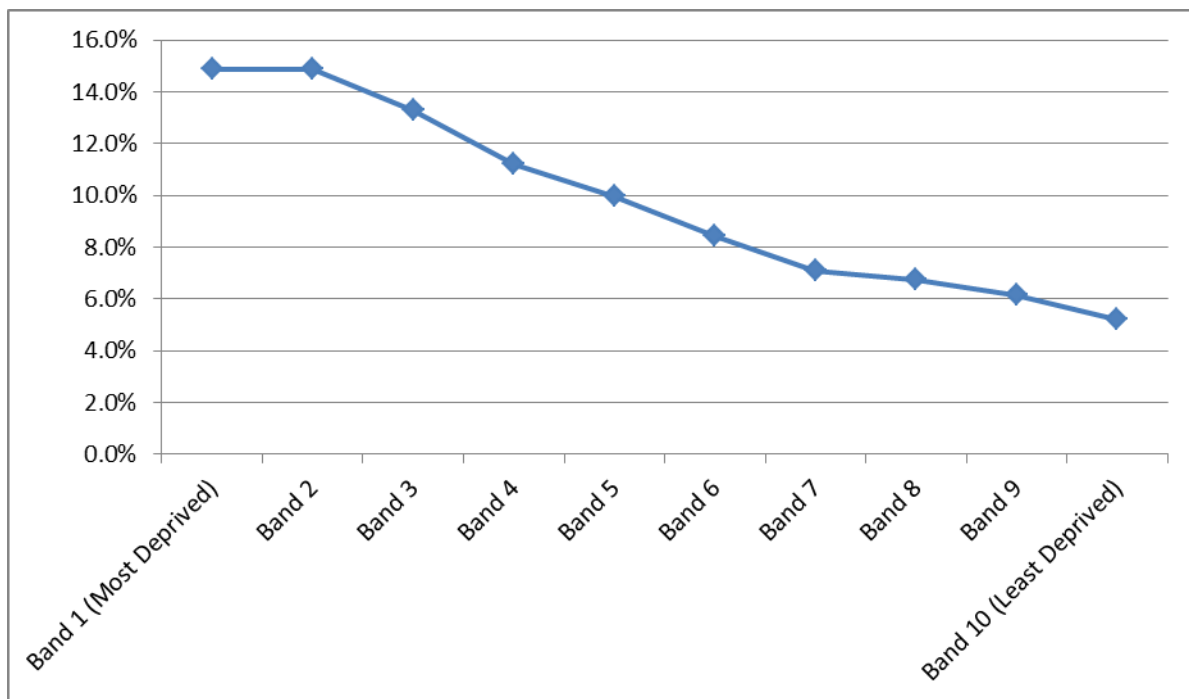
Source: MiDES ILR R06 2013/14

Figure 5: Loans by Ethnicity

Ethnic Group	Learners	%
Asian or Asian British - Bangladeshi	158	0.5%
Asian or Asian British - Indian	381	1.3%
Asian or Asian British - Pakistani	531	1.8%
Asian or Asian British - Any other Asian background	472	1.6%
Black or Black British - African	2,168	7.2%
Black or Black British - Caribbean	890	2.9%
Black or Black British - Any other black background	350	1.2%
Chinese	94	0.3%
Mixed - White and Asian	131	0.4%
Mixed - White and Black African	158	0.5%
Mixed - White and Black Caribbean	418	1.4%
Mixed - Any other mixed background	277	0.9%
White - British	19,000	62.8%
White - Irish	136	0.4%
White - Any other white background	1,790	5.9%
Any other ethnic group	575	1.9%
Not provided	2,723	9.0%
TOTAL	30,252	100.0%

