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A review of the Education Maintenance Allowance in Wales

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A review of the Education Maintenance Allowance in Wales

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Glossary

Acronym/Key word	Definition
A Level	Advanced Level
AS Level	Advanced Subsidiary
ALN	Additional Learning Needs
BTEC	Business and Technology Education Council
COLIN	Local Authority Young Carers Officers Network
COVID-19	Coronavirus Disease 2019
CTER	Commission for Tertiary Education and Research
EMA	Education Maintenance Allowance
ESOL	English for Speakers of Other Languages
EUSS	European Union Settlement Scheme
FCF	Financial Contingency Fund
FE	Further Education
FEI	Further Education Institutions
FSM	Free School Meals
GCSE	General Certificate of Secondary Education
GNVQ	General National Vocational Qualification
JGW+	Jobs Growth Wales Plus
LC	Learning Centre
MI	Management Information
MS	Member of the Senedd
NEET	Not in Education, Employment or Training
NUS	National Union of Students
NVQ	National Vocational Qualification
PDG	Pupil Development Grant
PfG	Programme for Government
QR	Quick Response
SLC	Student Loans Company
UK	United Kingdom

Common terms	Definition
Additional Learning Needs (ALN)	A learning difficulty or disability which makes it harder for a person to learn
Care experienced learner	A learner who has been cared for or looked after by a Local Authority, including foster care or staying at a Children's Home
EMA Learning Agreement	An agreement made between a learner and a school or college, setting out the conditions upon which the EMA is paid
Learning Centre	The term Learning Centre is used throughout this report and refers to further education colleges, sixth form colleges and schools.
Young carer	A young person who cares for another family member, such as a child, parent, sister or brother

1. Introduction

- 1.1 OB3 Research was appointed by the Welsh Government in November 2023 to undertake a review of the Education Maintenance Allowance (EMA) in Wales.
- 1.2 The aim of the review was to explore the impacts of the EMA in Wales and review the current eligibility criteria and value of the award. The review was also expected to provide recommendations to inform future policy and decisions relating to future investment in the scheme.
- 1.3 The review was expected to assess:
 - the impact of the EMA on learners' decisions to engage in post-16 study (considering previous £30 rate and new uplifted rate to £40 from April 2023)
 - the impact of the EMA on learners' engagement with their studies once they have enrolled
 - the impact of the EMA on learners' ability to cope with financial pressures more generally, specifically in light of the cost-of-living crisis
 - the eligibility criteria and value of support of the EMA
 - how the criteria and value of support should be kept under review in future years
 - whether the EMA model is the most effective and efficient model to support learners, including care experienced learners and learners with additional learning needs (ALN), or whether alternative models should be considered.
- 1.4 The review was undertaken between December 2023 and May 2024. The methodology involved desk-based research and fieldwork with a wide range of contributors including Learning Centres and EMA recipients.
- 1.5 This report is presented in 13 chapters as follows:

- chapter one: sets out an introduction to the report
- chapter two: sets out the study methodology
- chapter three: provides an overview of the EMA scheme in Wales and the Welsh policy context
- chapter four: provides an overview of the scheme's take up and profile of recipients supported
- chapter five: discusses the findings of the fieldwork in terms of the scheme's design
- chapter six: provides an overview of the financial Further Education (FE) student support landscape in Wales and EMA's alignment with this
- chapter seven: considers the findings from the fieldwork about how the EMA is promoted, how learners come to hear about it and their experiences of applying to the scheme
- chapter eight: considers the findings of the fieldwork in relation to the use of EMA Learning Agreements and how attendance is monitored
- chapter nine: sets out the findings of the fieldwork about how the EMA is used by recipients and the importance attached to the allowance
- chapter 10: presents the evidence about the difference made to EMA recipients
- chapter 11: provides an overview of the FE student support landscape in other home nations and the findings of the fieldwork with stakeholders and Learning Centres based outside of Wales
- chapter 12: summarises the key findings about the future of the EMA
- chapter 13: sets out our conclusions and recommendations.

1.6 The following annexes are provided separately in a Technical Report:

- Annex A: outlines the discussion guides used for the fieldwork

Annex B: contains the survey tool for EMA applicants.

2. Methodology

2.1 This chapter sets out the methods adopted for undertaking the review, provides a profile of contributors and outlines some key methodological considerations.

Method

2.2 The review activities undertaken between October 2023 and April 2024 involved the following activities.

An inception stage

2.3 The inception stage included an inception meeting with Welsh Government officials, scoping interviews with three Welsh Government officials, one Student Loans Company (SLC) representative and a representative from Voices from Care Cymru, and the preparation of a refined methodological approach and project plan.

Desk based research

2.4 This involved:

- an analysis of relevant policy and strategic documents including Ministerial announcements relating to the Education Maintenance Allowance (EMA)
- a literature review of EMA documentation, guidance and grey literature relating to the administration of the scheme
- an analysis of published data available since the scheme was first introduced in academic year 2004/05¹; and anonymised EMA management information data from SLC covering the ten-year period between academic years 2014/15 to 2023/24
- identifying and reviewing other Further Education (FE) student finance support available to students in Wales
- reviewing documentation and any evaluation evidence relating to comparator schemes across the UK.

¹ Available at [Educational Maintenance Allowances \(further education\) \(gov.wales\)](https://gov.wales/educational-maintenance-allowances-further-education)

2.5 It also involved:

- preparing relevant Privacy Notices and Information Sheets, including accessible versions
- preparing discussion guides for interviewing various contributors including current EMA recipients, non-EMA recipients, potential EMA recipients, parents/guardians of EMA recipients, Learning Centres, and other key stakeholders. A series of short forms containing some closed questions which mirrored those used in the survey were also prepared for self-completion by FE and school focus group participants. The discussion guides and short forms are set out at Annex A
- receiving SLC contact data for:
 - Learning Centres, and
 - EMA applicants for the three academic years of 2021/22, 2022/23, and 2023/24.

Fieldwork: online survey of EMA applicants

2.6 This involved:

- preparing a bilingual online survey for EMA applicants, and scripting this using SNAP XMP software. This survey is set out at Annex B
- distributing the online survey via e-mail to a database of 13,737 EMA applicants. These applicants had consented for their data to be used for research and statistical purposes, in line with the SLC Privacy Notice. The survey was distributed to:
 - those who applied during 2023/24 (7,274)
 - those aged 16 who applied during 2022/23 (6,463)
- these two cohorts were selected on the basis that these would be the most likely to either still be in further education or have the most recent experience of applying and receiving the EMA. An initial invitation was sent on 27th February 2024 inviting applicants to complete the survey, and up to two reminder messages were issued

to non-respondents. Non-respondents could opt out from receiving any reminder messages. The survey was closed on 22nd March 2024

- a £50 prize draw incentive was made available to survey respondents. Those wishing to enter the draw were asked to supply a contact email via a separate registration form and a winner was selected at random on 16th April 2024
- as shown as Table 2.1, a total of 2,731 responses were received, representing a response rate of nearly 20 per cent (of the total population contacted) and 23 per cent of the delivered invitations, as some contact details were inactive. A further 646 individuals started or partially completed the survey, but these were not included in the survey data analysis. Further detail about the profile of survey respondents is set out at section 2.15 onwards. The survey sample is not a representative sample of the entire population of EMA applicants, with an over-representation of female EMA applicants, but provides insights into the experiences of applying for EMA, the importance of the fund and views on the future of the scheme

Table 2.1: Response rate to survey of EMA applicants

Survey status	Number	%
Survey completed	2,731	20%
Email bounce back or delivery error	1,967	14%
Opted out	166	1%
Started or partial responses	646	5%
Unknown	8,227	60%
Total contacts	13,737	100%

Source: OB3 web survey, March 2024

Fieldwork: visits to Learning Centres in Wales

2.7 This involved:

- developing a sampling framework as the basis for selecting 10 Learning Centres based in Wales to visit, as set out at Table 2.2

Table 2.2: Proposed sampling framework

Wales	North (3)	South west / Mid (3)	South east (4)
FEIs (5)	• 1 FEI	• 2 FEIs	• 2 FEIs
Schools (5)	• 1 Welsh medium or bilingual • 1 English medium	• 1 English medium	• 1 Welsh medium • 1 English medium

- selecting five FEIs in line with the sampling framework. One FEI in the south west / mid region was substituted with another FEI based in the south east region due to the lack of response from the initial FEI which was approached
- a call out to local authority Directors of Education was made to identify schools who would be prepared to host a visit from an OB3 researcher, and four participating schools which satisfied the sampling framework were identified in this way. The remaining fifth school was recruited by the research team, using Learning Centre contact data provided by SLC. The final sample, set out at Table 2.3, differed slightly from that proposed in that the recruited bilingual school was based in mid, rather than north Wales

Table 2.3: Final sample of Learning Centres

Wales	North (2)	South west / Mid (3)	South east (5)
FEIs (5)	• 1 FEI	• 1 FEIs	• 3 FEIs
Schools (5)	• 1 English medium	• 1 English medium • 1 bilingual	• 1 Welsh medium • 1 English medium

- visiting five FEIs and:
 - interviewing a total of 17 FE staff, typically members of student support teams such as Heads of Student Support, Student

Wellbeing Co-ordinators and EMA administrators. Some staff at one FEI contributed in Welsh

- facilitating a focus group with EMA recipients at each one. A total of 25 EMA recipients contributed to these discussions. One focus group was facilitated bilingually
- facilitating a focus group with non-EMA recipients at each institution. A total of 23 learners contributed to these discussions and one focus group was facilitated bilingually
- visiting five secondary school settings. Of these, three were English-medium, one was a bilingual and one was a Welsh-medium setting. In total, this involved:
 - interviewing nine school staff, typically Heads of Sixth Form and Sixth Form Welfare Officers. One of these interviews was held in Welsh
 - facilitating a focus group at each one with EMA recipients. A total of 27 EMA recipients contributed to these discussions. Four focus groups were held in English and one in Welsh
 - facilitating a focus group with Year 11 learners. A total of 16 learners from three school settings contributed to these discussions, all facilitated in English

Fieldwork with care experienced young people

2.8 This involved gathering feedback from 12 care experienced young people. These participants were recruited in two ways:

- four existing learners in receipt of the EMA were recruited using the SLC database. All approved EMA applicants from care experienced learners from the 2023/24 academic year (a total of 223) were invited to participate in a virtual discussion group. Five indicated that they would contribute to the group discussion but low attendance meant that learners were subsequently interviewed on a one-to-one basis, by telephone and Teams

- the second group of eight young people was recruited via Voices from Care Wales. This group included seven participants who had previously received EMA whilst in post-16 education and one individual who thought it likely that they would apply for the EMA in the future.

Fieldwork with previous EMA recipients

2.9 This involved:

- recruiting and interviewing 17 previous EMA recipients. A random sample of successful EMA applicants was drawn from the 2021/22 and 2022/23 databases supplied by SLC. To target recent leavers the recruitment focused on EMA recipients who were aged 16 and 17 when supported in 2021/22 and aged 17 and 18 when supported in 2022/23.

Fieldwork with parents

2.10 This involved:

- requesting contact data or an introduction to two parents, guardians or sponsors of EMA recipients at each of the 10 Learning Centres visited in Wales and conducting six interviews with parents/guardians with children from across four Learning Centre settings².

Fieldwork with England-based Learning Centres

2.11 This involved:

- selecting and approaching six England-based Learning Centres located close to the English/Welsh border to visit, to better understand the different student finance context, with the intention of undertaking fieldwork at three of these
- undertaking virtual interviews via Teams with staff representatives at two of these. In one setting, staff agreed to recruit learners who were

² In one case a parent of a non-EMA recipient learner was interviewed.

in receipt of Bursary Fund support but in the event only one such learner was interviewed.

Fieldwork with Learning Centre staff representatives

2.12 This involved facilitating virtual focus group discussions with:

- eight FEI staff. A member of the research team was invited to attend a meeting of the FE Learner Services Network³ held during March 2024. Eight contributors from across seven different FEIs attended the session and these held roles such as Directors and Heads of Learner / Student Support Services⁴
- four school staff. This session was arranged by the research team. A random sample of 50 secondary schools based in Wales was selected from the SLC Learning Centre database and invited to attend a Microsoft Teams discussion. In addition, schools who had expressed an interest in hosting a visit were also invited to attend. A total of eight individuals registered for the event and all expressed a preference for contributing in English. Four contributors attended the session and these held the roles of Sixth Form Officer, Sixth Form Mentor, a Learning Resource Manager and a post-16 teacher.

