



EMA Satisfaction Survey 2008

learners' experiences of education maintenance allowances



national union of students

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Executive Summary

The importance of learner support for young people in further education cannot be overstated. Regular, guaranteed income allows many of them to continue their studies by covering the costs of essentials such as travel, books and food.

It has been four years since the principal means of learner support for young people, the Education Maintenance Allowance (EMA), was introduced. EMAs were phased in, and so it was not until 2007 that all learners aged 16 to 19 were able to apply. That same year the Government announced in its green paper, *Raising Expectations: staying in Education and Training Post-16*, that EMAs may be reformed or even scrapped altogether as a consequence of proposals to increase the leaving learning age.

NUS felt it was the right time to examine EMAs from the perspective of the learner, to identify improvements for the current system, and to properly inform any review in the future.

Our findings starkly demonstrate how critical the EMA is, with 61 per cent of recipients, when asked if they could continue to study without it, saying they could not. This rose to 65 per cent amongst learners receiving the maximum rate of £30, who come from the lowest-income background.

Our other findings include:

- that one third of students find the application process "difficult" or "very difficult", in part often because of the bureaucratic nature of the form, or because they lacked support from family members or other intermediaries;
- that the income assessment does not provide a fair way of dealing with certain circumstances, such as situations where there is more than one claimant in the family, or where the family has several dependant children, and nor is it able to adequately respond to changes in learners' circumstances;
- that learners lack faith in the appeals process, even where they know about it;
- that there are significant issues for learners with the administration of the scheme and the accuracy of attendance records;
- that some staff used EMA weekly payments to enforce standards of good behaviour, contrary to guidance;
- that the bonus system is poorly understood; and
- that 40% of the poorest learners said the EMA was not enough to cover their essential costs, and that this group was more likely to use commercial debt to cover this shortfall.

Using these findings, our report also provides a number of simple recommendations that can improve the scheme for large numbers of learners. There are also several important issues that the Government must consider when it comes to look at reform of the system in the coming years. We cover the recommendations in detail in section 5, but the principal recommendations are:

- that the Government increases the rate of the EMA by inflation each year for all students and considers the introduction of a higher London and south-east rate, and that it reinstates the September bonus;

- that colleges and learning providers provide better support to students completing EMA applications;
- that the Learning and Skills Council (LSC) conducts focus groups with learners to identify any specific problem areas in the application process to make it easier for learners;
- that the LSC amends the income assessment for EMA to take into account multiple learners in one family, and families with other dependent children, and is more flexible where a learner's circumstances change;
- that clearer guidance on appeals is made available and the outcome and the reasons for the decision clearly communicated to the learner;
- that the LSC ensures improvements are made to the administration of EMAs by learning providers and ensures adhere to guidance on using EMA payments as a way of disciplining a class;
- that the Government take the issue of administration seriously when proposing any changes to the EMA scheme in the future, so that the scheme does not become unwieldy in attempting to meet its policy objectives.
- that the LSC strongly encourages colleges to adopt more sensible, learner-centred authorised absences policies;
- that the LSC ensures learners understand how the EMA weekly and bonus payments work and in what circumstances they are stopped.

Particularly in light of the disastrous introduction of the new EMA processing system in 2008, the LSC and the Government have an opportunity to rebuild confidence in EMAs by improving the system on the basis of our recommendations. We hope they are considered and adopted as soon as possible.

1. Introduction

Why this report was produced

Since being launched as a national scheme in 2004, the Education Maintenance Allowances (EMA) has become an important part of the further education (FE) landscape. More than half a million learners now receive EMA payments each year, with payments totalling almost half a billion pounds.

The Government is rightly placing a major emphasis on improving skills amongst young people. The NUS Further Education Campaign believes it is self-evident that some form of financial support needs to be provided for young people undertaking education and training past the age of 16, and that any support should be targeted at those most in need. Therefore we agree with the principles behind the allowances.

No such scheme is perfect of course, and as many of our members had contacted the FE campaign to highlight issues that they faced we wanted to conduct a survey in an attempt to quantify how learners felt about EMAs and what they wanted to see improve.

It is also a useful moment to look at the EMA from the learner's point of view. With the announcement that the leaving learning age is to be raised to 18 by 2013, the long-term future of EMAs is under discussion. If any changes are to be made it is vital that the learner voice is heard loud and clear given that any changes will affect so many.

It is our hope that the evidence and recommendations of this report will show how the scheme can be improved for learners now, and help shape the debate about learner support in the future.

Background

Up to the late 1990s the principal source of funding for a young learner in further education (FE) was a discretionary grant awarded by their local authority. There were wide variations in the funding of learners, and at the same time the rate of participation in education amongst young people was not increasing.

In fact, after a steady rise in the late 1980s, and a levelling off in the early 1990s, by 1998 the participation rate had started to decline¹. Whilst there was no one factor that could explain this change, financial barriers were identified as a leading cause². The Government was particularly concerned that the existing funding was confusing; that it was not targeted at those from the poorest backgrounds; and that it did not offer significant enough an incentive either to complete the course or to achieve the highest qualification possible³.

EMAs were intended to address these issues by creating one centrally determined FE learner support system that ensured the poorest students received the greatest support. The scheme was also designed to encourage attendance and attainment by tying elements

¹ DCSF statistical release: Participation in Education, Training and Employment by 16-18 Year Olds in England - www.dcsf.gov.uk/rsgateway/DB/SFR/s000792/index.shtml

² Bridging The Gap: New Opportunities For 16 –18 Year Olds Not In Education, Employment Or Training, Prime Minister’s Social Exclusion Unit, 1999

³ New Arrangements for Effective Student Support in Further Education, DfEE, 1998

of support to standards of behaviour, and offering bonuses for returning to the second year of study or for qualifying at the end of the course.