Source: MiDES ILR R06 2013/14

Figure 6: Loans by Deprivation



Source: MiDES ILR R06 2013/14

Figure 7: Loans by Region



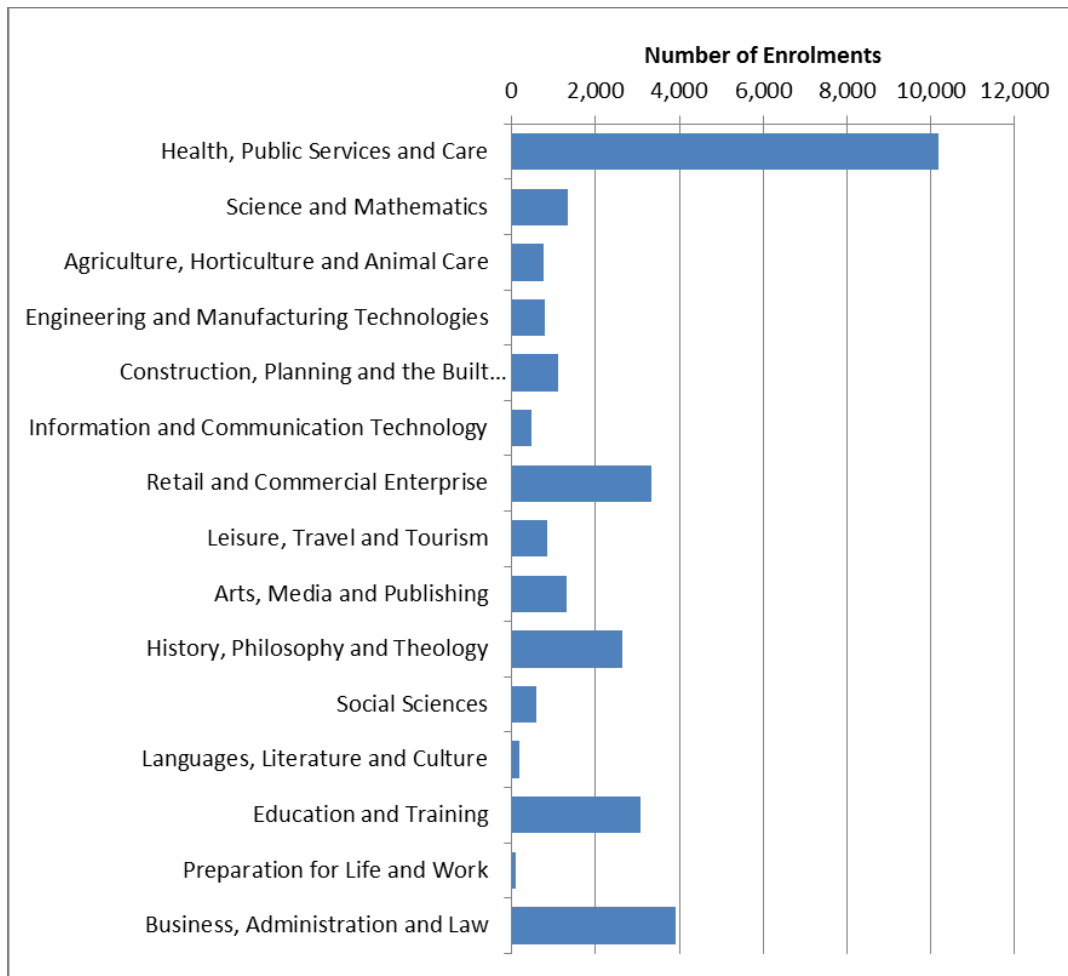
Source: MiDES ILR R06 2013/14

Figure 8: Top 10 Providers

Top 10 Providers	Learners
Provider 1	830
Provider 2	520
Provider 3	480
Provider 4	430
Provider 5	420
Provider 6	400
Provider 7	370
Provider 8	370
Provider 9	350
Provider 10	340

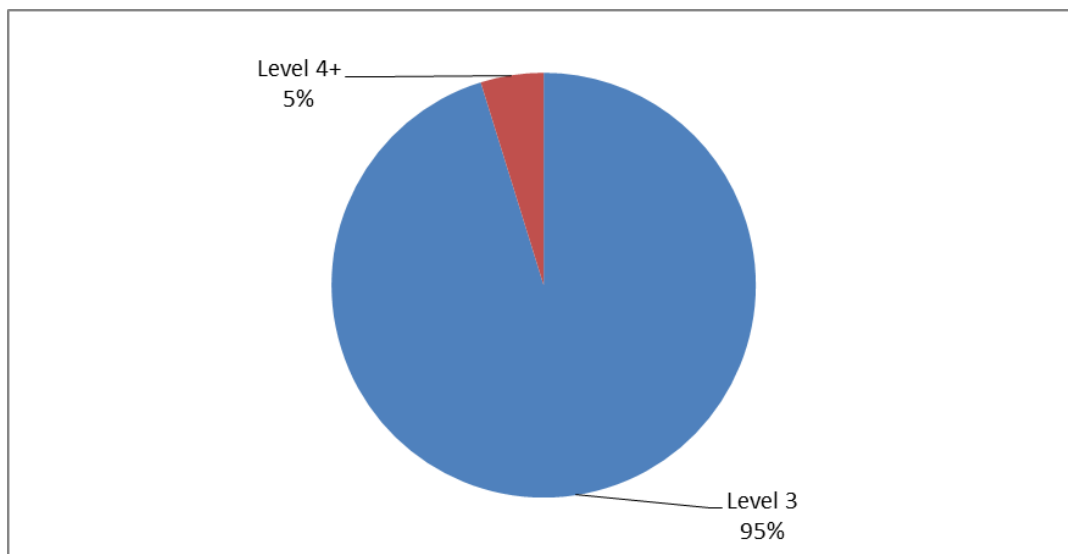
Source: MiDES ILR R06 2013/14

Figure 9: Subject Area



Source: MiDES ILR R06 2013/14

Figure 10: Level of Study



Source: MiDES ILR R06 2013/14

Figure 11: Qualification Types

Qualification Type	Number of Enrolments
Diploma	14,532
Access to Higher Education Diploma (from 2007)	12,023
Certificate	3,543
GCE AS level	435
GCE A2 Level	146
Certificate in Teaching in the Lifelong Learning Sector (CTLLS)	54
GCE A level	49
GCE Applied AS Level	2
Other/Unknown	19