Fieldwork with stakeholders

2.13 This involved:

- interviewing six representatives from four stakeholder organisations (Careers Wales, Children's Commissioner for Wales, NUS Wales, and Colegau Cymru) as well as three Welsh Government staff). A member of the research team also facilitated a discussion with members of the Local Authority Young Carers Officers Network (COLIN)
- facilitating small group discussions with six representatives from the Northern Ireland Executive and two representatives from the

³ These included representatives from two FEIs who also participated in the evaluation visits.

⁴ As this event was not arranged by the evaluation team, contributors' preferred language could not be identified in advance. The discussion was facilitated in English.

Scottish Government to discuss the implementation of the EMA in their respective countries; as well as a representative from the Department for Education, UK Government to discuss the Bursary Fund.

Analysis and preparation of report

2.14 This involved:

- synthesising the findings of the desk research and fieldwork using a thematic approach, presenting the findings to Welsh Government policy officials, and preparing this report.

Profile of contributing learners

Survey respondents

2.15 The majority (98 per cent or 2,669) chose to complete the survey in English and two per cent (62) completed it in Welsh.

2.16 Most survey respondents were successful EMA applicants (96 per cent or 2,627 respondents) and currently studying at school or college, as set out at Table 2.4. Unsuccessful EMA applicants accounted for three per cent of survey respondents and these, coupled with those who stated that they did not know the outcome of their application (less than one per cent)⁵, is broadly in line with the overall population of unsuccessful applicants invited to complete the survey (at 4.5 per cent).

⁵ The survey did not establish why they did not know the outcome of their application and could include applicants who were awaiting a decision as well as those who could not recall the outcome of their application.

Table 2.4: Outcome of EMA application made by survey respondents

	Number	%
Successful EMA application	2,627	96%
<i>currently studying at school or college</i>	2,557	
<i>not currently studying at school or college</i>	66	
<i>No response</i>	4	
Unsuccessful EMA application	82	3%
<i>currently studying at school or college</i>	79	
<i>not currently studying at school or college</i>	3	
Didn't know outcome of EMA application	22	<1%
<i>Currently studying at school or college</i>	16	
<i>Not currently studying at school or college</i>	1	
<i>No response</i>	5	
Total	2,731	100%

Source: OB3 web survey, March 2024

- 2.17 As shown at Table 2.5, 72 per cent of survey respondents were studying at a college setting whilst 28 per cent were based at a school setting. This is broadly in line with the overall profile of all EMA recipients, discussed later in Chapter 4.

Table 2.5: Educational setting of survey respondents

	Number	%
College	1,902	72%
School	733	28%
Other educational setting	16	<1%
<i>Sub-total</i>	2,651	100%
Not answered	80	
Total	2,731	

Source: OB3 web survey, March 2024

- 2.18 As shown at Table 2.6, just under a quarter of survey respondents were aged 16, half were aged 17, and a quarter were aged 18 years old.

Table 2.6: Age of survey respondents

	Number	%
16	659	24%
17	1,366	50%
18	679	25%
19 or older	19	1%
Prefer not to say	7	<1%
<i>Sub-total</i>	<i>2,730</i>	<i>100%</i>
Not answered	1	
Total	2,731	

Source: OB3 web survey, March 2024

- 2.19 Just under two-thirds of survey respondents were female and just over a third were male, as shown at Table 2.7. This is an over-representation of the female respondents compared to the population whole.

Table 2.7: Sex of survey respondents

	Number	%
Male	951	35%
Female	1,713	63%
Prefer not to say	63	2%
<i>Sub-total</i>	<i>2,727</i>	<i>100%</i>
Not answered	4	
Total	2,731	

Source: OB3 web survey, March 2024

- 2.20 The vast majority (97 per cent or 2,634 of 2,724⁶) noted that the gender they identify with is the same as their sex registered at birth. Three per cent (90 respondents) noted that their gender identity is different to their sex registered at birth. Of those who specified that their gender identity is different to their sex registered at birth: 31 identified as non-binary, 13 identified as male, 11 identified as transgender, seven identified as female, and five identified as gender fluid. 15 survey respondents identified in another way and eight did not respond.

⁶ Seven did not respond to this question.

- 2.21 In all, six per cent (152 survey respondents) noted that they were care experienced⁷ and 17 per cent (461 survey respondents) reported that they were young carers in that they cared for another family member such as a child, parent, sister, or brother. A fifth, 20 per cent (540 respondents) said that they had additional learning needs, such as a learning difficulty or disability which made it harder for them to learn.
- 2.22 Table 2.8 sets out the other types of financial help or support received by survey respondents, including other financial support received by care experienced respondents, those with ALN and young carers. It shows that over a third, 36 per cent, received free school or college meals whilst over a quarter received free or subsidised school or college transport. Slightly higher proportions of care experienced survey respondents, those with ALN and young carers received free school or college meals and free or subsidised school or college transport. A quarter of all survey respondents (24 per cent) did not receive any of the financial help or support listed, and this increased to 52 per cent of unsuccessful applicants currently studying at a school or college (41 of 79 respondents). Just under a fifth, at 17 per cent or 476 respondents, did not know.

⁷ Experience of being in care was defined in the survey as having ever been cared for, or looked after, by a Local Authority, to include foster care or staying at a Children's Home.

Table 2.8: Other financial support received by survey respondents (of whom 96 per cent were current or former EMA recipients)

	All survey respondents		Care experienced survey respondents		Survey respondents with ALN		Young carer survey respondents	
	Number	%	Number	%	Number	%	Number	%
Free school or college meals	978	36%	62	41%	217	40%	200	43%
Free or subsidised school or college transport	737	27%	50	33%	190	35%	135	29%
Financial help from a college	306	11%	21	14%	55	10%	57	12%
Other type of financial help	135	5%	12	8%	44	8%	31	7%
Childcare grant	30	1%	7	5%	9	2%	7	2%
None of the above	652	24%	33	22%	108	20%	93	20%
Don't know	476	17%	15	10%	83	15%	67	15%
Total	2,731		152		540		461	

Source: OB3 web survey, March 2024. Respondents could select more than one option

2.23 As set out at Table 2.9, around half of survey respondents had experienced some form of food hardship issues over the previous 12-month period in that they had experienced hunger or not eaten properly at some point over that time. Around a fifth of those surveyed had experienced more severe food hardship issues, such as going without eating for a whole day of their household having ran out of food. Overall, higher proportions of young carer survey respondents reported experiencing food hardship over the previous 12-month period, with 27 per cent living in households which had ran out of food during that time.

Table 2.9: Food hardship experienced by survey respondents in previous 12-month period because of lack of money or other resources

	All survey respondents		Care experienced survey respondents		Survey respondents with ALN		Young carer survey respondents		Current free school/college meals survey respondents ⁸		Current non free school/college meals survey respondents	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Ate only a few kinds of foods	1,268	52%	72	47%	298	55%	282	61%	478	49%	790	45%
Hungry but did not eat	1,133	47%	74	49%	265	49%	242	52%	413	42%	720	41%
Ate less than you thought you should	1,113	46%	65	43%	266	49%	257	56%	409	42%	704	40%
Had to skip a meal	989	41%	64	42%	228	42%	233	51%	344	35%	645	37%
Unable to eat healthy and nutritious food	946	39%	55	36%	240	44%	212	46%	351	36%	592	34%
Worried about not having enough food to eat	922	34%	63	41%	239	44%	226	49%	328	34%	594	34%
Went without eating for a whole day	540	22%	44	29%	126	23%	151	33%	190	19%	350	20%
Household ran out of food	454	19%	26	17%	107	20%	123	27%	183	19%	271	15%
Total	2,731		152		540		461		978		1,753	

Source: OB3 web survey, March 2024⁹

⁸ In that they were receiving either free school or college meals at the time of the survey.

⁹ The survey question asked 'During the last 12 months, was there a time when, because of lack of money or other resources you ate only a few kinds of foods' etc. These questions draw upon the Food Insecurity Experience Scale available here: [Food Insecurity Experience Scale | Voices of the Hungry | Food and Agriculture Organization of the United Nations \(fao.org\)](#)

2.24 A quarter of those surveyed (23 per cent or 638 respondents) reported that they had a paid job in addition to their study. Of those which did have a paid job:

- just under half (49 per cent or 312 respondents) worked during the week
- four-fifths (81 per cent or 515) worked on the weekend
- a third (32 per cent or 210 respondents) worked during school or college holidays.

Focus group learners and previous EMA recipients

2.25 Table 2.10 sets out the profile of the 91 learners who contributed to the focus groups held at FEIs and schools as well as the 17 previous EMA recipients who were interviewed.

Table 2.10: Profile of focus groups contributors at 10 Learning Centres visited and previous EMA recipient interviewees

	EMA recipients	Non-EMA recipients	Year 11 learners	Previous EMA recipients	Total	As % of overall contributors
Care experienced	11	4	1	1	17	16%
Young carer	11	4	1	1	17	16%
ALN	14	8	6	4	32	30%

Source: OB3 Research

2.26 Of the 52 EMA recipients who contributed to the focus groups held at FEIs and schools:

- over half (29) were receiving the EMA for the first time during this academic year (2023/24) whilst just under half (23) were receiving it for the second time
- just under half (24) stated that they received Free School Meals (FSM) or free college meals, whilst nearly a third (16) received free or subsidised transport to school or college. Fewer (no more than 11 in each case) stated that they received other financial support, such as financial support from the college. Nearly a third (16) stated that

they did not receive any of the other financial support listed on the form and four did not know

- fewer than half (23) had a paid job. Of these, 17 worked on the weekend, 15 worked during the week and 11 worked during the holidays¹⁰.

2.27 Of the 23 non-EMA recipients who contributed to the focus groups held at FEIs:

- just over two-fifths (10) received free college meals, and nearly half (11) received free or subsidised transport to get to college. Two received other financial support from the college whilst over two-fifths (10) stated they didn't receive any other means of financial support
- nearly four-fifths (nine) had a paid job. Of these, eight worked on weekends, six worked during the week, and three worked during the holidays.

2.28 Of the 16 Year 11 learners who contributed to the focus groups held at schools, 15 provided data¹¹:

- four-fifths (12) were in receipt of FSM¹²
- a quarter (four) worked in a part-time job: three worked on weekends, two did so during the week, and two during school holidays.

Previous EMA recipients

2.29 Interviews were held with 17 previous EMA recipients. Of these:

- just under half (eight) had received the EMA during 2021/22 and over half (nine) received it during 2022/23
- at the time of the interview four were aged 18, nine were aged 19 and four were aged 20 years old

¹⁰ Learners could select more than one option.

¹¹ One learner did not wish to complete a paper form.

¹² This high proportion is not surprising given schools were encouraged to recruit focus group participants from this cohort, as they form an important recruitment cohort for the EMA.

- a third (six) had received either free or subsidised school or college transport whilst a tenth (two) recalled receiving either Free School Meals or free college lunch allowance whilst in post-16 education. Two had received financial support from the college to buy course equipment and books. Just under half (eight) had not received any financial support other than EMA.

Profile of contributing parents

2.30 A total of six parents were interviewed over the course of the evaluation and all six had children attending FE colleges. In five cases, their child received the EMA whilst in the sixth case their child, aged 20 at the time of undertaking the fieldwork and with ALN, was no longer eligible to apply for the EMA. In this case, they had not applied for the EMA as they were aware that they would not have qualified due to being just above the household income threshold

2.31 The profile of the five parents of current EMA recipients was as follows:

- one had a child aged 16, three had a child aged 17 and one had a child aged 18
- four parents reported that they also had other children in education
- three were single parents whilst two had another adult in the household
- one parent reported that they had a care experienced child having adopted them
- one parent reported that their child was a young carer
- two parents reported that their child had ALN
- four parents reported that they received some form of income benefits including Working Tax Credits, Universal Credit and benefits associated with a disability or health condition.