A pilot scheme was first launched by what was then the Department for Education and Employment (DfEE) in September 1999. Fifteen local authority areas tested various different approaches along the same general theme, including systems where payments were made to the learner's parents rather than the learner themselves, and with varying amounts for the weekly payment and for the retention and qualification bonuses.

The aim was to evaluate which approach was most likely to improve the participation and achievement of young people. The scheme was slowly extended to new areas, and other variations examined, until finally in 2004 one single scheme was launched for the whole of England, initially to 16 year-olds before being extended to 17 and 18 year-olds over the next two years.

In separate exercises, the devolved administrations in Scotland, Wales and Northern Ireland introduced their own EMA schemes in 2004 on broadly the same lines.

Four years on EMAs are now in "steady state" with all 16 to 19 year-olds entitled to claim.⁴ In 2008, the EMA was also extended to various short courses that did not previously qualify a learner for an EMA payment.

⁴ subject to certain residency criteria

How EMAs work

EMAs are now the responsibility, in England, of the Department for Children, Schools and Families (DCSF), and delivered through the Learning and Skills Council. The LSC paid some £483m in EMA payments to almost 570,000 learners in 2006/07.⁵

Young learners aged between 16 and 19 can qualify for payments if they undertake a full-time FE course in college or school, or if they are on certain work-based learning programmes, such as Apprenticeships, Programme-led Pathways (PLP) and Entry to Employment (E2E) courses.

Learners in school or college receive a weekly payment of £10, £20 or £30 depending on their annual household income before tax is deducted (see table A), whilst those in work-based learning automatically receive the full £30 per week.

Table A: EMA payments, 2008/09

Annual Household Income (£)	Weekly EMA Payment (£)
0 – 20,817	30
20,818 – 25,521	20
25,522 – 30,810	10
30,811+	0

Prior to 2008, the learner would have to undergo means-testing for each year of a course, but now only one assessment of income will be required, at the start of a course. If the learner's household income drops, they can ask for a reassessment.

⁵ Column 208W, Hansard, 7 Jan 2008

In addition to the weekly payments, there are up to four £100 bonuses paid during a two year course, or smaller but more regular bonuses for those on work-based learning programmes.

Both the weekly and bonus payments depend on the learner meeting the terms of an agreement with the college, signed at the start of the course, which regulates expected standards of attendance and behaviour. For example, although certain absences for such reasons as illness, a family funeral or similar can be excused, unauthorised absences not approved by the learning provider result in the weekly payment of EMA to that learner being cancelled. Several unauthorised absences could mean that the bonus payment is also cancelled.

The provider therefore has a critical role in the scheme's administration. A separate assessment and payment body (APB) processes applications and arranges for payments to be made to learners once approval is received from the provider. Their performance is audited regularly by the LSC, usually as part of a wider audit programme looking at other areas of interest.

Schools and colleges formerly received additional funds to administer the EMA. This was £25 per learner in 2006/07, the last year such payments were made. At present the administration of EMAs by schools and colleges does not attract any extra funding from central government. The APB is funded centrally by the Learning and Skills Council.

There are some small differences in the EMA schemes offered in Scotland, Wales and Northern Ireland arrangements in the devolved administrations are essentially the same

as in England. This makes EMAs one of the few forms of financial support for post-16 education that is consistent across the UK.

Impact of EMAs

The impact of EMA has been closely monitored, particularly in those areas which piloted the scheme between 1999 and 2004.

The principal evaluation of the English pilot schemes⁶, commissioned by the Department for Education and Skills (DfES), found that the EMA had, "met the policy objectives of increasing participation and retention in full-time post-16 education and reducing the number of young people who became NEET."⁷

Specifically, EMAs were found to increase participation amongst 16-year-olds in the pilot areas increased by 5.9 per cent overall, with young men in particular more likely to continue in education as a result of the allowance. The number of young people in the pilot areas not in education, employment or training (NEET) was reduced by 2.4 per cent, and improvements were also measured in the retention of those young people in education at 17.

There was less evidence of a connection between EMA and rates of attainment, with no clear impact measured in the pilot areas.

⁶ Evaluation of Education Maintenance Allowance Pilots: Young People Aged 16 to 19 Years, Centre for Research in Social Policy and Institute for Fiscal Studies, 2005 - www.dcsf.gov.uk/research/data/uploadfiles/RR678.pdf

⁷ *ibid* p.iii

The evaluation of a separate pilot scheme in Scotland⁸ found that participation in post-compulsory education increased even more significantly, by 9 per cent amongst learners from low-income backgrounds. It also improved retention rates in the pilot area, but as in England the researchers could not find clear evidence that EMAs improved attainment.

There has also been some evidence to suggest that the introduction of the EMA reduces crime in the community, with greater decline in burglary and theft convictions amongst young people recorded in a study of some of the pilot local authority areas in England, as compared to those areas where the scheme had not been introduced⁹.

There has also been some more detailed work examining how learners themselves view EMAs. A small-scale study of 229 learners in Scotland¹⁰ suggested that for learners in the schools and colleges examined, the EMA was of a generally positive influence in encouraging attendance and achievement. It also reduced the need for learners to undertake part-time employment.

The same study found that the EMA was more important for learners in colleges when making choices about their post-16 choices, and they were more likely than school pupils to use the payment for course costs such as travel, or as a contribution to the general household budget. Conversely, school pupils were more likely to use it for personal items or activities.