Source: MiDES ILR R06 2013/14

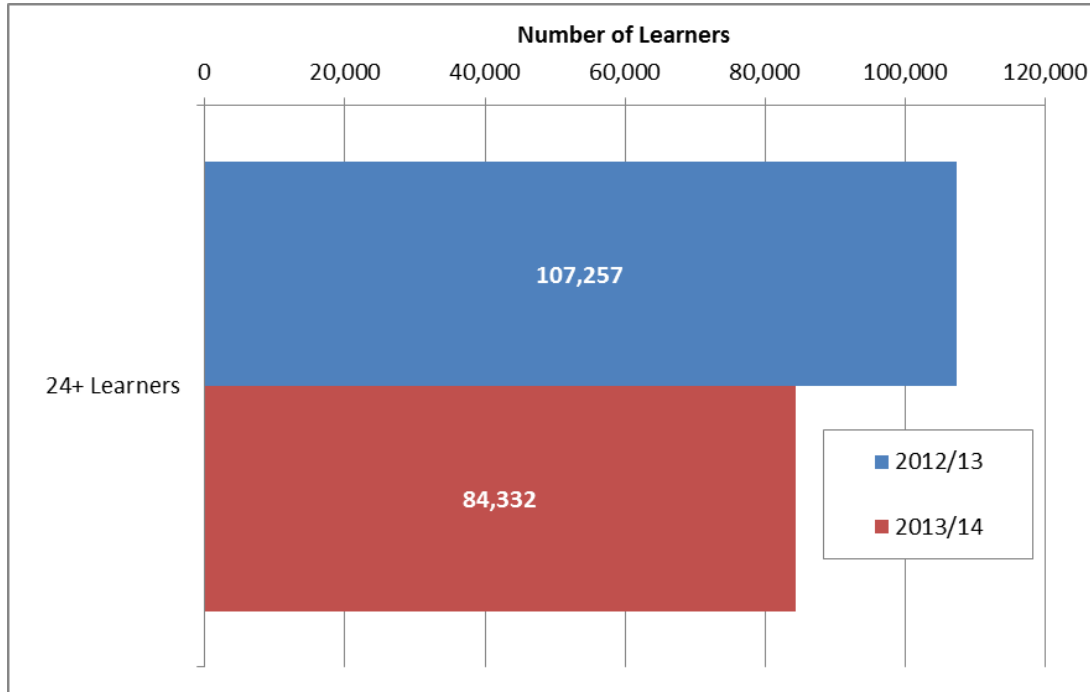
Figure 12: Top 10 Courses

Top 10 Courses	Enrolments
Diploma in Accounting (QCF)	2,633
Diploma in Specialist Support for Teaching and Learning in Schools (QCF)	1,325
Diploma for The Children and Young People's Workforce (QCF)	1,314
Certificate in Supporting Teaching and Learning in Schools (QCF)	1,143
Diploma in Women's Hairdressing (QCF)	503
NVQ Diploma in Hairdressing (QCF)	473
Diploma in Electrical Installations (Buildings and Structures) (QCF)	404
Diploma in Therapeutic Counselling (QCF)	377
Certificate in Human Resources Practice (QCF)	298
Certificate in Counselling Studies (QCF)	288

Source: MiDES ILR R06 2013/14

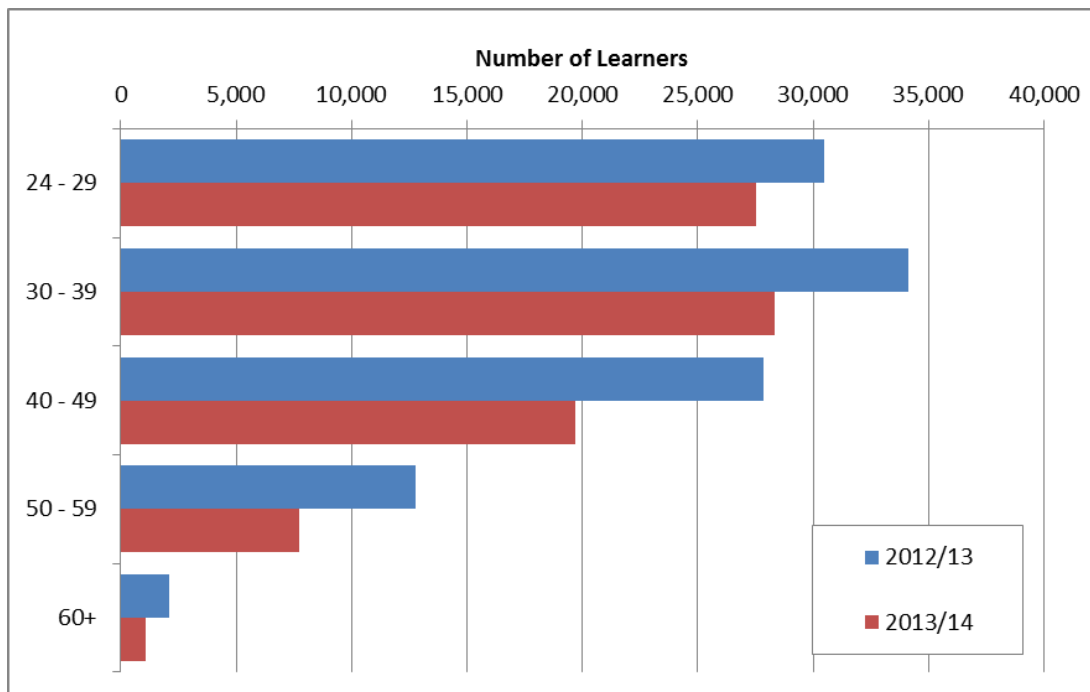
Impact of 24+ Advanced Learning Loans on Recruitment