Methodological considerations

- 2.32 A mixed method approach was adopted for the review to include a desk-based review of documentation and data, including EMA monitoring data made available to the research team via SLC; as well as primary research with a wide range of contributors including current and previous learners, staff, and stakeholders. It was important to capture the voice of learners and the broad profile of learners who contributed allowed the study to draw upon a robust sample of learners with care-experience, young carers, and those with ALN.
- 2.33 The study was reliant upon Learning Centres to identify and recruit current learners to take part in focus group discussions, hence there was an element of selection bias in the sample who contributed to the review. Researchers provided detailed guidance to Learning Centres about the profile of learners they wanted to interview, including requesting a cross-section of learners in terms of age, subjects studied, and other characteristics such as care-experience and ALN. In most cases, an initial virtual Teams briefing was held with Learning Centre staff to clarify our requirements for visits.
- 2.34 Identifying and accessing parent contact data proved challenging. The study was reliant upon Learning Centres to recruit this cohort and the number of parents who agreed to participate via this route was lower than planned (six compared to 20). In light of these difficulties, the Welsh Government also approached parents of EMA applicants who had contacted them directly in the past to request their participation in the review, but none of these parents responded to the request. As such some care must be taken when interpreting the findings gathered from a small sample of parents.
- 2.35 Two schools who participated in the review were either not prepared or unable to arrange for the research team to meet with Year 11 learners, largely due to the timing of the fieldwork taking place at a crucial time in the lead up to GCSE examinations. As such, the feedback gathered from this cohort of learners was fairly limited.

- 2.36 It proved challenging recruiting Learning Centres based outside of Wales and in the event only two FE colleges, and no schools, participated in the review. Despite the number of participating Learning Centres being low, their feedback offers an important insight into how the EMA and the Bursary Fund are managed in these border settings. In both cases, the Learning Centres had concerns about allowing the research team to gather the opinions of learners, be they EMA or Bursary Fund recipients, as they considered it important to respect recipients' privacy about their personal circumstances. In one setting, the Learning Centre agreed for a researcher to hold interviews with learners remotely via Teams. However, the response was low and only one such learner contributed to the qualitative fieldwork.
- 2.37 We consider some of these methodological limitations further in Chapter 13, as well as set out methodological lessons to inform future evaluations.

3. An overview of the EMA scheme in Wales

3.1 This chapter sets out an overview of the Education Maintenance Allowance (EMA) scheme in Wales and provides an outline of the key developments over the last ten-year period, since 2012/13. It also considers the Welsh policy context within which the scheme has been implemented.

Introduction

3.2 The EMA aims to reduce the financial barriers for students from lower-income families to remain in full-time education after the age at which compulsory schooling ends. The scheme was intended to help close the gap in attainment between those from poorer and more affluent backgrounds and widen access to further education. The EMA is a means-tested allowance paid to learners who stay in education after compulsory school leaving age. It provides financial assistance to learners living in low-income households in order to broaden participation and to improve the retention and attainment of young people in post-compulsory education.

The offer

3.3 The EMA is a financial allowance available to 16-18 years olds (and some 19-year-olds¹³) from lower income households. It was first introduced as a UK-wide scheme for eligible 16-year-olds in 2004/05 and was extended to 17-year-olds in 2005/06 and then 18-year-olds during 2006/07. It is currently a weekly allowance of £40 per Welsh-domiciled learner, paid fortnightly to eligible learners attending schools or further education institutions in Wales or elsewhere in the UK. Payment of the EMA is linked to satisfactory attendance and achievement of agreed learning goals.

3.4 Welsh Ministers decided to uplift the weekly allowance from £30 to £40 in April 2023 to help learners with the reality of the cost of studying¹⁴.

3.5 Learners must satisfy the following criteria to qualify for the EMA:

¹³ To be eligible at age 19, the learner must be continuing or completing an existing course or programme of study and must not have had more than two years EMA support in the preceding three years.

¹⁴ [Wales first in the UK to increase Education Maintenance Allowance payment | GOV.WALES](#)

- be aged 16, 17 or 18 years old on the 31 August prior to starting the academic year
- meet the national residency criteria i.e. live in Wales and must have lived in the UK for three years before the first day of the first academic year of the course
- have a valid and eligible immigration status to live in the UK
- be studying full-time at a school or a recognised Further Education Institution (FEI) for at least 12 guided hours a week
- be studying an academic or vocational course up to and including National Qualifications level three issued by a recognised awarding body (such as GCSEs, A levels, BTEC, NVQ, GNVQs and Basic Skills courses) or the achievement of a personalised learning programme funded by the Welsh Government under the Preparation for Life and Work programme
- be studying an eligible programme of learning that lasts at least 10 weeks
- have signed an EMA Learning Agreement with their school or FEI, which includes attendance and behaviour objectives
- must not be in receipt of an education and training allowance or similar to attend their programme of learning, or being paid for a publicly funded work-based learning programme (such as an apprenticeship).

3.6 Household income is also a criterion for awarding EMA support. There are two different household income thresholds in place for the scheme, based on learner's family circumstances. Learners qualify for the EMA if they live in a household which:

- has an annual income of £20,817 or less if the applicant is the only dependant, or
- has an annual income of £23,077 or less if there are other dependants in the household (dependents are aged 15 or under or

aged 16 to 20 and in full-time non-advanced education or training, and eligible for child benefit).

3.7 These household income thresholds have remained unchanged since 2011/12¹⁵.

3.8 In cases where a learner does not live with their parent or guardian, applicants are expected to provide their own financial income details to prove that they are an independent learner.

EMA Learning Agreements

3.9 Learners are required to sign an annual EMA Learning Agreement with their school or FEI. EMA Learning Agreements stipulate that learners agree to attend their school or FEI and meet given standards and objectives. New EMA recipients are required to sign a EMA Learning Agreement once their EMA application is approved whilst continuing learners must sign a EMA Learning Agreement which acts as their application to reapply for EMA support for a further year.

3.10 Learning Centres are responsible for ensuring that EMA Learning Agreements are signed and provide the necessary information to SLC (via an online portal) in a timely manner in order to trigger the commencement of EMA payments to learners.

Payments

3.11 EMA payments are made on a fortnightly basis (normally £80 is paid) to the learner's bank account, unless specified otherwise on the learner's application. Payment is released after the Learning Centre confirms that the learner has been in attendance.

Key developments

3.12 Key developments to the EMA include:

¹⁵ Prior to this, weekly payments of £10, £20 and £30 were awarded to learners according to different household income thresholds. For instance, learners from households with the lowest incomes (£21,885 and below) received £30 per week whilst those from the higher thresholds (£32,400 or below) received £10 per week. Some 82 per cent of EMA recipients at the time qualified for the maximum £30 award, and a decision was taken to remove the lower payment rates.

- certain cohorts of learners are exempt from having to provide evidence to satisfy household income thresholds and qualify for the EMA on a non-means tested basis. These learners (identified as ‘exempt person’ in the guidance) are still required to submit an application and qualify as an exempt person if they are:
 - in local authority care, with foster parents or are a care leaver
 - responsible for a child of their own
 - in receipt of Income Support or Income based Employment and Support Allowance
 - entitled to an award of universal credit under the Universal Credit Regulations 2013, or
 - in custody or detention within the youth justice system including a Young Offenders Institution, Secure Training Centre, or Secure Children’s Home

- EMA Learning Agreements now include an extenuating circumstances section that allows Learning Centres to capture information which learners wish to disclose about their circumstances or needs e.g. caring responsibilities, which might impact on their attendance. This change was introduced in 2017/18 to support vulnerable learners who might be at risk of not participating in education due to factors such as caring for a family member, and the Welsh Government wrote to Learning Centres in 2022 to remind them of this flexibility. Learning Centres can consider these circumstances on a case-by-case basis when determining whether the learner should receive the EMA payment based on their attendance record

- the introduction of an alternative EMA Learning Agreement in 2016/17, provides for a nominated person, such as a parent, guardian, or carer, who can sign on behalf of the learner where the learner is unable to sign it themselves due to additional learning needs or a disability.

Administration

- 3.13 The Student Loans Company (SLC) administers the EMA scheme in Wales, on behalf of the Welsh Government, and applicants submit their application to the SLC. A paper-based application process was in place until October 2023, when a new on-line application was introduced¹⁶.

Changes during the COVID-pandemic

- 3.14 A number of changes were adopted to the EMA administration during the COVID-19 pandemic, to account for the fact that Learning Centres had to comply with Welsh Government pandemic guidance. In 2020/21 Learning Centres were provided with supplementary COVID-19 guidance for EMA, allowing them to be able to share electronic copies of EMA Learning Agreements with learners. They could either accept a returning email from the learner to confirm agreement with the terms or they could operate electronically signed EMA Learning Agreements¹⁷. The guidance also allowed Learning Centres to merge the EMA Learning Agreement template with the Learning Centre's own student agreement form, ensuring they capture the information required for EMA.

Relevant evaluation studies

Previous evaluation of the EMA

- 3.15 An evaluation of the EMA was undertaken in 2013-14 which considered the efficiency and effectiveness of the scheme since its introduction in 2004-05, and the extent to which it contributed towards Welsh Government policies of widening participation within further education¹⁸.
- 3.16 The evaluation found it to be a well-established scheme which contributed towards a range of Welsh Government policies geared towards widening access to education, reducing the rate of young people who are Not in

¹⁶ Although applicants can still apply using the paper-based application form, should they prefer to do so.

¹⁷ Accepting that Learning Centres were first allowed to accept electronic signatures for the EMA Learning Agreement in 2016/17.

¹⁸ [Evaluation of the Education Maintenance Allowance | GOV.WALES](#)

Education, Employment, or Training (NEET) and addressing the link between poverty and educational attainment.

- 3.17 At the time of the evaluation, 40 per cent of EMA recipients were enrolled for A levels and 47 per cent for vocational qualifications. The evaluation found a definite need for the scheme to provide financial support to students from low-income families in post-compulsory education and there was a strong call for the continuation for the scheme. It also found that those students most in need were being supported via the EMA, and it was widely recognised that household income means-testing was a practical and efficient method of allocating the financial support.
- 3.18 The evaluation found that EMA was only an essential source of financial support for a minority of students, and there were no suggestions of any stigma attached to receiving the EMA. Statistical analysis indicated that students receiving the EMA enrolled for post-compulsory education more quickly and where they did not study A levels, studied for longer and achieved at a higher level than non-recipients.
- 3.19 In terms of the difference made, whilst the potential offer of EMA was an important consideration for students, the majority of EMA recipients who contributed to the study stated that they would have enrolled on their course regardless. Around three-quarters of EMA recipients at FE colleges and nearly all school-based recipients who contributed to the research thought that they would have enrolled anyway on their course in the absence of the allowance¹⁹. Contributors felt that the EMA was improving retention rates and having a positive impact upon attendance and punctuality. There were more mixed views as to whether it was making a difference to student attainment and achievement and the evidence was inconclusive.
- 3.20 The report made a series of recommendations including that:
- the EMA scheme be maintained but better targeted at those students most in need by lowering the household income threshold

¹⁹ Ibid. p.111

eligible for EMA support, whilst maintaining the two-tier income threshold to account for siblings who might also be in the scheme (with the threshold reduced in line with the overall drop)

- the EMA continued to be made available across school and further education settings
- the EMA allowance level be maintained at £30 per week
- EMA Learning Agreements be strengthened, including setting out requirements for attendance within the documents
- Learning Centres adopt a more consistent approach to attendance requirements.

Nuffield Foundation Study exploring the long-term impact of the EMA

- 3.21 This study²⁰, being carried out by the Institute for Fiscal Studies between 2022 and 2025, will look at the effects of the EMA upon English domiciled recipients up to age 30 and examine how these effects vary by prior educational attainment, gender, ethnicity, and geography. The research will distinguish between students who remained in education because of EMA, and those who would have stayed in education even without EMA.
- 3.22 The study will carry out a cost-benefit analysis of EMA which will involve projecting likely effects on lifetime earnings, employment, and offending, then calculating tax payments and estimating benefit receipts. The findings are expected to be published in early 2025.

Policy context

- 3.23 The Welsh Government, since its establishment, has been committed to widening access to learning and to tackling barriers which might prevent young people from continuing in post compulsory education.

