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Education isn't just for young people. It's time to look again at lifetime learning accounts.

By Maddalaine Ansell

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A happy memory of my childhood is cuddling up to my mum on the sofa, watching bearded men on the television talk about the sociology of healthcare. As a second child, I loved having my mum to myself. She, however, was probably more excited about the opportunity to continue her education. Dyslexic and a girl, it was assumed that she would leave her secondary modern at 16 and get a job until she married, and that is what she did. But the creation of the Open University awoke in her a desire to prove that she was capable of getting a degree. Doing so was a huge source of pride and, some years later, she was able to use this degree to demonstrate that she had the academic staying power required to train as a chiroprapist.

Most education policy is focussed on young people going through school, college or university for the first time. This makes sense practically and politically. If youngsters get it right the first time, society won't need to put it right later; and most parents want their children to have an education that gives them the best possible preparation for adult life and are more likely to vote for politicians who understand this.

Nevertheless there are many adults, already in the workplace or seeking to re-join it, who want to continue learning. Some may have failed at, or been failed by, education the first time round. Others may have done brilliantly but ended up in sunset industries. As the recent budget document noted, "as working lives lengthen and jobs change, adults will need more opportunities to retrain and upskill". The recent crises in the steel industry in Teesside and Port Talbot give an anxious urgency to these dry words.

So what should be done? The desire to support lifelong learning is not new and many things have been tried before. Individual Learning Accounts, introduced by the Labour government in 2000, offered subsidies for people wanting to update their skills, but were destroyed by fraud when some unscrupulous learning providers claimed for learners who had never signed up for a course. Consequently, no real money was put in the replacement Skills Accounts, leaving them too bloodless to make a real difference. Even without fraud, funding is a hurdle. How could society possibly afford for everyone to study what they want, when they want, throughout their whole lives? A third challenge is the education system itself. If you are not taking the highroad from school to university to work, it can be both complex and rigid—a spaghetti junction without signposts.

The issue is important and so, despite the difficulties, the search for a solution continues. The government recognises this, shown by its announcement that it will be reviewing the gaps in support for lifetime learning, including for flexible and part-time study. This review, expected to report before the summer recess, will be too quick and dirty to develop major policy change, but it could set in train more thorough policy activity looking at truly radical options.

One might be a re-exploration of the feasibility of lifetime learning accounts. This time, they could be loans, rather than grants, based on each individual's entitlement capped at an affordable level—possibly with variable caps to reflect that higher levels of education both cost more and bring greater benefits to the country. As with higher education loans, the money would go straight from the government to a reputable provider (avoiding fraud) and would be repaid by the student once they were earning above a certain income.

The government has already gone some way towards this. In addition to the loans already available for further and higher education, it has promised to introduce loans for level 3 to level 6 training in further education, part-time second degrees in science, technology, engineering and maths, and postgraduate taught masters courses. If nothing else, bringing this all together in a lifetime learning account would help communicate what was available and simplify the system. Over time, additional flexibility could be added with the aim of getting as close as possible to a system where people are supported to pursue the education that is best for them throughout their lives.

A second area to explore could be how to make the education system itself more flexible. This could start with thinking how to support credit transfer within further and higher education, so that it is easier for students to achieve their degree by studying at different institutions and at different times of their life where that would suit them. There are some simple things that could be done, such as the government adjusting accountability measures for retention. Universities are currently penalised if students transfer out of their institution before completion. But they should rather be rewarded if they have helped a student to move to another institution that better suits their study and life goals. This might in turn encourage universities to become better at providing information to students about credit transfer. Concerns about quality could be met by creating a panel of "national validators", as suggested in the recent higher education green paper, and universities and colleges should be actively encouraged to work together to create clear progression routes. These could go in both directions; universities can help students convert their further study into a degree and colleges can often help people with professional degrees access appropriate continuing professional development.

Finally people need to change how they think about older learners. Students are often judged harshly for taking unconventional routes through the education system, seen as being "in deficit", and doing "remedial work" to "catch up". This is wrong. Students who come to university through these routes often bring other skills gained from their different experiences. Universities need to flex their teaching styles to make the most of these and their assessment methods to ensure these skills are properly recognised.

Maddalaine Ansell is chief executive of the University Alliance group of 19 business-focussed universities.

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