Figure 13: Change in Recruitment



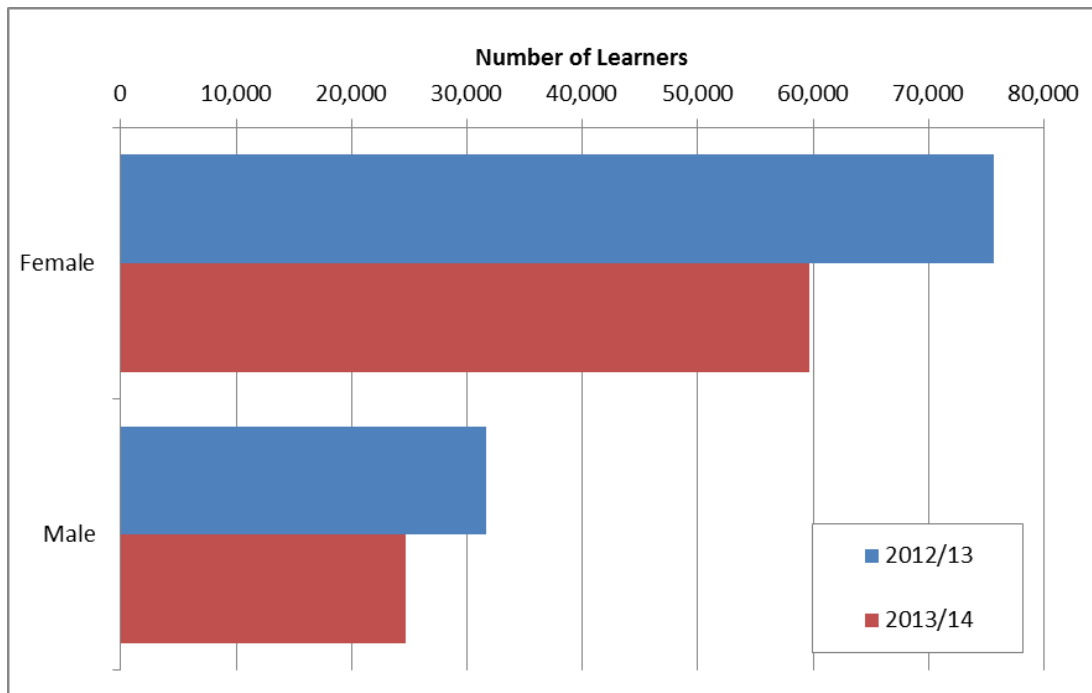
Source: MIDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)