Programme for Government²¹ (2021)

- 3.24 In the current Programme for Government (PfG), the Welsh Government has committed to 'protect the Educational Maintenance Allowance for

²⁰ [The long-term impact of the Education Maintenance Allowance - Nuffield Foundation](#)

²¹ [Programme for government: update | GOV.WALES](#)

young learners.’ Furthermore, one of ten well-being objectives set out in the PfG states that the Welsh Government will continue its ‘long-term programme of education reform, and ensure educational inequalities narrow and standards rise.’²²

Well-being of Future Generations Act

- 3.25 The EMA makes an important contribution towards the Well-being of Future Generations Act’s ambition of a more equal Wales, by helping to alleviate financial hardship and poverty, and enabling young people to fulfil their potential regardless of their socio economic circumstances. One of the Act’s national indicators is relevant to the scheme, as the EMA helps contribute towards increasing the percentage of people in education, employment or training (indicator 22).²³

Cymraeg 2050: A Million Welsh Speakers²⁴

- 3.26 The EMA plays an important role in helping to achieve the ambitions of Cymraeg 2050, by supporting learners in post-compulsory education. Post-compulsory education and provision has a key role to play in sustaining learners’ Welsh language skills. EMA applications can be made in Welsh or English, and Welsh and English versions of the EMA Learning Agreement template is shared with Learning Centres.

Commission for Tertiary Education and Research (CTER)

- 3.27 The Tertiary Education and Research (Wales) Act became law in September 2022 and established the Commission for Tertiary Education and Research (CTER), a new arms’ length body which will be responsible for funding and overseeing post-16 education and research in Wales. CTER will become operational from August 2024 onwards and will be responsible for further education and school sixth forms, as well as higher education, adult and work-based learning and government funded research and innovation.

²² Welsh Government Programme for Government – Update, p.5

²³ [National indicators and national milestones for Wales \[HTML\] | GOV.WALES](#)

²⁴ [Cymraeg 2050: Welsh language strategy | GOV.WALES](#)

Senedd announcements and debates

- 3.28 In mid-December 2021, Luke Fletcher MS²⁵ asked a question during the Senedd plenary session: ‘what assessment has the Welsh Government made of the impact of the education maintenance allowance?’²⁶ The First Minister iterated the Welsh Government’s ongoing commitment to the EMA.
- 3.29 In October 2022, a short debate on the ‘EMA: a lifeline in the current crisis’ was tabled by Luke Fletcher MS at the Senedd²⁷. The debate took place in the full plenary session on 12th October 2022²⁸.
- 3.30 In January 2023, a motion was tabled at the Senedd that noted that whilst the Welsh Government had retained the EMA, unlike the UK Government in England, it had not changed its value since 2004 and that this important form of financial support for post-16 learners had not kept up with cost-of-living pressures. As such, the motion called on the Welsh Government ‘to consider an inflation linked uplift to the value of EMA and a review of the thresholds.’²⁹
- 3.31 This motion was debated in a full plenary session of the Senedd on the 15th of February 2023³⁰. During the debate, issues around delays in receiving payments, and the complexity of applying for the EMA, potential barriers to accessing the funding and their potential negative impacts in retaining low-income students in education were raised. In addition, there were several calls to increase both the value and thresholds of the EMA.
- 3.32 In February 2023, the Children and Young People Committee in the Senedd Cymru recommended that the Welsh Government commission an independent review into the EMA to consider the impact of the EMA on learners’ decisions to engage with further study, their ability to cope with financial pressures and to review the eligibility criteria associated with the EMA.

²⁵ Member of the Senedd

²⁶ [Plenary 14/12/2021 - Welsh Parliament \(senedd.wales\)](#) – Q8 OQ57390

²⁷ [Motion - NDM8092 - Welsh Parliament \(senedd.wales\)](#)

²⁸ [Plenary 12/10/2022 - Welsh Parliament \(senedd.wales\)](#)

²⁹ [Motion - NDM8187 - Welsh Parliament \(senedd.wales\)](#)

³⁰ [Plenary 15/02/2023 - Welsh Parliament \(senedd.wales\)](#) – debate transcribed under item 5

Announcement to raise the level of EMA

3.33 In April 2023, the Welsh Government announced that the EMA was to be increased in Wales from £30 per week to £40 with immediate effect. The announcement reflected upon the current cost of living crisis and the financial strain felt by young people. The Welsh Government committed to continue at this level for new and continuing students whilst a comprehensive review into EMA was conducted³¹.

Broader research

Bevan Foundation research - Learning a living, better support for post 16 learners³²

3.34 The Bevan Foundation published research in 2020 that reviewed the schemes providing support to young people from families living in poverty. The research highlighted that the value of EMA had not increased since the mid-2000s and that whilst many young people valued the support received, they highlighted what they perceived as shortcomings in the current system including:

- many young people from low-income families missed out from receiving support due to inconsistent eligibility criteria
- the value of the support was insufficient to lift people out of poverty
- a lack of consistency in the support available and
- a complicated and inconsistent application process³³.

3.35 The Bevan Foundation called on the Welsh Government to implement a series of short-term changes to the current system including recommendations to raise the eligibility threshold for EMA and increase the cash value of EMA to £45 a week. It also suggested an 'inflation lock' so that these values could be maintained and called for simpler and streamlined administration to the scheme.

³¹ [Wales first in the UK to increase Education Maintenance Allowance payment | GOV.WALES](#)

³² [Learning a living, better support for post 16 learners - Bevan Foundation](#)

³³ *Ibid.* p.1

3.36 In the longer term, the Bevan Foundation suggested that the Welsh Government should consider more radical reform. This might include a mix of means-tested loans and grants to be made available to all learners irrespective of their level of education. This would be in line with recent changes to student finance in higher education, to recognise the contribution of vocational subjects to the economy and labour market of Wales.

4. EMA take up in Wales

4.1 This chapter sets out an overview of the Education Maintenance Allowance (EMA) scheme's take up, drawing upon published data and Student Loans Company (SLC) Management Information (MI) data. The published data, available for the 2004/05 to 2022/23 academic years, has been sourced via Welsh Government Annual Statistical Bulletins and Stats Wales.

4.2 The SLC shared MI data for the ten-year period between 2014/15 and 2023/24 with the research team. It is important to note that the data received from SLC differ slightly to that published by StatsWales³⁴. However, the difference is marginal and to avoid confusion, this report draws upon published data where it is available. As StatsWales data are only available up to 2022/23, SLC MI data for 2023/24 has been considered in this report.

Applications and approvals

4.3 The take up of the EMA broadly increased over its first seven years of existence from over 14,000 learners in 2004/05 to over 36,000 learners in 2010/11³⁵, with the initial increase during the first three years driven by the fact that older age groups became eligible for support. Since 2010/11, the number of learners applying, and being supported, via the scheme has decreased year on year. During the last academic year, 2023/24, SLC MI data show that a total of 17,102 applications were received and 16,153 awards were made. The data are shown at Table 4.1 and Figure 4.1.

³⁴ This difference is mostly accounted for by the fact that StatsWales reports on all EMA applications started whereas the MI supplied to OB3 via the Welsh Government for the purpose of this review captures applications which have been processed by SLC. Reporting dates also differ slightly.

³⁵ Further detail about this period is provided in the [Evaluation of the Education Maintenance Allowance | GOV.WALES](#)

Table 4.1: EMA applications and approvals by academic year

Official statistics	All EMA applications	All EMA approved	EMA approved as proportion of all applications
2004/05	15,205	14,070	93%
2005/06	28,125	25,625	91%
2006/07	32,595	30,370	93%
2007/08	33,295	31,180	94%
2008/09	35,205	32,695	93%
2009/10	38,500	36,185	94%
2010/11	38,365	36,460	95%
2011/12	33,880	32,520	96%
2012/13	31,915	30,270	95%
2013/14	31,480	30,175	96%
2014/15	30,465	28,770	94%
2015/16	28,330	26,245	93%
2016/17	25,630	24,025	94%
2017/18	27,870 ³⁶	22,790	82%
2018/19	22,610	20,855	92%
2019/20	21,730	20,280	93%
2020/21	20,815	18,690	90%
2021/22	19,265	17,035	88%
2022/23	17,740	15,545	88%

Source: Welsh Government StatsWales³⁷. EMA applications by academic year and work stage

SLC MI data	All EMA applications	All EMA approved	EMA approved as proportion of all applications
2023/24 ³⁸	17,102	16,153	94%

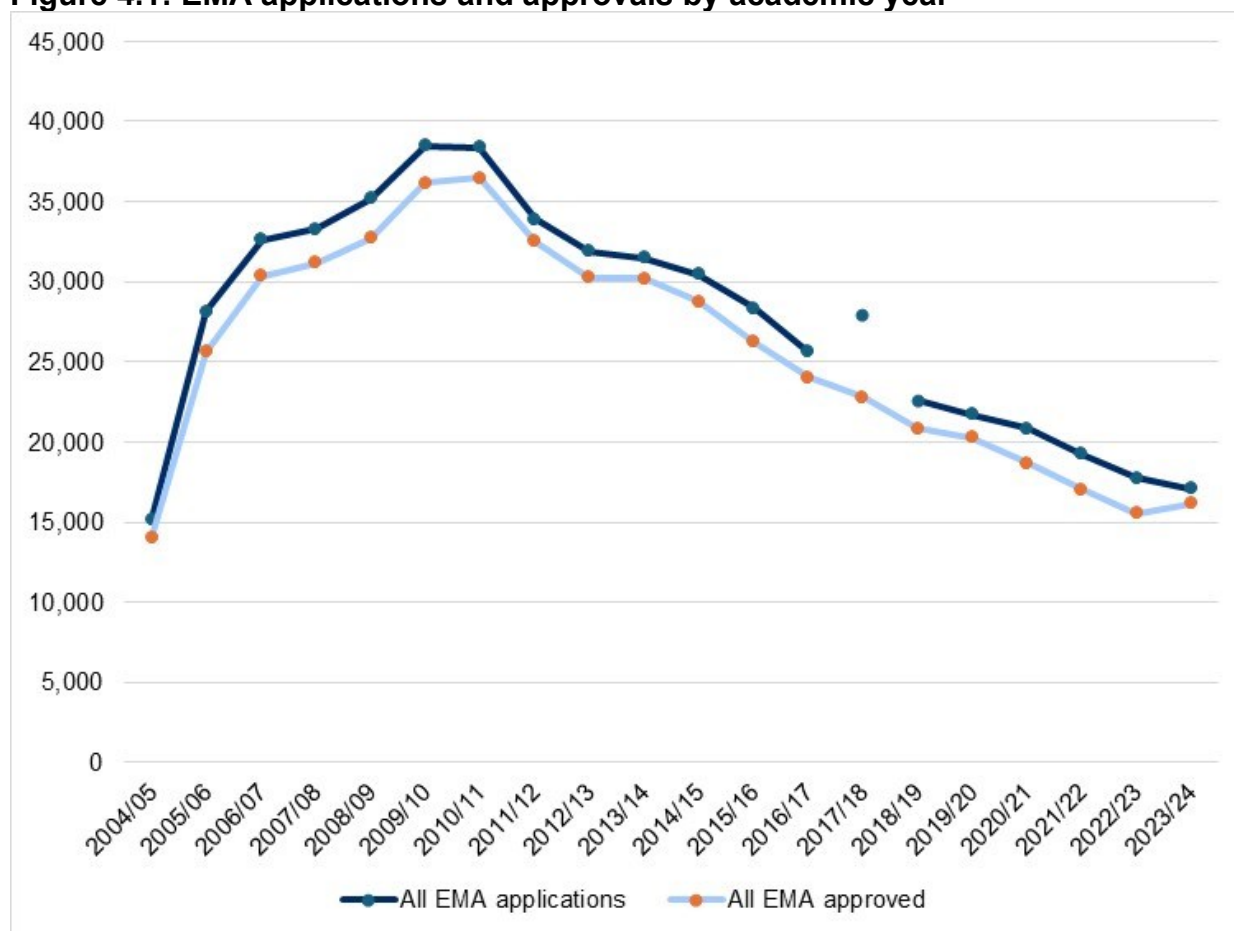
Source: SLC MI data (accessed February 2024)

³⁶ In 2017/18 a number of candidates who were no longer eligible for EMA were incorrectly included in the total applications figure. Care should be taken when comparing these data point with other years.