⁸ Education Maintenance Allowances: Evaluation of the East Ayrshire Pilot, Scottish Government, 2002 - www.scotland.gov.uk/Publications/2002/10/15545/11674

⁹ Education and youth crime: effects of introducing the Education Maintenance Allowance programme, Centre for Research on the Wider Benefits of Learning, 2005 - www.learningbenefits.net/Publications/ResReps/ResRep14.pdf

¹⁰ Young people's awareness and experience of Educational Maintenance Allowances, Scottish Government, 2007 - openscotland.gov.uk/Publications/2007/07/30113243/1

When examining any negative attitudes to the EMA, the researchers did not find any evidence of stigma being attached to receiving EMAs. There was however a perception from those who did not receive EMAs that the payments could be unfair.

Political response

EMAs have received a mixed response from opposition political parties.

At the time of the announcement that the scheme would be extended to the whole of England, the then Conservative shadow Secretary of State for Education and Skills, Tim Yeo, said that EMAs were a bribe and, instead, "the government should be focusing on allowing schools and colleges to provide an engaging and relevant curriculum for their pupils."¹¹

Phil Willis, the then Liberal Democrat education spokesman, took a different view, and said that the payments were not enough to make education more attractive than paid work¹². However he has also criticised the bonus payment element of the system, saying that bonuses were "excessive" and that the money should be spent elsewhere¹³.

¹¹ Tim Yeo, BBC News Online, 21 April 2004 – news.bbc.co.uk/1/hi/education/3633227.stm

¹² *ibid*

¹³ Phil Willis, BBC News Online, 24 Jan 2005 – news.bbc.co.uk/1/hi/education/4201329.stm

Neither party mentioned EMAs in their 2005 general election manifestos and so neither have publicly adopted an official position on them, although in April 2008 the Conservatives said they had no plans to scrap EMAs¹⁴.

Trade unions involved with the education sector have also been broadly supportive, albeit with some concerns about the burden of administration placed upon staff. Some, like the NUT and NASUWT have argued that they are "a step forward" but felt that more money needs to be invested¹⁵.

NUS has been a consistent supporter of the concept of EMAs, although not always every aspect of their implementation. From their introduction we argued that the pilot schemes should have been extended nationally much more quickly¹⁶ and that, when this happened that it should be available to all students of all ages and not phased in over three years.

We also have concerns that the EMA does not meet the costs of education for the poorest students, especially as the £30 rate has not increased since the launch of the scheme in 2004. We are conducting separate research to determine the costs of living and study for FE students.

Future of the EMA

¹⁴ BBC News Online, 4 April 2008 - news.bbc.co.uk/1/hi/education/7540590.stm

¹⁵ See, for example, Response to 'Raising Expectations: Staying in Education and Training Post-16', NUT, 2008 or www.guardian.co.uk/uk/2004/apr/20/schools.furthereducation

¹⁶ Further Education Student Finance: Provisions and Issues, NUS, 1999

In its 2007 green paper, *Raising Expectations: staying in Education and Training Post-16*¹⁷, the Government announced plans to require young people in England to stay in some form of education or training until they are 18.

The future of EMAs is discussed in the green paper, the Government's view being that:

"EMA is designed to be an incentive to encourage young people from less well off households to participate in education or training... [t]here would no longer be the same role for an incentive payment if participation was made compulsory."

It goes on to say that though the Government remains committed to providing financial support to the "most disadvantaged" young people, and makes a specific point of restating the view that any support should be means-tested. This emphasis suggests that the Government may seek to reduce the thresholds at which financial support is paid, possibly on grounds of cost given the increased number of learners who would be eligible under the current arrangements.

In any case, there is also an indication in the green paper that any changes would result in future payments being yet more closely tied to standards of behaviour, attendance and attainment than at present.

The future of the EMA, at least in England, is therefore uncertain. What is clear however is that any changes should take into account the views of the learners they will affect.

¹⁷ *Raising Expectations*, DfES, 2007 -

www.dcsf.gov.uk/publications/educationandskills/docs/Raising%20Expectations.pdf

2. Methodology

The aims of our research were to examine the learner experience of the Education Maintenance Allowance, throughout the various stages of application and payment, determine where aspects of the scheme could be improved, and identify any barriers that could be eliminated in the administration of the scheme; and to look at how learners spent their EMA, to inform the debate about the future of the EMA scheme and to shape our own policy and campaign work on learner support.

The responses were collected through an online survey during February and March 2008. We designed this principally using multiple choice questions and Likert scales to gauge satisfaction with individual elements of the scheme, and then asking various open questions in order to give the learners the opportunity to discuss their experiences in detail and in doing so allow NUS to gather qualitative data about the learner experience.

We advertised the survey through our email networks and website, and asked student officers in local students' unions to encourage their members to complete the survey. In total, 1,205 learners completed the survey, giving us a strong sample with which to work.

It is not possible to say whether this sample is representative. Indeed, at least as far as gender is concerned a higher proportion of women responded to our survey than received EMA as a whole (60 per cent of our respondents were women compared to 53 per cent of EMA recipients generally) and we did not have an even split between 16, 17 and 18 year olds as might have been expected.

That said, our aim as we have noted was to get a general impression of the learner experience and in particular to get qualitative data that would allow us to make recommendations about the EMA process given that, allowing for the differences in interpretation of guidance by individual colleges, the scheme is uniform across the country.

It should be noted that although the survey was open to EMA learners across the UK, only a tiny number of learners from Scotland, Wales and Northern Ireland completed the survey. As such, the data and recommendations refer only to England.