Figure 14: Change in Recruitment by Age Band



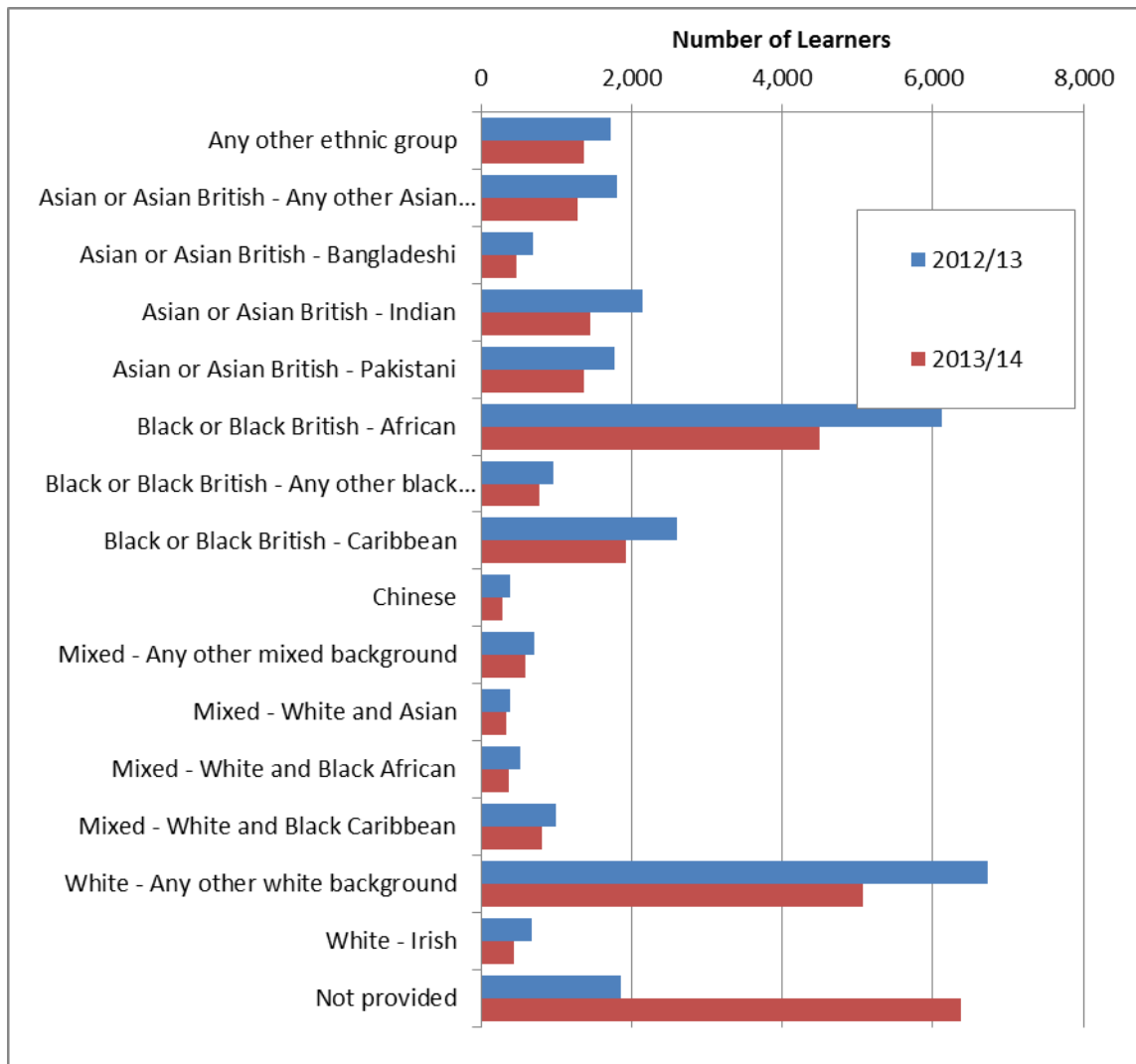
Source: MIDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)

Figure 15: Change in Recruitment by Gender



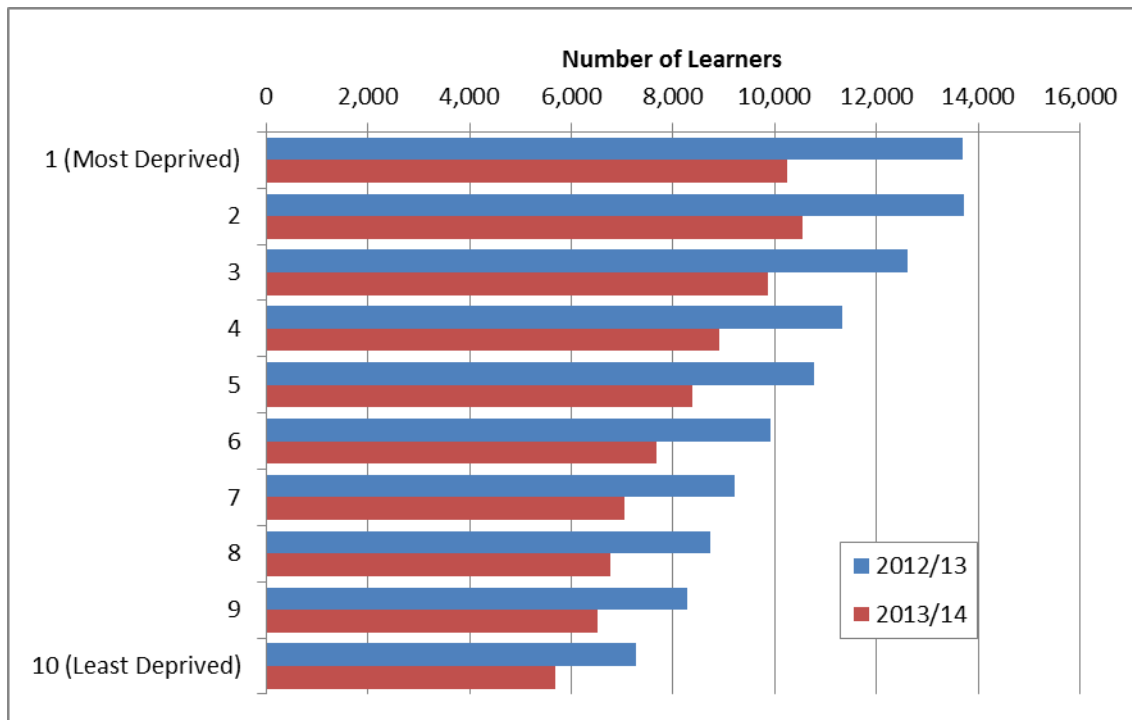
Source: MiDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)