³⁷ [Educational Maintenance Allowances \(further education\) \(gov.wales\)](https://gov.wales/educational-maintenance-allowances-further-education)

³⁸ SLC MI data (accessed February 2024)

Figure 4.1: EMA applications and approvals by academic year



Source: Welsh Government StatsWales³⁹ and SLC MI data (accessed February 2024). EMA applications by academic year and work stage⁴⁰

4.4 The drop in EMA applications and approvals over time needs to be considered in the context of overall student numbers over the same period. The overall 16- to 18-year-old student population dropped over the five-year period between 2015/16 and 2019/20, which might account for some of the drop in EMA applications and approvals during this time but has since recovered whilst EMA applications and approvals have continued to fall. As shown at Table 4.2, 25 per cent of 16- to 18-year-old learners currently receive EMA, and this proportion has dropped on an annual basis in recent years.

³⁹ [Educational Maintenance Allowances \(further education\) \(gov.wales\)](https://gov.wales)

⁴⁰ In 2017/18 a number of candidates who were no longer eligible for EMA were incorrectly included in the total applications figure. Care should be taken when comparing these data point with other years.

Table 4.2: Approved EMA applications compared with overall student numbers

	All EMA applications	All EMA approved	Overall 16-18-year-old student population ⁴¹	EMA approved as proportion of overall 16–18-year-old student population
2015/16	28,330	26,245	64,190	41%
2016/17	25,630	24,025	60,845	39%
2017/18	27,870 ⁴²	22,790	59,715	38%
2018/19	22,610	20,855	57,130	37%
2019/20	21,730	20,280	58,960	34%
2020/21	20,815	18,690	60,615	31%
2021/22	19,265	17,035	59,845	28%
2022/23	17,740	15,545	61,720 ⁴³	25%

Source: Welsh Government StatsWales⁴⁴ and Lifelong Learning Wales Record (LLWR)⁴⁵

4.5 Application approval rates remained relatively stable and high up until around 2016/17 (at 93 per cent or above) but have since dropped and were reported at 88 per cent in 2022/23⁴⁶. Unsuccessful applications include those who are rejected, on the basis that they do not meet the scheme criteria, incomplete applications and learners who automatically roll over into the next academic year but have not continued with their studies.

Type of Learning Centre

4.6 The proportion of approved EMA applications based at FEIs has increased over time and in 2023/24, accounted for 76 per cent of all approved applications. Approved EMA applications at school settings have dropped in contrast, and by 2023/24 accounted for 22 per cent of all approvals. The proportion of approved applications from other Learning Centres⁴⁷ has remained relatively low and unchanged over time.

⁴¹ Number of 16- to 18-year-old full time students based at further education institutions, maintained secondary and special schools, with at least a 10-week expected duration. Independent schools are excluded. Data taken from [Lifelong Learning Wales Record \(gov.wales\)](https://gov.wales/lifelong-learning-wales-record)

⁴² In 2017/18 a number of candidates who were no longer eligible for EMA were incorrectly included in the total applications figure. Care should be taken when comparing these data point with other years.

⁴³ This is an estimate figure.

⁴⁴ [Educational Maintenance Allowances \(further education\) \(gov.wales\)](https://gov.wales/educational-maintenance-allowances-further-education)

⁴⁵ [Lifelong Learning Wales Record \(gov.wales\)](https://gov.wales/lifelong-learning-wales-record)

⁴⁶ Although SLC MI data for both 2022/23 and 2023/24 suggest that approval rates have been retained at a rate of 94 per cent.

⁴⁷ Such as Young Offender Centres or Pupil Referral Units

Table 4.3: Approved EMA applications by academic year and Learning Centre type⁴⁸

Official statistics	FEIs	Schools	Other Learning Centres	Total
2004/05	54%	45%	1%	10,750
2005/06	57%	42%	2%	20,510
2006/07	61%	37%	2%	24,910
2007/08	61%	37%	2%	25,610
2008/09	61%	37%	2%	27,020
2009/10	60%	38%	2%	30,220
2010/11	56%	42%	2%	30,590
2011/12	63%	35%	2%	29,940
2012/13	64%	33%	2%	29,760
2013/14	66%	32%	2%	30,180
2014/15	67%	31%	2%	28,770
2015/16	69%	29%	2%	26,250
2016/17	71%	27%	2%	24,040
2017/18	72%	25%	2%	22,820
2018/19	72%	25%	2%	20,860
2019/20	74%	24%	3%	20,300
2020/21	73%	25%	3%	18,650
2021/22	73%	25%	3%	17,020
2022/23	75%	22%	3%	15,510

Source: Welsh Government StatsWales⁴⁹. Approved EMA applications by academic year and work stage. Percentages are rounded to the nearest whole number. Totals are rounded to the nearest 10.

SLC MI data	FEIs	Schools	Other Learning Centres	Total
2023/24	76%	22%	2%	16,153

Source: SLC MI data (accessed February 2024)

Geographical profile

- 4.7 Table 4.4 sets out geographical data for the EMA scheme. Table 4.4 (a) presents published local authority area data for approved learner applicants, based on their home address, whilst Table 4.4 (b) presents SLC MI local authority data for approved learner applicants, based on the location of their Learning Centre. A third of approved EMA applications

⁴⁸ Data for 2004/05 to 2011/12 only consider the £30 EMA payments made during this time, and not the £10 and £20 awards which were stopped in 2011/12; to allow for better comparison over time. Data for 2004/05 to 2012/13 have been taken from the previous evaluation report.

⁴⁹ [Educational Maintenance Allowances \(further education\) \(gov.wales\)](https://gov.wales/educational-maintenance-allowances-further-education)

during the 2022/23 academic year came from learners living in the four counties of Cardiff, Rhondda Cynon Taf, Swansea and Caerphilly. This has varied over the last few years as shown at Table 4.4, with Carmarthenshire and Newport also accounting for large numbers of approved applications over the last few years. Small rural counties such as Anglesey, Ceredigion, and Monmouthshire account for much fewer approved applications based on learner locations.

- 4.8 The SLC MI data for the 2023/24 academic year set out at Table 4.4 (b) shows that Learning Centres located in Cardiff, Newport, Caerphilly, and Swansea account for the largest number of EMA recipients, followed by Denbighshire and Neath Port Talbot. Learning Centres based in Blaenau Gwent, Torfaen, Monmouthshire and Anglesey have fewer EMA learners. Table 4.4 (b) also shows that 271 learners were attending Learning Centres outside of Wales.

Table 4.4: Approved EMA applications by local authority area⁵⁰

(a) Local authority area of learner	Official statistics				(b) Local authority area of Learning Centre	SLC MI data
	2019/20	2020/21	2021/22	2022/23		2023/24
Isle of Anglesey	450	390	320	280	Isle of Anglesey	80
Gwynedd	670	630	540	520	Gwynedd	450
Conwy	720	660	560	510	Conwy	190
Denbighshire	620	570	490	470	Denbighshire	1,030
Flintshire	760	750	620	500	Flintshire	550
Wrexham	820	750	620	590	Wrexham	640
Powys	690	630	570	520	Powys	150
Ceredigion	430	390	400	360	Ceredigion	330
Pembrokeshire	780	730	670	590	Pembrokeshire	560
Carmarthenshire	1,330	1,130	1,010	960	Carmarthenshire	880
Swansea	1,610	1,480	1,470	1,270	Swansea	1,350
Neath Port Talbot	1,000	920	920	830	Neath Port Talbot	1,000
Bridgend	890	780	700	700	Bridgend	890
Vale of Glamorgan	710	670	570	560	Vale of Glamorgan	320
Cardiff	2,470	2,390	2,120	1,950	Cardiff	2,660
Rhondda Cynon Taf	1,850	1,570	1,460	1,350	Rhondda Cynon Taf	300
Merthyr Tydfil	480	430	400	330	Merthyr Tydfil	440
Caerphilly	1,410	1,310	1,170	1,030	Caerphilly	1,640
Blaenau Gwent	550	500	510	460	Blaenau Gwent	<10
Torfaen	590	570	580	540	Torfaen	30
Monmouthshire	340	330	290	270	Monmouthshire	80
Newport	1,110	1,070	1,010	920	Newport	2,250
Outside Wales	10	*	*	*	Outside Wales	270
Unknown	10	*	20	*	Unknown	*
Total	20,300	18,650	17,020	15,510	Total	16,090

Source: Welsh Government StatsWales⁵¹ Approved EMA applications by gender, learning centre type and type of award and SLC MI data (accessed February 2024). Totals may not tally due to rounding and the exclusion of 'not applicable' local authorities

⁵⁰ The official statistics taken from StatsWales is based on applications received by the end of August every year, to allow for year on year comparisons to be made. The SLC MI data was accessed at a different point in time, in February 2024, and therefore reports different data to the official statistics.

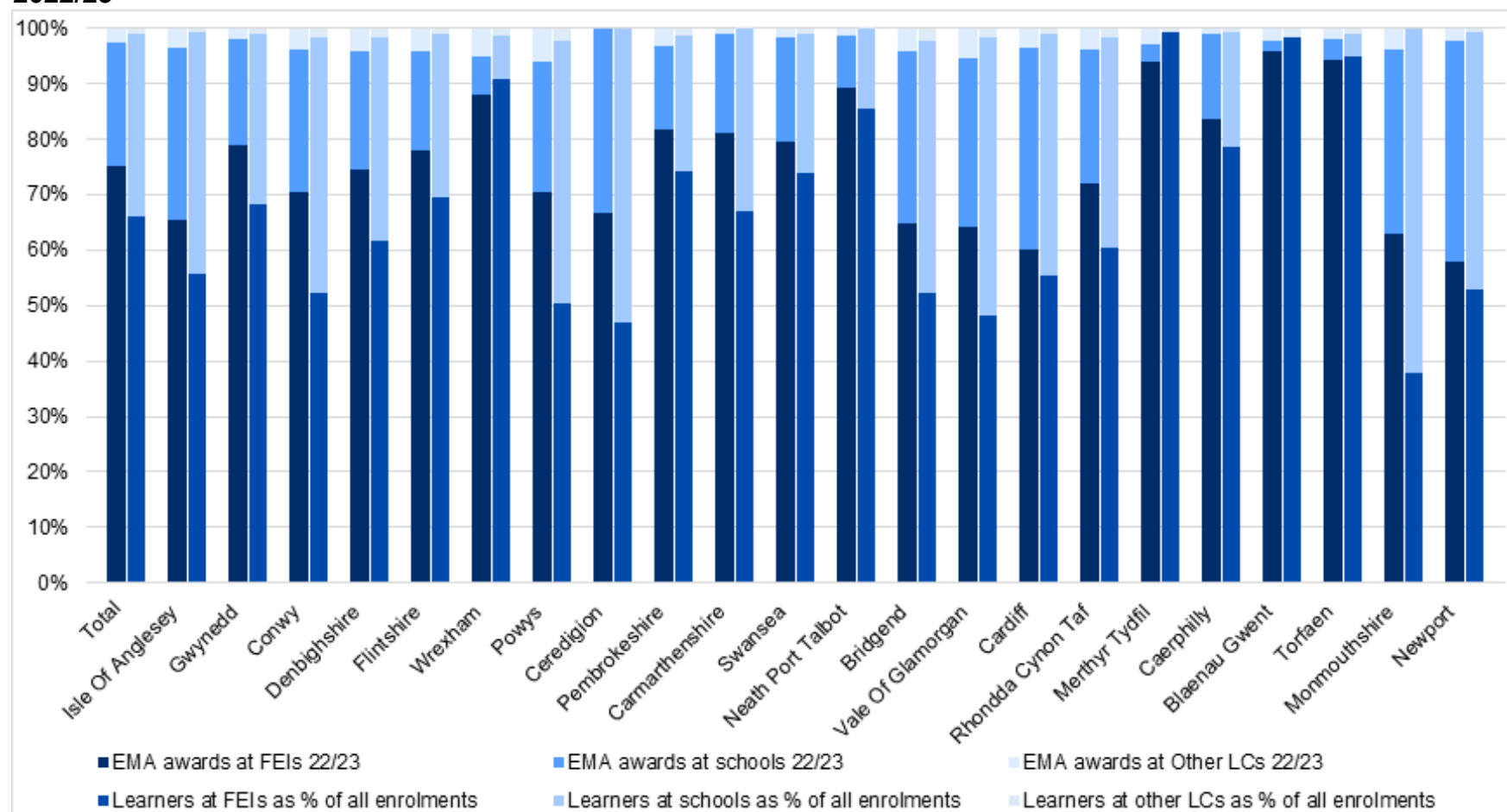
⁵¹ [Educational Maintenance Allowances \(further education\) \(gov.wales\)](https://gov.wales/educational-maintenance-allowances-further-education)

Type of Learning Centre

4.9 Looking at local authority area data by type of Learning Centre for academic year 2022/23, FEIs account for a higher proportion of EMA approved applications in some local authority areas such as Blaenau Gwent, Merthyr Tydfil, Torfaen, and Neath Port Talbot where over 90 per cent of recipients are based at FEIs. This is due to the lack of sixth form provision in secondary schools at these counties, for example, none of the secondary schools in Blaenau Gwent, Merthyr Tydfil nor Torfaen have sixth form provision⁵². Approved applications at school settings are higher in the counties of Newport, Cardiff, Monmouthshire, and Ceredigion, in line with the proportion of learners enrolled at in sixth form school setting in these counties, as shown at Figure 4.2. Approved applications from FE college learners account for a higher proportion of awards in the counties of Monmouthshire, Powys, Conwy, Ceredigion and the Vale of Glamorgan, compared to the proportion of learners enrolled at FE colleges in these areas.