The report is divided into four sections, as was the survey itself: the application process; payments; bonuses; and finally expenditure – that is, the level of support and how it was used. We discuss each in turn and then summarise the recommendations arising from our findings at the end of this report.

3. Research Findings

3.1 Application Stage

We started the survey by asking learners about their experience of the application stage. For the majority of learners, and encouragingly for the scheme, the application stage was not a problem. Almost two-thirds of our respondents, some 64%, felt that the application process for the EMA was easy or very easy.

Nevertheless, a significant proportion – just over a third – felt that it was either difficult or very difficult. When asked to elaborate on their reasons, these learners gave a variety of responses.

Confusion and bureaucracy

For many the basic problem was that the form, or the process itself, was confusing, or overly bureaucratic:

"Form after form after form after form, signature after signature after signature after signature after signature."

"It is a difficult, unnecessary and quite frankly tedious procedure."

"It was arduous and they kept sending my application back for one letter mistakes."

"some of the required information was quite confusing and it was sometimes unclear as to what the applicant had to fill in and what was for the EMA administration to fill in."

A similar proportion of those who felt they were eligible but did not proceed with an application said that they did not because they found the process too confusing, and a further third could not find out how to apply in the first place. When we asked this group how the situation could be improved, one remarked that they wanted, "a straight answer [from the call centre], cos everytime I call I get different information all the time and I feel my time is wasted."

Support for learners in completing the forms can be crucial, and not all can expect to receive that help from family members. Conversely those who did receive help found this invaluable:

"Its a very long winded and complicated process, with very little accessible help, support and guidance to help you on your way. Even more complicated if you are 16 and unexperienced in filling in these sorts of forms, and living with an elderly guardian who is unable to do it."

"I feel that i was kept informed throughout the process and it helped that the college was involved. I didnt have a clue how to apply but with the help from college i found it easy."

NUS believes it is critical for providers and others to make clear what support is available to learners when applying for EMA, and to recognise that not all learners will be able to rely on family members to assist them. Any information requested on the form must be kept to a minimum and the reasons for asking for data made clear.

We recommend that the LSC conducts focus groups with learners to identify any specific problem areas on the form or elsewhere in the application process.

Larger families

The evidence from our survey suggests that there are significant issues with the EMA scheme when there is more than one recipient in the family. Some of these issues are administrative: one learner highlighted a problem with the provision of supporting documentation for families with more than one EMA recipient:

"my brother is entitled but you have to do one at a time as we only have 1 proof of income and you kept the proof of income for a long time so my brothers was delayed"

It is the fact that the EMA scheme does not take into consideration the fact that there may be more than one potential recipient in a household that is the cause of one of the most common complaints made by our respondents. In many households there is more than one learner in further education, but the income assessment does not take this into account. Nor does it do so for large households more generally:

"I am in a family of five children and my parents are just over the household limit income. Even though they aren't earning too much, life isn't easy looking after five children. Money is a problem to us, and so in this circumstance life would be much easier... if me and my brother who attend college received EMA."

"My household income was too high but due to extra care being given to my younger brother who has special educational needs, I receive none of my parents money to put toward the cost of attending college, it is used up on other things"

Several respondents made similar points. The rules for EMA are in contrast to the higher education student support scheme run by the Department for Innovation, Universities and Skills (DIUS), where families with more than one eligible student have that family's contribution split between them, so that the overall contribution of one family to two or more students does not exceed the total for one¹⁸. Moreover, families with dependant children not in higher education also have £1,100 disregarded from the assessable household income figure for each child, in recognition of the extra costs involved¹⁹.

The EMA scheme does not allow for either of these circumstances. For middle income families – particularly as the EMA thresholds do not always rise in line with inflation each year – this can mean those learners miss out because of competing demands on family resources. This issue will only be exacerbated by the current pressures on family expenditure as a result of high inflation and rising housing costs.

NUS recommends that the LSC amends the income assessment for EMA to take into account multiple learners in one family, and families with other dependent children.

¹⁸ Paras 10-12, Sch 4, Student Support Regulations 2008, SI 2008/529

¹⁹ Para 3, Sch 4, Student Support Regulations 2008

Change of circumstances

One other area relating to household income caused problems for some learners.

EMA entitlement is assessed on family income from the preceding tax year. Presently the learner's EMA entitlement can be reassessed in a limited number of circumstances, such as if their parent dies or become disabled, or if the learner becomes estranged from their parents, is taken into care, or becomes a parent themselves.

The guidance does not allow for a reassessment where the family income has decreased significantly in the year of study. However, this is not an uncommon situation, and respondents did report that the amount of EMA they received would have been higher had the updated situation of the family been taken into account.

Given the worsening economic situation, and indications that the unemployment rate will increase²⁰, it is highly possible increasing numbers of learners will find themselves in this situation and the EMA's primary purpose, to enable low-income learners to continue in further education, is undermined.

In the higher education system a reassessment can be triggered if the student's household income decreases by more than 15 per cent in the year of study²¹, and NUS recommends that this same principle should be applied to the EMA.

²⁰ In July 2008 the OECD forecast that UK unemployment would rise by 100,000 over the following two years - www.guardian.co.uk/business/2008/jul/02/unemploymentdata.economics

²¹ Para 5, Sch 4, Student Support Regulations 2008

Appeals

One of the most concerning statistics for NUS concerned appeals on EMA decisions. Of those learners who applied for but were refused the EMA, and who felt that that decision was incorrect, 90 per cent did not appeal.