Figure 16: Change in Recruitment by Ethnicity



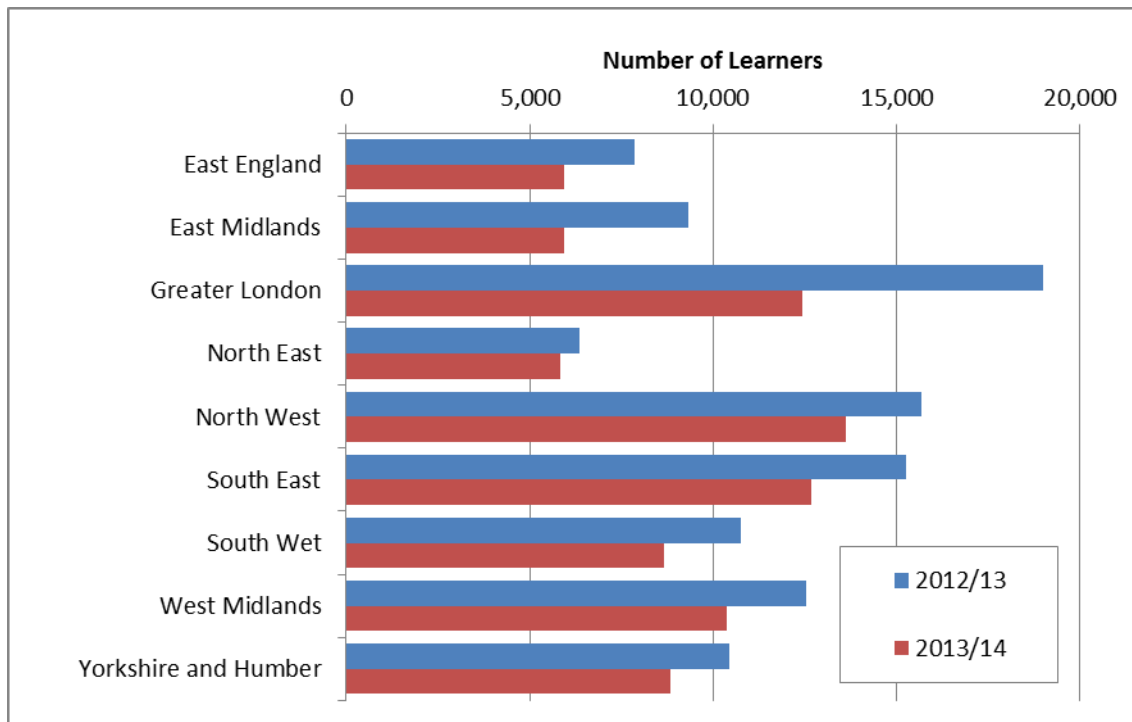
Source: MiDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)