⁵² See [Schools \(gov.wales\)](https://gov.wales/schools)

Figure 4.2: Approved EMA applications by local authority area compared to all enrolments by Learning Centre type 2022/23



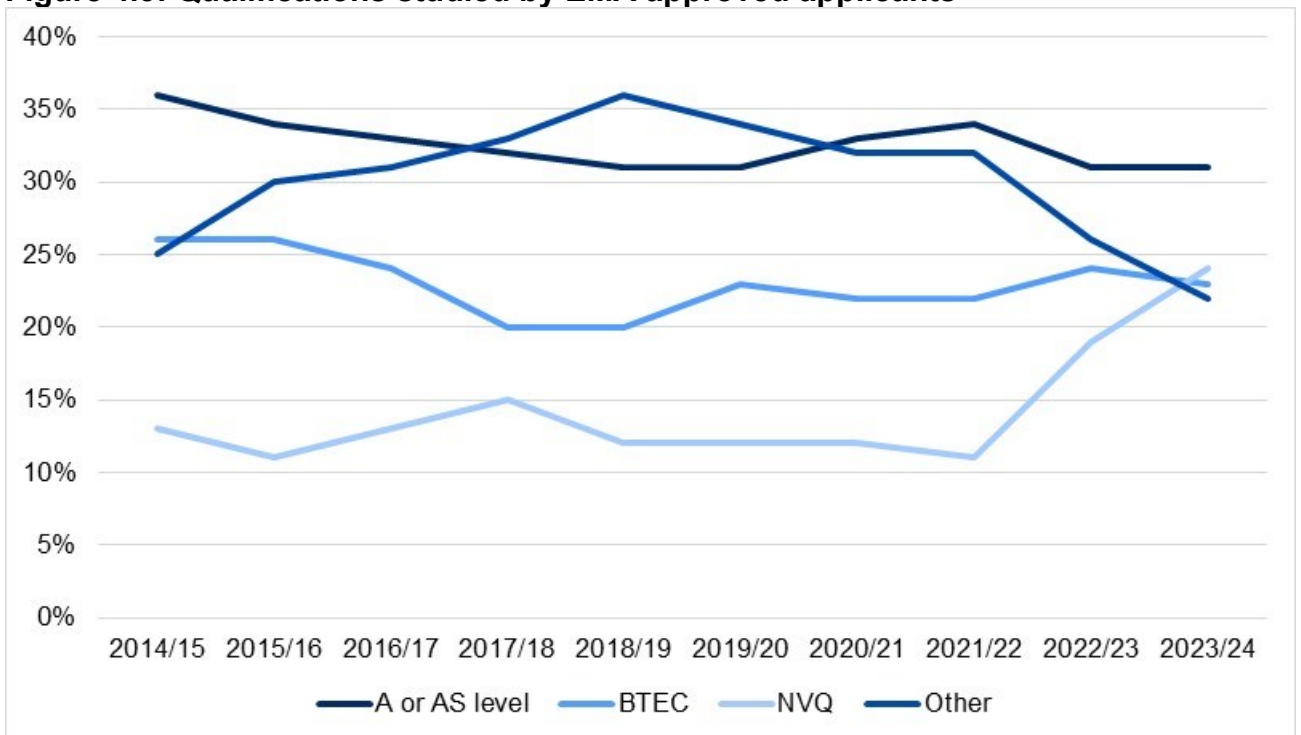
Source: Welsh Government StatsWales⁵³. Approved EMA applications by gender, learning centre type and type of award mapped against FE learns by age and local authority and school pupil numbers by year group. Stats Wales data is rounded to the nearest 10 so proportions do not always tally to 100 per cent.

⁵³ [Educational Maintenance Allowances \(further education\) \(gov.wales\)](https://gov.wales/educational-maintenance-allowances-further-education); [Pupils by local authority, year group and sector \(gov.wales\)](https://gov.wales/pupils-by-local-authority-year-group-and-sector); [Unique learners enrolled at further education institutions by unitary authority of domicile and age group \(gov.wales\)](https://gov.wales/unique-learners-enrolled-at-further-education-institutions-by-unitary-authority-of-domicile-and-age-group)

Qualifications being studied

4.10 Figure 4.3 shows that 31 per cent of EMA approved applicants were studying either A or AS level qualifications during the 2023/24 academic year. Just under a quarter, at 23 per cent, were studying for a BTEC qualification and another quarter, at 24 per cent, were studying for an NVQ. The remaining 22 per cent were studying for another qualification, and in most of these cases the nature of the qualification is not known⁵⁴. Whilst some care should therefore be taken when interpreting the changes over time suggested by Figure 4.3, it appears that the proportions of EMA recipients studying A or AS levels and BTEC has dropped slightly over time whilst the proportion of EMA recipients studying NVQ qualifications have increased.

Figure 4.3: Qualifications studied by EMA approved applicants



Source: SLC MI data (accessed February 2024)

Gender

4.11 Over its first years of existence between 2004/05 and 2012/13, a slightly higher proportion of female learners were awarded the EMA but the

⁵⁴ The status of the Learning Agreement is shown as 'unknown' on the SLC MI data until the student signs the Learning Agreement, and the status is updated.

difference has decreased over time. In the latest academic year, a marginally higher proportion of female learners were awarded the EMA, in line with overall FE learner enrolments.

Table 4.5: Approved EMA applications by academic year and gender

Official statistics	Male		Female		Total Number
	Number	%	Number	%	
2013/14	14,500	48%	15,680	52%	30,180
2014/15	14,040	49%	14,730	51%	28,770
2015/16	12,830	49%	13,420	51%	26,250
2016/17	11,790	49%	12,250	51%	24,040
2017/18	11,260	49%	11,560	51%	22,820
2018/19	10,310	49%	10,550	51%	20,860
2019/20	10,120	50%	10,180	50%	20,300
2020/21	9,070	49%	9,590	51%	18,650
2021/22	8,290	49%	8,720	51%	17,020
2022/23	7,720	50%	7,790	50%	15,510

Source: Welsh Government StatsWales⁵⁵. Approved EMA applications by academic year and work stage. Stats Wales data is rounded to the nearest 10. As a result, total data do not always tally.

SLC MI data	Male		Female		Total Number
	Number	%	Number	%	
2023/24 ⁵⁶	7,903	49%	8,250	51%	16,153

Source: SLC MI data (accessed February 29024)

Age

4.12 As shown at Table 4.6, the age profile of EMA recipients has remained fairly static over the last ten-year period, with just over two-fifths of approved applications being awarded to 16-year-olds, just under two-fifths to 17-year-olds and under a fifth to 18-year-olds or over. The proportion of 18-year-olds or over in receipt of the EMA has dropped slightly over the last ten years and currently stands at its lowest point since its establishment, at 15 per cent. Conversely, there has been a slight increase in the proportion of 16-year-olds in receipt of the EMA since 2013/14.

⁵⁵ [Educational Maintenance Allowances \(further education\) \(gov.wales\)](https://gov.wales)

⁵⁶ SLC MI data (accessed February 2024)

Table 4.6: Approved EMA applications by academic year and age

	16		17		18 and over		Total Number
	Number	%	Number	%	Number	%	
2013/14	13,330	44%	11,350	38%	5,490	18%	30,180
2014/15	11,910	41%	11,640	40%	5,230	18%	28,770
2015/16	10,830	41%	10,300	39%	5,120	20%	26,250
2016/17	10,200	42%	9,420	39%	4,430	18%	24,040
2017/18	9,540	42%	8,980	39%	4,290	19%	22,820
2018/19	8,870	43%	8,240	40%	3,760	18%	20,860
2019/20	8,840	44%	7,880	39%	3,580	18%	20,300
2020/21	8,180	44%	7,260	39%	3,220	17%	18,650
2021/22	7,340	43%	6,910	41%	2,770	16%	17,020
2022/23	7,130	46%	6,070	39%	2,320	15%	15,510

Source: Welsh Government StatsWales⁵⁷. Approved EMA applications by gender, learning centre type and type of award. Stats Wales data is rounded to the nearest 10. As a result, total data do not always tally.

Household income

4.13 As shown at Table 4.7, three-quarters of EMA recipients from non-exempt groups come from households with an income of up to £20,817 whilst a quarter come from households with an income of up to £23,077. This split has remained broadly the same over the last seven years.

Table 4.7: Approved EMA applications by household income and number of dependents

	One dependent (Household income up to £20,817)		More than one dependent (Household income up to £23,077)		Total Number
	Number	%	Number	%	
2017/18	17,595	77%	5,213	23%	22,808
2018/19	15,871	76%	5,003	24%	20,874
2019/20	15,245	75%	5,048	25%	20,293
2020/21	13,952	75%	4,712	25%	18,664
2021/22	12,792	75%	4,263	25%	17,055
2022/23	11,749	76%	3,804	24%	15,553
2023/24	12,000	74%	4,153	26%	16,153

Source: SLC MI data for non-exempt learners (accessed February 2024)

Care experienced learners

4.14 Table 4.8 shows that the number of approved EMA applicants from care experienced learners dropped gradually between 2014/15 and 2023/24, although has increased slightly over time as a proportion of all approved

⁵⁷ [Educational Maintenance Allowances \(further education\) \(gov.wales\)](https://gov.wales)

EMA applicants. During the 2023/24 academic year care experienced EMA recipients accounted for 3.5 per cent of all recipients.

Table 4.8: Approved care experienced EMA applicants

	Number of care experienced approved applications	Care experienced approved applications as % of all approved applications
2014/15	715	2.5%
2015/16	653	2.5%
2016/17	628	2.6%
2017/18	612	2.7%
2018/19	607	2.9%
2019/20	664	3.3%
2020/21	621	3.3%
2021/22	615	3.6%
2022/23	586	3.8%
2023/24	569	3.5%

Source: SLC MI data (accessed February 2024)

Responsibility for child

- 4.15 The number of approved EMA applicants responsible for a child has more than halved over the last ten-year period, from 59 in 2014/15 to 18 in 2023/24⁵⁸, in line with a reduction in teenage pregnancy rates during this time⁵⁹.

Young offender

- 4.16 Fewer than five learners were identified in the SLC MI data as approved EMA applicants over the last ten-year period⁶⁰.

Independent learners

- 4.17 The number of independent learners⁶¹ receiving EMA has dropped over time in line with the overall drop in the number of EMA recipients. During the last academic year, 2023/24, 693 EMA recipients were independent learners. Independent learners have consistently represented between

⁵⁸ SLC MI data (accessed February 2024)

⁵⁹ The conception rate for women aged under 18 years in England and Wales has more than halved since 2011 when it was 30.9 conceptions per 1,000 women of the same age; in 2021 it was 13.2 per 1,000 women of the same age. Conceptions in England and Wales - Office for National Statistics

⁶⁰ SLC MI data (accessed February 2024)

⁶¹ Learners who are financially independent and do not live with their parents or guardians.

three and four per cent of all approved applicants over the last ten-year period⁶².