When asked why, many said that they did not know it was possible to do so. Others said they believed "it would probably not be taken seriously" or that they "thought it was pointless and no-one would really bother taking any notice."

The right to appeal a decision is fundamental and it is deeply worrying that learners are either unaware of the process or, when they are, do not have confidence in it.

NUS believes that clearer guidance on appeals should be available and that primary sources of information such as, for example, the EMA section on the direct.gov.uk website should have prominent sections on appeals. More must also be done in guidance to emphasise that every appeal will be taken seriously, and the reasons for any decision made clear in correspondence with the learner.

3.2 Weekly Payments

If a learner is successful in their application for EMA and is deemed eligible, then of course it is not the end of the process if they are to receive payment. The EMA is intended as an incentive not only to continue in further education, but to attend all lessons and maintain certain standards of behaviour. The weekly payments depend principally – but not solely – on attendance.

In our sample, 80 per cent of students had been assessed to receive £30 per week, with about 10 per cent receiving £10 or £20 which is consistent with the proportions receiving those amounts in England as a whole. A rather more striking statistic however is that half of the total number of learners in our survey had not received all of their payments throughout the year.

The largest single reason – cited by 80 per cent of those who did not receive all their payments – was unauthorised absence, as might have been expected. And, whilst some of these absences were in breach of the rules on absence, for many learners this did not tell the whole story.

EMA administration

For many there was no obvious reason why they had not received all the expected payments. Dozens of learners complained of clerical and administrative delays and errors, particularly involving inaccurate attendance records or problems with data transfer between the college and the APB:

"No teachers turned up to register my form, so it was stated as an authorised absence despite me actually being present"

"lecturer fails to register and therefore [I] can't prove attendance"

"ema say its something to do with registers however all my registers have been marked"

"the electronic registers in my college have not been updated with the correct marks for certain weeks."

"ema blame my teacher and my teacher blames ema. It's very stressful and i get no help with it and no money for the week to pay my bills"

In the view of some learners this is not merely processing errors but raised issues with the willingness of staff to co-operate with the administration required for EMA, to the detriment of those learners:

"the college cannot get the register right and some staff don't even do the register. i have had to get my mam to appeal twice to the college. they have bad communication and they do not follow the rules."

"the college system marks me absent when i'm actually present, when I ask for it to be corrected I am pushed from pillar to post and nothing gets resolved"

These are not conclusions that should come as a surprise to either the LSC or learning providers. Indeed, the LSC in the guidance on EMA audits states itself that:

"Some providers do not hold complete attendance evidence to support all the weekly payments decisions for the learners. There are two main aspects to this – attendance evidence is missing or incomplete and occasionally the attendance evidence contradicts the payment decision made by the provider."²²

Colleges were previously given a £25 per capita grant to support the administration of the EMA scheme but this stopped from the 2006/07 year. It is unclear whether the problems described above relate to any diminution of administrative support in colleges for EMA since this funding stream ceased, but whilst the LSC requires the administration of EMA to fall to individual learning providers it is unacceptable for flaws in that administration to result in learners losing vital financial support through no fault of their own.

The cost and complexity of the administration of EMAs does of course arise because of the dual purpose of EMA as both an incentive to stay in education and to maintain good behaviour. If the Government is to reform the EMA in the light of the increase in the leaving learning age, and tie it closer to standards of attendance and behaviour, as suggested in its recent green paper, then it must be realistic about the administrative burden on colleges and the consequences for learners.

NUS believes that the LSC must vigorously enforce the requirement to keep accurate attendance records and where problems are identified in audits that it should take appropriate action against the college or learning provider. The desire to minimise the burden on learning providers should never result in learners losing out.

²² p.32, 2008-09 EMA Guidance for Providers (non E2E/PLA)

We also recommend that the Government take the issue of administration seriously when proposing any changes to the EMA scheme in the future, so that the scheme does not become unwieldy in attempting to meet its policy objectives.

Enforcing behaviour

For others the guidance on authorising payments was misapplied, so that weekly EMA payments were used as enforcement for areas of expected behaviour that should only have affected bonuses:

"my tutor would not sign them [the registers] until my work was handed in"

Another learner related how a tutor denied the EMA weekly payment to a whole class because of the behaviour of one learner:

"i got told i would not get EMA because someone else was messin about in the lesson no-one in the lesson would get it because of that person."

NUS believes it is unacceptable to use EMA payments in such a way as to penalise a whole class in an attempt, presumably, to exert peer pressure on that one learner and would urge the LSC to make this clear in guidance.

NUS also believes it must be clear to learners when and how EMA payments can be stopped, as is the responsibility of the learning provider to the learner, as much as that learner is responsible for their own behaviour. The LSC needs to be proactive in ensuring learning providers meet these obligations.

Authorised absences

Not all absences result in a learner losing their weekly payment; some 75 per cent of our respondents had been granted an authorised absence at some stage.

As a result of a number of learners raising concerns prior to the launch of the survey we also asked whether their learning provider has a policy of restricting the number of authorised absences in any given time period. Over 45 per cent said that they did, with a similar proportion unsure, and only 9 per cent saying that their learning provider did not.

Some 214 learners gave details of these policies, which varied widely from one learning provider to another. Some allowed a certain number of authorised absences per year – anything from one to ten. Others restricted it by term, again ranging from one to ten authorised absences allowed within that period. One learner reported the policy was no more than two authorised absences per week.

Other learning providers had more precise policies. Some learners reported that there was a "limit set on university open days" and another said:

"apart from religious holidays for which we were given 1 day we were not granted EMA if we had medical appointments that clashed with college time."