Figure 17: Change in Recruitment by Deprivation



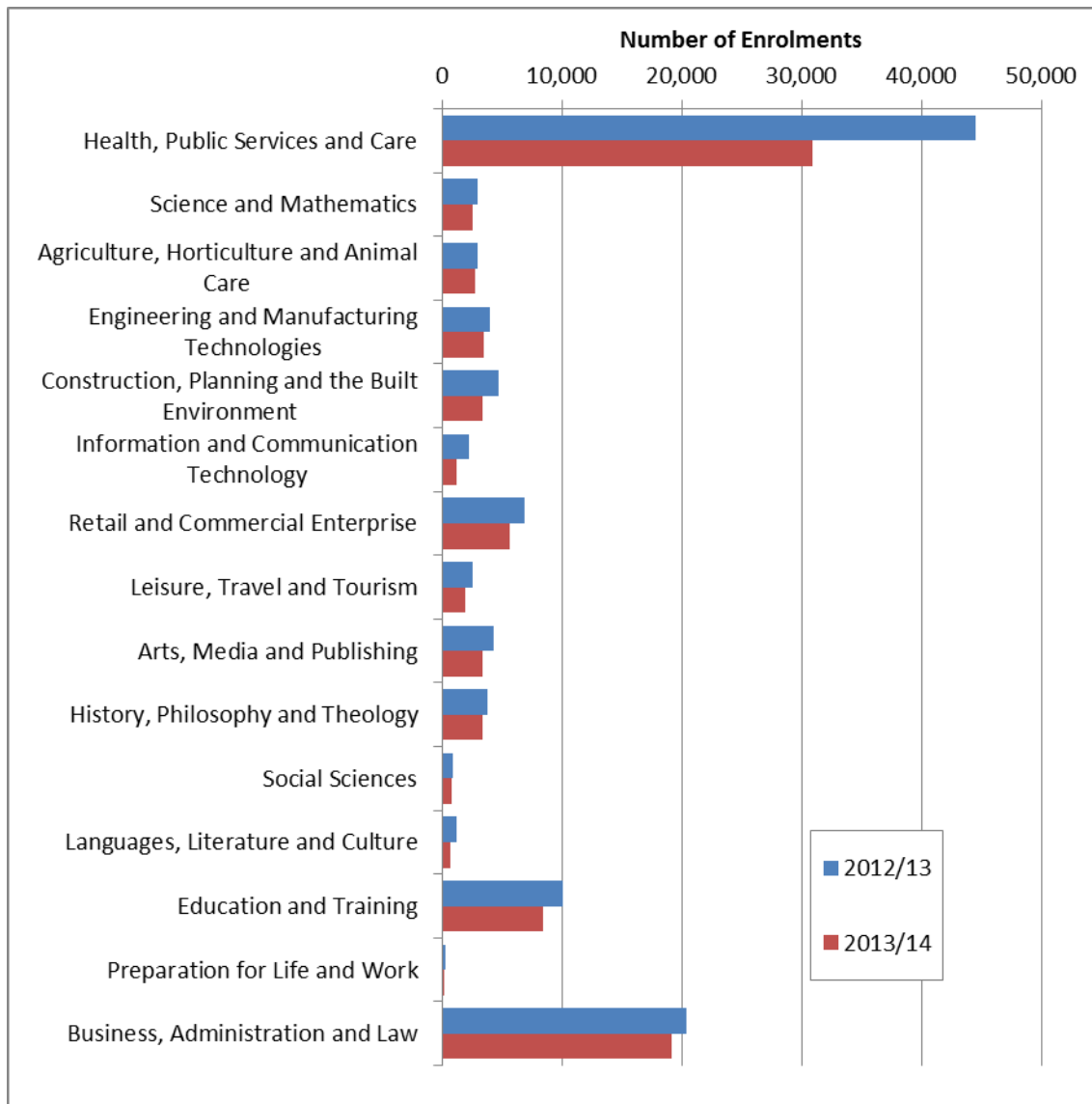
Source: MiDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)

Figure 18: Change in Recruitment by Region



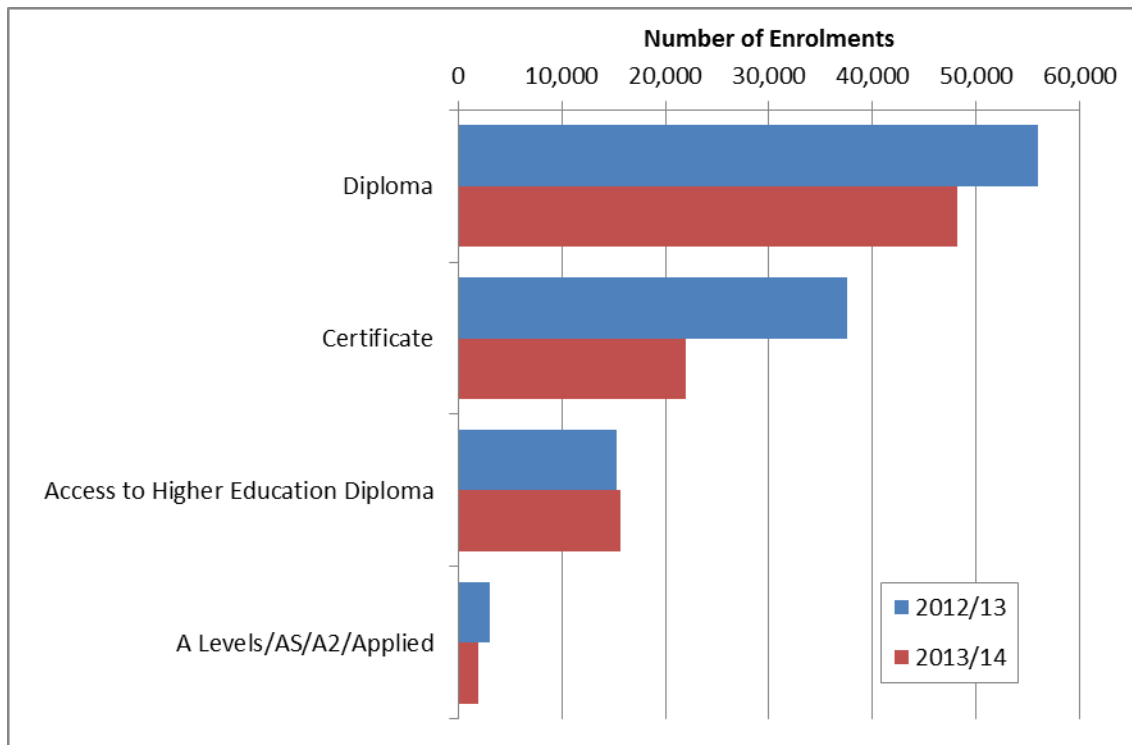
Source: MiDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)

Figure 19: Change in Recruitment by Subject



Source: MiDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)