Language preference

- 4.18 EMA correspondence, and all other communication, can be received in either Welsh or English and the vast majority of EMA applicants and approved applicants (both 98 per cent in 2023/24) prefer to receive English only communication, and this has remained unchanged in recent years. The remaining two per cent (as at 2023/24) prefer either to receive Welsh only communication or have no preference⁶³.

Demographic information

- 4.19 Most approved EMA applicants are of UK nationality, with 95 per cent of 2023/24 successful applicants holding this nationality⁶⁴. Most of the remaining successful applicants had settled status, European Union Settlement Scheme (EUSS) pre-settled or settled status, had refugee status, or were participating in the Ukrainian Scheme.
- 4.20 Some demographic information is published in Welsh Government's annual EMA Statistical Bulletins.⁶⁵ As this draws upon separate data provided on a voluntary basis by EMA applicants it can not be analysed due to the anonymised nature of the information. The latest bulletin for 2022/23 shows that 5,705 equal opportunities monitoring forms were received in 2022/23 which equates to 32 per cent of all EMA applications received for that year. It is not known whether these applications were approved or rejected as the data are disassociated from the application process, and not all forms are fully completed. The data of applications for which an equal opportunities form was completed as of 1 November 2023 show that:
- 12 per cent identified as disabled⁶⁶
 - 90 per cent identified their ethnicity as White

⁶² SLC MI data (accessed February 2024)

⁶³ SLC MI data (accessed February 2024)

⁶⁴ SLC MI data (accessed February 2024)

⁶⁵ [Education Maintenance Allowances \(EMA\) awarded in Wales | GOV.WALES](#)

⁶⁶ The monitoring forms asked 'do you consider yourself to have a disability?'

- two per cent identified as Black or British Black
- nine per cent identified as Mixed race, Asian or British Asian and Chinese or other ethnic origin group
- less than one per cent identified as multiple ethnicities.

EMA spend in Wales

- 4.21 The Minister for Education and the Welsh language reported in a Plenary session of the Welsh Parliament in February 2023 that the annual EMA budget was £17million⁶⁷.
- 4.22 During the last academic year (2022/23), £12.9 million was paid by the SLC to EMA recipients. It is expected that the total paid out to EMA recipients will be higher for this academic year (2023/24) as the increased weekly allowance introduced in April 2023 will apply across the full academic year. The maximum possible payment to any EMA recipient within this academic year (2023/24) is £1,600, calculated on the basis of a learner participating in education for 40 weeks and securing a 100 per cent attendance record. The average payment value made to EMA recipients to date within the current academic year (2023/24) is £833⁶⁸. This compares with an overall average payment value of £797 made to recipients over the course of the previous academic year (2022/23) when learners received the £30 allowance until April 2023 and £40 thereafter. The difference between the maximum possible allocation and the average payment value reflects the fact that some recipients engage in shorter programmes of learning⁶⁹, others withdraw early from their courses and others do not receive their full allocation due to payments being withheld for non-attendance.

⁶⁷ [Plenary 15/02/2023 - Welsh Parliament \(assembly.wales\) point 249](#)

⁶⁸ As at May 2024. This average payment value will increase by the end of the academic year.

⁶⁹ Learners must enrol on a minimum 10 week course to receive the EMA.

5. EMA design

5.1 This chapter discusses the feedback gathered from Learning Centre staff and stakeholders about the design of the Education Maintenance Allowance (EMA). It also, as appropriate, considers the views of current and previous learners gathered via the survey and qualitative fieldwork as well as feedback from parents of EMA recipients.

Aims, objectives and need for the EMA

5.2 There was broad consensus amongst all types of contributors to this review that the EMA is a financial incentive for learners from low-income households to continue in post-16 education. Many Learning Centre staff and stakeholders emphasised the importance of the EMA in helping to remove barriers for learners to stay in education and to help equalise the opportunity of access to continued education amongst learners from lower income families. School representatives suggested that because Free School Meal (FSM) learners are the least likely to continue into sixth form (although they could be enrolling at FE colleges instead) there was a strong argument for offering the EMA to a targeted group to enable them to continue in education. For instance, in one school FSM pupils account for 20 per cent of all pupils in years 7 to 11, yet this drops to around 5-7 per cent amongst sixth form learners.

‘I think it’s [an] incentive to keep learning and to keep giving them opportunities and open doors. There’s free school transport that sort of stops when they get to a certain age. So it’s just allowing them that opportunity to get into school, to carry on.’ (School staff representative)

5.3 Learning Centre staff and stakeholders argued that the need for the EMA had increased over time. Several went as far as noting that the context within which the EMA had originally been introduced 20 years previously was very different and that ‘the world is a very different place’ today. Learning Centre staff and stakeholders observed that the EMA had increasingly becoming part of household living costs, and it now formed a vital, rather than an additional, component of household income.

‘There is even more need for the EMA now. More and more learners are falling into financial poverty and meeting that threshold. If we’re going to get them to develop academic skills and get the qualifications they need, the last thing we need is a disincentive.’ (FE staff representative)

- 5.4 Many Learning Centre staff argued that the profile of their learners had changed in recent years, and that the profile of EMA recipients reflected these changes. Learning Centre staff reported dramatic increases in learners with mental health issues, which was often associated with financial anxiety and concerns, as well as an increase in the persistence and prevalence of poverty amongst students. As one such FE staff representative observed, the instances and severity of these issues had become much more common place:

‘unique stories [of learners facing severe difficulties] are becoming more common. They used to be extreme cases...they’ve become normalised.’ (FE staff representative)

- 5.5 There was some suggestion, particularly from stakeholders, that the EMA had not been afforded the same level of priority as other Welsh Government policies which aim to address poverty and widen access to education. Other than the allowance increase announced during 2023, it was reported that the EMA had not evolved to take account of changes in household earnings. There was also a suggestion that it was not particularly well referenced in Welsh Government policies, other than the Programme of Government.

EMA eligibility

- 5.6 All types of contributors to this review thought that it was appropriate for the EMA to be prioritised for learners from low-income households, although a handful of Learning Centre staff thought that, in an ideal world, it should be available to all learners. The interviewed NUS Wales representative favoured moving away from a model of using parental income as means of allocating financial support, noting that this was an outdated approach which assumed parents contribute financially towards supporting learners.

'If you use household income for eligibility, there are always going to be those who are on that breadline, that aren't eligible, that are still struggling. So, if it was equal opportunity and access to all, then nobody is going to be disadvantaged...' (School staff representative)

'For low-income households, there's a necessary reason why it's needed. For example, if there's a household with two parents working full time, on a higher-level income, then they may not need the money as much, they can give the child the money.....' (Previous EMA recipient)

5.7 There was a unanimous view from all types of contributors that the household income threshold for the EMA was now too low, and there was much criticism amongst Learning Centre staff, stakeholders, and non-EMA recipients that this had not been revised upwards in recent years.

5.8 Stakeholders and Learning Centre staff thought that it was wrong that household income thresholds had not changed for such a long period of time and suggested that this largely accounted for the ongoing drop in the number of recipients at their institution. There was a strong call for the EMA household income thresholds to be reviewed on a regular basis going forward, in a similar manner to how higher education student finance was being reviewed.

'The income limit seems a bit too low especially given the living crisis right now.' (Non-EMA recipient)

5.9 At the time of undertaking the fieldwork, many contributors suggested that an appropriate household income threshold would be in the region of £25-£27,000, rather than the current £20-£23,000. Contributors suggested that household income thresholds could be aligned with, or consider, the following:

- minimum wage thresholds currently set at £9.17 per hour (or £17,881 a year⁷⁰)

⁷⁰ Calculated on the basis of £9.17 x 37.5 hours a week x 52 weeks a year

- national living or real living wage thresholds, currently set at £10.42 and £12.00 per hour respectively (or £20,319 and £23,400 a year⁷¹)
- inflationary cost increases such as the Consumer Price Inflation index
- higher education household income thresholds for setting maintenance grant funding support to help students with the costs of living, whereby the level of allowance paid is determined by household income
- child benefit thresholds⁷²
- household income thresholds set by other organisations, such as the Sutton Trust which support children from households with incomes below £45,000 to study abroad⁷³.

5.10 Non-EMA focus groups participants, who reported facing severe financial hardship, provided numerous examples of missing out on the allowance because they lived in households which were just above the income threshold. One current Year 13 EMA recipient observed that they had not been entitled to the EMA the previous year because their annual household income was £120 over the threshold. Learning Centre staff frequently provided examples of non-EMA learners who were struggling financially. For example, one FE staff representative observed that they had non-EMA learners who could not afford to eat in college, and they had to involve their safeguarding team due to instances of learners fainting. The lack of any college discretion in the awarding of the EMA, unlike the FCF, was considered a hindrance in cases such as these and FE staff called for more flexibility in the application process to reflect on evidence which Learning Centres could offer.

⁷¹ Calculated on the basis of £10.42 or £12 x 37.5 hours a week x 52 weeks a year

⁷² Families receive £25.60 for the eldest or only child and £16.95 thereafter for any additional children; for a child under 16 or under 20 if they are in full time education. In order to receive child benefit, any parent's individual annual adjusted net income must be £60,000 or lower. Those earning more than this are required to pay back some or all of the benefit.

⁷³ For further information, and other eligibility criteria adopted by the Sutton Trust see: [Study in the USA with the Sutton Trust - US Programme](#)

5.11 A key message from all types of contributors to this review was that greater consideration should be afforded to family and learner circumstances when determining eligibility for the EMA, and also perhaps when determining the level of allowance paid. The main consideration raised related to the number of other dependents within the household. Contributors thought it appropriate that the current criteria differentiated between households with one or more other dependent, but there was a strong suggestion that the criteria should be expanded to take into account the number of children still in education. Several staff and learners observed that families with two children, as opposed to three or four, have very different levels of expenditure:

‘If you look at what they’re currently assessing the EMA on, you’ve got that small band of people between £24,000 and just under £30,000 where they could have two, three children in the household. Yeah, they’re not getting a penny. They also need support just because the families are earning slightly more money, they’re not getting support. But potentially they’re in exactly the same situation because they’ve got two or three children. I think it’s those that we need to be capturing and supporting as well.’ (FE staff representative)

5.12 There was also some suggestion that the level of allowance paid should also take into consideration family expenditure, and not only income.

Whether EMA is being used to support learners who need it the most, and any groups missing out

5.13 Overall, the feedback gathered over the course of the fieldwork would suggest that the EMA is broadly being used to support learners who need it – although there were examples of learners (discussed at Chapter 9) where the EMA is considered to be more of a ‘nice to have’ rather than an essential contribution. Learning Centre staff also identified incidental examples of EMA recipients whom they did not consider needed the EMA. For instance, one learner, whose parents had separated, had qualified as their mother’s income was under the threshold, yet the learner was also being financially supported by their father.

5.14 The fieldwork found that there were five groups of learners which contributors thought missed out on the EMA:

- learners who are living independently but cannot meet or prove the eligibility criteria because they haven't been living independently over the previous 12 months. Some examples were provided over the course of the fieldwork e.g. one learner had left her home for safety reasons and was placed with a temporary family yet was unable to access the necessary household income information to apply for the EMA. Other examples included learners who were sofa surfing, or living with grandparents or other family members, including those who did not appreciate that they might be eligible:

'[we have] a learner that's struggling to get into school and she could use the money from EMA but because she's in a social situation where she hasn't got contact with her parents, she can't fill in the right forms. The EMA is probably not reaching those children that are in desperation.' (School staff representative)

- young carers, largely due to the difficulties of identifying them and proving that they are young carers. It was suggested that it would be worth exploring including young carers as an exempt group to qualify for the EMA, and/or setting higher household income thresholds for them. There was some suggestion that some young carers are being supported via the FCF if they have been unable to qualify for the EMA. Learning Centre staff and stakeholders observed that the process of registering as a young carer takes time (which would hinder their ability to prove such eligibility) but that evidence such as being in receipt of a Young Carer's Allowance or a Young Carer's ID card would thereafter be appropriate to use when applying for the EMA
- learners who qualified for FSM when in Year 11 at school. School staff suggested that this cohort should automatically qualify for the EMA, not least because this group forms the target audience for the

EMA, but also because the proportion of FSM learners who stay on in education is lower than average

‘[if you get FSM] why wouldn’t you be eligible for both [FSM and EMA].’ (School staff representative)

- learners from single working parent households. It was argued that this group of learners would benefit from support if household income thresholds were increased:

‘we have an awful lot of students from single parent working families, who work a few hours a week.’ (School staff representative)

- learners in receipt of a Personal Independence Payment (PIP) which provides extra living cost support for those with a long-term physical or mental health condition or disability. There was some suggestion that not all parents appreciated that their child would be eligible for the EMA if they claim the PIP in their own right.