In general NUS believes such policies to be, at best, blunt instruments to reduce absenteeism. At worst they impose an arbitrary limit that can have the greatest impact on the most vulnerable learners, when each case should be dealt with on its own individual merits.

Their existence is perhaps a consequence of the LSC audit process identifying a "recurring weakness... that learning providers do not always have a clear documented guidance policy for staff and learners including guidance on authorised and unauthorised absences."²³

Whilst a written policy is essential, a consequence of institutional autonomy in this case has been a proliferation of different approaches, with little consistency of treatment for learners across the sector and this is something that must be addressed.

There was however some good practise identified – one learner reported that the policy was, "3 authorised absences a term, then any more you will get referred to a tutor and see why you are having so many."

NUS firmly supports this approach, as it allows the learning provider to identify where vulnerable learners may need extra support. We recommend that the LSC encourage colleges to adopt similar practises as standard, and at the least relax the more draconian restrictions on students where possible.

²³ p.32, 2008-09 EMA Guidance for Providers (non E2E/PLA)

3.3 Bonuses

The second financial element of the EMA scheme is bonus system. Bonuses of £100 are paid twice in the year for school and college based learners and, in smaller amounts, intermittently for work based learning programmes. How and when bonus payments are paid should be stated on the second part of the learner agreement.

Like weekly payments, bonuses are in part an incentive: they reward good behaviour and effort – but like the weekly payment there was a mixed picture as to the learner's experience of them.

Non-payment

We asked firstly whether learners had received all their bonuses. In response, 42 per cent of our respondents said they had received the correct payments, whilst 20 per cent had received some, a further 20 per cent none at all, and 16 per cent were unsure whether or not the payments they had received were correct.

The rules on bonuses were mostly understood: 73 per cent said they felt they knew how bonuses worked, but nevertheless 27 per cent said they did not. There were various reasons cited for this.

Perhaps most worryingly, and despite the fact that learners should be informed of the rules when they signed their learner agreements, several reported that they were not informed of the conditions until later in the term:

"...i think the criteria to get them should be given to students at the beginning of term as it is unfair to find out that you need for example 100% attendance a week before you are due to finish"

"the advertisements tell you you can earn the bonuses, but they do not tell you what you have to do in order to receive them and the teachers and staff members cant tell you either as they dont know themselves"

For most it was general confusion about how and when bonuses were paid. Some learners appeared to see the January bonus as a Christmas bonus and expressed confusion as to why it was not paid in December.

The LSC has recognised that there is not always clarity as to why learning providers issue bonuses as, "some providers do not hold complete evidence to support all the bonus payments decisions for all the learners."²⁴

Like weekly payments bonus decisions rely on the administrative efforts of the learning provider and it is concerning if providers are making decisions that cannot be effectively challenged by learners because of a lack of evidence for that decision.

NUS recommends that, as with the weekly payments, the LSC enforces proper procedure in colleges to ensure learners are aware of the conditions attached to their bonuses, and ensures that learning agreements are written in plain English.

²⁴ p.32, 2008-09 EMA Guidance for Providers (non E2E/PLA)

September bonus

Learners in colleges and schools previously received a bonus at the start of the second year of their course as a way of encouraging them to reenrol on their course. The decision was made to scrap the September bonus from September 2008 on the basis that it was not achieving its objectives and did not impact on the reenrolment rate.

In light of the findings of this survey NUS would argue that this could be because the learners did not sufficiently understand the bonus system to appreciate the significance of the September bonus. We therefore recommend the LSC seriously considers its reintroduction alongside an increased effort to explain the bonus system.

3.4 Expenditure

In the final section of our survey we looked at learners' expenditure and their usage of EMA money. The information we gathered remained principally qualitative, as we are conducting a separate piece of research that will examine in depth the costs of study for learners in further education, and this will give a clearer statistical picture of learner finances.

Our aim in this survey was to look at what EMA meant to the learners who received it. The findings underscored its importance to those learners and to society as a whole.

Costs of learning

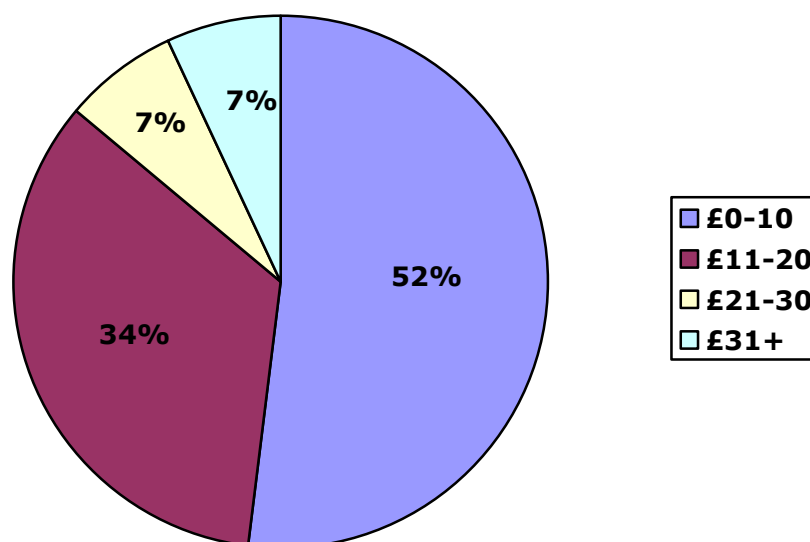
When we asked if their weekly EMA payment covered their essential learning costs, a narrow majority of 55 per cent of our total sample said that it was, leaving 45 per cent of the respondents who felt that it did not.