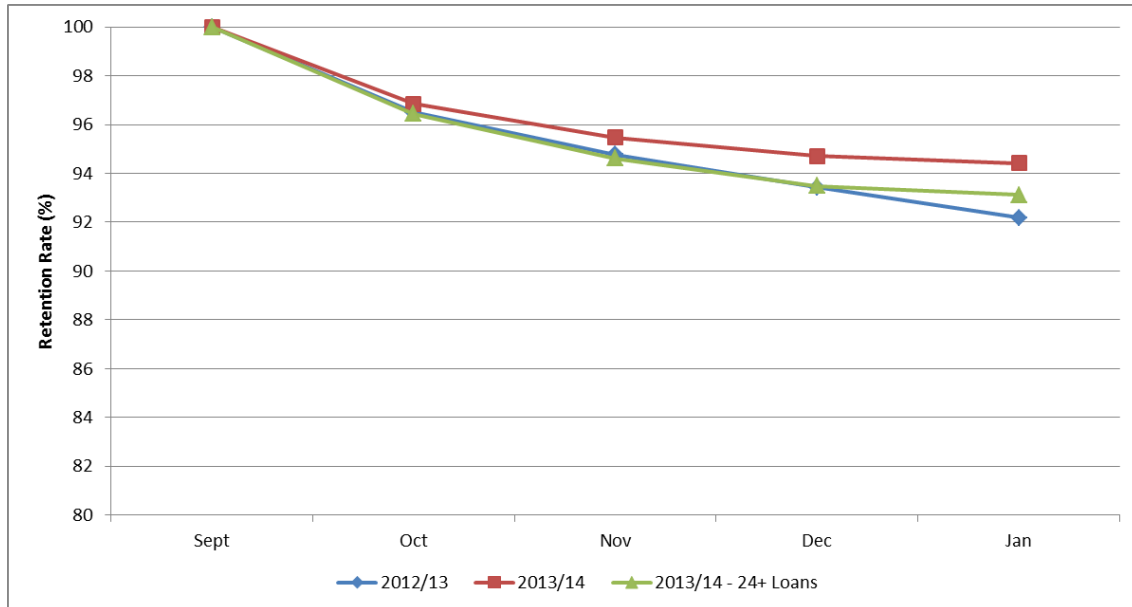
Figure 20: Change in Recruitment - Top 10 Qualification Types



Source: MiDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)

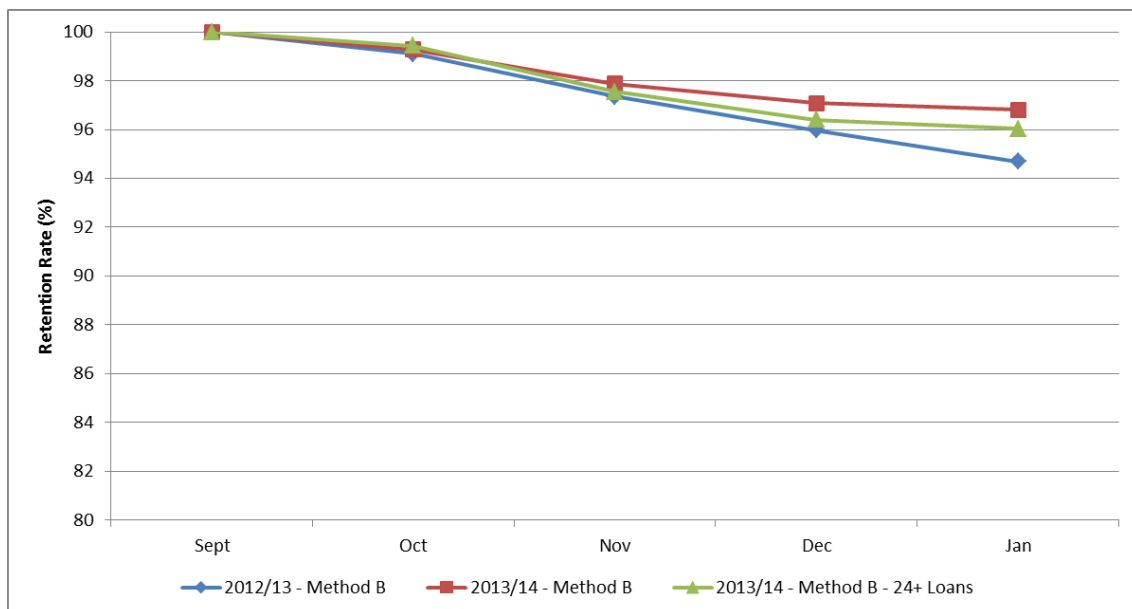
Impact of 24+ Advanced Learning Loans on In-Year Retention

Figure 21: Retention Rates



Source: MiDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)

Figure 22: Retention Rates (Excluding Learners Withdrawing in the First Six Weeks)



Source: MiDES ILR R06 2013/14 & ILR R13 2012/13 (starts before 1st February)