When looking at the responses of those learners who received the £30 payment only, slightly more – 60 per cent – felt that it covered their essential costs, with 40 per cent stating that it did not. Given that this group should be least able to rely on parental support this shows that EMA is meeting a vital need.

However, we are concerned that for four in ten of the poorest students, the top EMA payment was not enough. We asked, where there was a shortfall between EMA payment and the cost of study, what that shortfall was.

As might be expected from what is a diverse group, individual figures ranged from £5 to £60 per week. Taken as a whole:

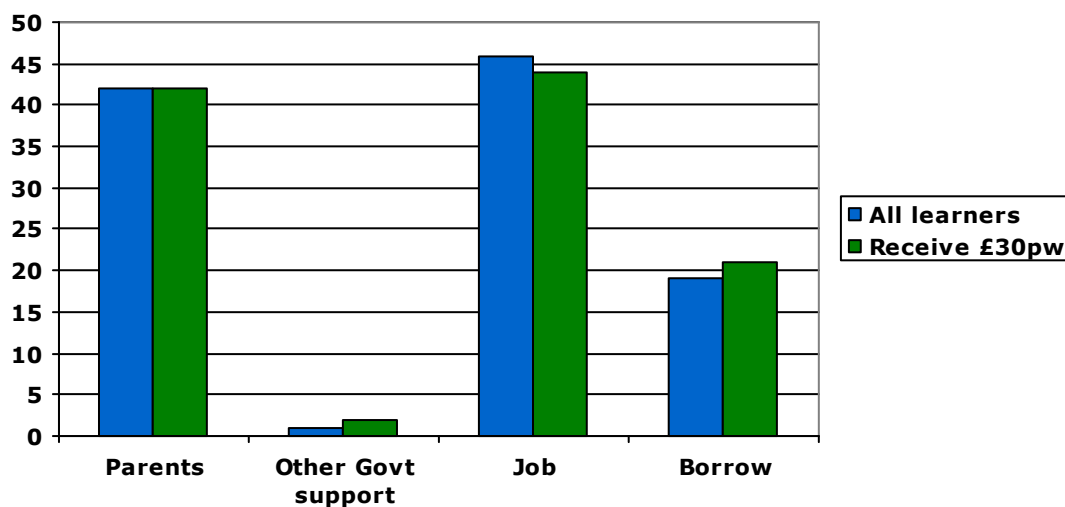
Chart A: Shortfall in the EMA, £ per week



For a learner on a 39 week course (September to June, less four weeks of holidays) even a £10 shortfall could still add up to £390 per year – a significant sum for the poorest students to meet from other sources of income.

We asked how learners made up the shortfall. The most common means were either parents or jobs. Most worrying, however, was that 19 per cent of our sample reported that they used borrowing, a figure which rose to 21 per cent amongst learners receiving the full £30 per week. As learners do not have access to student loans as in higher education, this means, at best, borrowing from friends and family and at worst commercial debt with the potential for high interest rates.

Chart B: How learners make up the shortfall in their EMA



It is unacceptable that learners must rely on commercial debt for essential costs.

As mentioned, NUS will be issuing further research on the costs of study for learners in further education and we believe that, in conjunction with those findings, it is critical that the Government looks closely at the level of support for learners and ensures that none have to rely on commercial debt to fund their studies.

Other costs

The need for the EMA to meet learner needs is underscored by the fact that the costs of study are not the only demands on a learner's EMA payment. For many EMA was used for the household budget: 47 per cent of all learners in our sample said they used EMA for non-course costs, and this rose to 50 per cent of learners in receipt of the full £30 weekly payment.

For many this alternative expenditure was food at college, or contributing to the family budget either in the form of board or for purchasing groceries, and some learners reported using their EMA payment to pay for school uniforms:

"Sometimes I use EMA to buy myself food at lunchtime, and sometimes I give it to my Mother to help buy groceries"

"for nappies and wipes sometimes, and clothes for my daughter"

"to help parents out with money difficulties"

"if there's any spare i go to the cinema on a saturday"

"food for sixth form, clothes for sixth form uniform"

There are undoubtedly many learners who use spare EMA money for socialising or personal items, but this is equally as vital if learners are not to feel they are losing out by studying. All of these are explicitly part of the reason EMA was instituted in 2004 and NUS recommends that the Government keep this firmly in mind when looking at any reforms to the EMA scheme in the future.

The importance of EMA

The EMA system is imperfect - but there is no doubt however that for huge numbers of learners, EMA makes the difference between being able to study and having to work full-time. When we asked whether they could continue to study if they did not receive the

EMA, 61 per cent of learners in our sample said that they could not. This rose to 65 per cent amongst learners receiving the maximum rate.

Two comments made by learners on the maximum rate of EMA, discussing the shortfall between the payments and their essential costs, shows how precarious their situation can be:

"It costs me £40 a week to travel to college, ema doesn't cover my travel costs so i have no money left for books and college supplies etc."

"God loads... I can't even begin to imagine it [the shortfall]. I am in so much debt and and I know if I were to leave education (which was what was suggested by the job centre) and get an unskilled job, I would have more money, and worse yet I know that next year I won't be able to get EMA (due to age) or ALG (due to income support), so I have no idea how I will afford to stay at college."

As the last respondent points out, the maximum EMA payment is almost £18 lower than the weekly rate for jobseekers allowance²⁵ which for the poorest students can give the impression that the Government values study less than it does in-to-work benefits.

Moreover, the JSA and IS figure also increases each year, but the £30 per week top rate of EMA has remained static for four years. Even assuming that we feel £30 per week was enough for learners in the first place, if EMA had kept pace with prices it would now be

²⁵ The personal allowance figure for jobseeker's allowance is currently £47.95

worth £35 per week²⁶. As the rate of inflation rises, so the value of EMA decreases more quickly.

Indeed, learners are worse affected than the official inflation rates suggest, as their costs are precisely those goods and services which are most vulnerable to inflationary increases: food and travel²⁷.

Geography plays a part too: in London and the south east, no weighting is given despite the higher costs of living there.

NUS recommends that the Government increases the EMA by inflation and examines the introduction of a London and south-east rate of EMA.

²⁶ Calculation based on the Retail Price Index figures for each year to March, 2005 to 2008

²⁷ A study looking at inflationary pressure on higher education student suggested the real rate of interest for these students was 7 per cent for the year to June 2008, compared to an official figure of 4.4 per cent. Even looking at the figures for the average UK household, food increased by 12.4 per cent in that time and travel by 15.2 per cent - www3.open.ac.uk/media/fullstory.aspx?id=14256

4. Conclusion

NUS is strongly of the opinion that the EMA rate needs to be increased. As noted above, learners can have a poor experience of the administration of the scheme and the information provided about it, and these issues also need to be addressed.

There are a number of simple recommendations in this survey that can improve the scheme for large numbers of learners. There are also several important issues raised for the Government when it comes to look at reform of the system in the coming years. If the system is to work when all 16 and 17 year olds are in education or training, then these must all be considered.

The importance of an EMA system that supports learners and enables them to study cannot be overstated. In the words of the learners themselves:

"I am appreciative of it, as it means I have the opportunity to save a bit of money for university which I will definitely need."

"if i didn't receive ema i wouldn't be able to travel to my college everyday due to the expenses. The ema is a brilliant initiative for students"

"i feel the EMA students receive is a great encouragement to learn and helps me to be careful with my money and enjoy college"

"it would be very difficult to get by daily without it"

We look forward to dialogue with the Government and the LSC and to working together to improve the EMA for all learners.

5. Recommendations

In the report we have made a number of recommendations for improvements to the EMA system. We summarise these recommendations in this section of the report.

Applications

NUS Recommends:

1. That colleges, learning providers and others are required to make clear what support is available to learners to complete the EMA application process, and improve it where necessary, as not all learners will be able to rely on family members to assist them.
2. That the application form be comprehensively reviewed, so that only essential information is requested and the reasons for asking for any data are made clear.
3. That the LSC conducts focus groups with learners to identify any specific problem areas on the form or elsewhere in the application process.
4. That the LSC amends the income assessment for EMA to take into account multiple learners in one family, and families with other dependent children.
5. That the LSC allows for a reassessment of a learner's entitlement if their household income has decreases by more than 15 per cent in the year of study

6. That clearer guidance on appeals should be available and that primary sources of information such as, for example, the EMA section on the direct.gov.uk website should have prominent sections on appeals. Guidance for learner should also be changed to emphasise that every appeal will be taken seriously, and that the reasons for any decision will be made clear in correspondence with the learner.

Weekly Payments

NUS recommends:

1. That the LSC must vigorously enforce the requirement to keep accurate attendance records and where problems are identified in audits that it should take appropriate action against the college or learning provider.
2. That the Government take the issue of administration seriously when proposing any changes to the EMA scheme in the future, so that the scheme does not become unwieldy in attempting to meet its policy objectives.
3. That the LSC should make it clear in guidance that it is unacceptable to threaten to cancel EMA payments as a way of disciplining a class, particularly for the actions of one learner.
4. That the LSC is proactive in ensuring learning providers make it clear to learners when and how EMA payments can be stopped, and what the learning provider's responsibilities to the learner are, as well as that learner's responsibility for their own behaviour.

5. That the LSC strongly encourages colleges to adopt more sensible authorised absences policies. In particular NUS supports referring learners to tutors to ascertain if additional support is required when a certain number of absences are requested, rather than restricting learners to an arbitrary number.

Bonuses

NUS recommends:

1. That the LSC enforces proper procedure in colleges to ensure learners are aware of the conditions attached to their bonuses, and ensures that learning agreements are written in plain English.
2. That the LSC reintroduces the September bonus alongside the improved information on the bonus system.

Expenditure

NUS recommends:

1. That in the process of any review, the Government keep firmly in mind that learners must be able to use spare EMA money for socialising or personal items, as this vital if learners are not to feel they are losing out by studying.

2. NUS recommends that the Government increases the weekly EMA payments and bonuses by inflation each year and examines the introduction of a London and South East rate of EMA.

6. Acronyms

APB	Assessment and Payment Body
DCSF	Department of Children, Schools and Families
DfEE	Department for Education and Employment
DfES	Department for Education and Skills
EMA	Education Maintenance Allowance
E2E	Entry to Employment
FE	Further Education
LA	Local Authority
LSC	Learning and Skills Council
NEET	Not in Education, Employment or Training
NUS	National Union of Students
NASUWT	National Association of Schoolmasters Union of Women Teachers
NUT	National Union of Teachers
PLP	Programme Led Pathways

7. Contacts

For more information contact the author of this report:

David Malcolm david.malcolm@nus.org.uk

T: 020 7380 6600



National Union of Students

2nd floor, Centro 3

19 Mandela Street

London NW1 0DU

t. 0871 221 8221

f. 0871 221 8222

w. www.nus.org.uk



national union of students