EMA exemption categories

- 5.15 Learning Centre and stakeholder contributors broadly thought that the current exemption categories were appropriate, although (as already discussed) there was an appetite to see young carers and possibly FSM learners be included as exempt groups.

Payment to the learner

- 5.16 There was consensus that the EMA should be awarded directly to learners rather than their parents or guardians. The two main advantages of doing so were thought to be that it offered an opportunity for learners to manage their own finances (often for the first time) and learn good budgeting skills and habits; and that it alleviated any concerns about any inappropriate use of the funds amongst parents or guardians, such as in cases where parents were known to have substance misuse issues.
- 5.17 This was a particularly strong message conveyed by care experienced learners and Learning Centre staff who reflected on the circumstances of their care experienced learners. In these cases, it was considered

important that the allowance be treated as the learner's allowance rather than part of a foster parent's income, to provide care experienced learners with some financial independence.

Impact of increasing the EMA allowance from £30 to £40

- 5.18 Focus group participants welcomed the recent EMA payment uplift to £40, which was thought to have made a difference to their ability to cover everyday costs such as college or school food, transport, clothes, and educational resources. Many focus group participants who had previously received the £30 allowance struggled to identify specific benefits which the uplift had brought to them, not least because the cost of everyday purchases had increased over the same period. Some individual examples were provided however, such as one learner who reported to have money 'leftover' after paying for driving lessons since the uplift and another who reported that:

'I was paying the £30 to my Mum for food and board. When it went up to £40 she said I can keep the £10, so now I've got that as an allowance.' (FE current EMA recipient)

- 5.19 Likewise, Learning Centre staff also welcomed the uplift:

'The £30 to £40 was a much-needed uplift because it had been £30 for such a long time. It certainly made our students smile when I delivered the news.' (School staff representative)

- 5.20 There was some suggestion that the uplift announcement happened quickly and as a result had not been particularly well communicated to learners.

Staff at one FE observed:

'a lot of the students thought they had been paid wrongly or overpaid when they increased it from £30 to £40 per week, with some offering to pay the money back. It happened very, very quickly.' (FE staff representative)

- 5.21 Anecdotal evidence was provided by a couple of Learning Centres that the increase in allowance to £40 coincided with an increase in the number of EMA recipients at their setting, although they could not rule out the impact

of other factors, such as parents losing their jobs and therefore their income, on such increases. One such Learning Centre reported an ‘upward spike’ in their number of EMA recipients during this academic year (2023/24), despite previous annual downward trends in the number of recipients. Another Learning Centre reported to have seen a ‘massive increase’ in weekly attendance since the EMA was increased.

Views on the current £40 allowance per week

5.22 Overall, 41 per cent of EMA applicants surveyed thought that the £40 weekly allowance was about right whilst 51 per cent thought that it was too little. College based learners were slightly more likely (at 53 per cent) to argue that the allowance was too low whilst school-based learners were more likely (at 47 per cent) to think it was the right amount, as set out at Table 5.1.

Table 5.1: EMA applicant views on the £40 allowance

	Number	%
Too much	4	<1%
Right amount	1,120	41%
Too little	1,398	51%
Don't know or not answered	209	8%
Total	2,731	100%

Source: OB3 web survey, March 2024.

5.23 Survey respondents who considered the £40 allowance as being too low were asked what they thought the amount should be. The data are set out at Table 5.2 and suggests that around two-thirds of respondents thought that the weekly allowance should be up to £50.

Table 5.2: EMA applicants who consider the £40 allowance too low and what EMA allowance should be

	Number	%
Over £40 and up to £45	52	4%
Over £45 and up to £50	822	61%
Over £50 and up to £55	54	4%
Over £55 and up to £60	328	24%
Over £65	100	7%
Total	1,356	100%

Source: OB3 web survey, March 2024. Those who considered the £40 allowance as being too low.

5.24 Almost one in every seven responses received (200 or 14 per cent) suggested that they would like to see an increase in the value of the weekly amount provided, when responding to the final open-ended survey question which asked what they would like to see changed about the EMA. A similar number of respondents (186 or 13 per cent) also called for more consistent payments, favouring weekly rather than fortnightly payments of the EMA:

‘up the amount, it barely covers my travel and food for the week. A lot of the time I run out’

‘up the allowance to £50 a week, and pay weekly’

‘weekly payments of £40 instead of £80 every other week’

‘maybe an increased amount of £10’

‘it should be at least £60 weekly’

‘increase amount of money, pay weekly not per fortnight’

‘I feel it would be more efficient if you started to actually pay £40 every week and not £80 every two weeks. Personally, it makes me feel more secure with my money’ (All survey responses).

5.25 Current learners and parents who contributed to the qualitative fieldwork had mixed opinions about the level of the allowance. Many thought that it was enough whilst others thought it was too low, although a key consideration was whether learners had to use their EMA to cover costs such as lunch and travel. Many of the care experienced learners who

contributed to the qualitative fieldwork thought that the £40 allowance was too low for those living independently.

‘it’s a lot of money ... it’s enough’ (EMA recipient at school)

‘£40 is plenty’ (Parent of EMA recipient at FE college)

‘it’s quite generous’ (Year 11 pupil)

‘if you spend £4.50 per day for food and £6 for a bus – then that’s £210 a month, which is higher than the £160 EMA’ (EMA recipient at FE college).

5.26 A more nuanced picture emerged when considering the views of Learning Centre staff about the level of allowance. Whilst many would welcome an increase, staff recognised that funding resources are stretched and limited, and would therefore prefer to see any additional funding being used to support a wider cohort of learners. Many felt that the current £40 was ‘fair’ and suggested that increasing the allowance should be a secondary priority.

5.27 Several staff reflected upon the purpose of the EMA when addressing this question and whether it was intended to cover all costs associated with post-16 study or whether it was only intended as an incentive. If the EMA was intended to be an allowance which covered all costs such as travel, equipment, food, and books, associated with post-16 study then the £40 allowance was deemed insufficient, but if it was intended to be an incentive, then it was probably pitched at the right level.

‘I think £40 a week is OK. I think it’s enough to see them through ... for their food and their travel, it’s just enough money for that isn’t it? Which is what I think it’s for ... to enable them to attend.’ (School staff representative).

Stigma attached to the EMA

5.28 The fieldwork found that within Learning Centres where the number of EMA recipients are low, typically in schools, the scheme is not openly discussed by learners and there is stigma attached to being supported via the scheme. This was raised within focus groups with school EMA recipients

e.g. one group felt embarrassed and ashamed that they were receiving the EMA, adding that their peers occasionally comment 'why should you get it ... I also need it.'

5.29 Staff at another school reflected that one learner refused to participate in the research focus group as they did not want to admit to others that they were receiving the allowance.

5.30 By comparison, there is less stigma attached to the EMA across FE settings as higher proportions of learners are typically supported by the scheme, it is more openly talked about by learners and it is more visible in terms of its promotion and communication. Some learners who attended non-EMA recipient focus groups expressed jealousy about not getting the allowance. Perhaps the exception was the view of one FE staff representative who suggested that there is somewhat more stigma attached to the EMA amongst their A level cohort compared to their vocational cohort.

5.31 Some of the survey responses received also highlighted the stigma attached to the EMA:

'[I] get embarrassed that my friends know I receive EMA!'

'I attend college almost everyday sometimes I am not paid because they say I did not attend but it's always the fault of the college but I don't speak up because it's embarrassing and often miss out on the payment which makes me feel unhappy because my mum has to go without stuff to pay for my travel and stuff I need I don't eat in college because those days I try not to ask mum for more money than I need.'

(Both survey respondents)

6. Fit with other financial student support

6.1 This chapter summarises other statutory and discretionary student support available to learners aged 16 to 18 in Wales and considers the views of research contributors on the alignment of the EMA with these provisions.

Transport costs

6.2 Whilst local authorities have a statutory duty to provide free transport to school for learners up until the end of Year 11, local authorities are not obliged to fund the transport costs for post 16 learners attending school or college but can do so on a discretionary basis⁷⁴.

6.3 Our fieldwork revealed a highly contrasting and complex picture in terms of whether Year 12 and 13 learners at schools and colleges could access free or subsidised transport. It was also often the case that Learning Centres which accommodated learners from more than one local authority area highlighted differences in local authority policies across its catchment area. For instance, one FE college reported that learners living in two of its local authority areas could access fully funded local authority transport whilst learners from another two local authority areas could not, and the college part-funded the transport costs for learners aged between 16 and 18 years old from these areas. Similarly, one school reported that whilst one local authority charged its Year 12 and 13 pupils £550 for an annual train or bus pass, another charged £290 and a third provided transport free of charge.

6.4 In some cases, recent restructuring of sixth form provision had added to the complexity. For instance in one local authority, several schools in the county had lost their sixth forms but learners were only offered free transport to their local FE college rather than the remaining school which continued to offer sixth form provision.

⁷⁴ [Further education transport costs | GOV.WALES](#)

Discretionary financial support for FE learners

Financial Contingency Fund

- 6.5 The Welsh Government provides funding to FE colleges in Wales, via the Financial Contingency Fund (FCF), to support learners who might be facing financial difficulties or might otherwise leave their education because of financial issues. The FCF is administered by FE colleges and is sometimes known as Student Support Funds or Student Hardship Funds. During the current 2023/24 academic year, a budget of £6.88 million was allocated by the Welsh Government to FE colleges for the FCF.
- 6.6 In its guidance to FE colleges⁷⁵, the Welsh Government stipulates that the FCF should be prioritised to support learners who:
- need help with childcare costs
 - will reach the age of 20 before they complete their A levels or other FE programmes and who face particular financial difficulties
 - are at risk, including young carers, care experienced, or are on probation
 - are on low incomes or are from low-income families
 - live in high deprivation areas, as assessed by the Welsh Index of Multiple Deprivation
 - face financial difficulties because their families cease to receive the child element of Universal Credit.
- 6.7 The FCF can be used to support learners with course related costs such as examination and registration fees, equipment or materials, childcare, travel, books, and field trips. The fund can also be used to help disabled eligible learners and eligible learners with disabled dependents, as well as for making bulk purchase arrangements with local transport companies.
- 6.8 Learners from England who attend schools or FE institutions in Wales are eligible for post-16 funding, and can be supported via the FCF, in

⁷⁵ Welsh Government Financial Contingency Fund Further Education Guidance for 2023/24

accordance with informal reciprocal agreements with the Education and Skills Funding Agency.

6.9 Table 6.1 sets out the number and value of awards made during the last academic year, 2022/23. A total of 18,545 awards were made to the value of £4.7 million. As some learners received more than one award, a total of 12,244 learners were supported via the scheme, each receiving on average £384 funding. Transport accounted for the largest number and value of awards made, followed by lunch credits and course equipment. Since the expansion of the Childcare Offer to parents in education and training in September 2022⁷⁶, the demand for the FCF to cover childcare costs dropped and this now accounts for a much lower proportion of the fund's expenditure.

Table 6.1: Number and value of FCF awards made during AY 2022/23

	Number of awards	£
Transport (including bulk purchase)	7,557	£1,916,008
Lunch credits	4,711	£1,657,449
Equipment	4073	£693,442
Childcare	183	£131,720
Accommodation	55	£67,301
Trips	361	£37,685
Books	350	£14,078
Stationery	126	£12,728
Disclosure Barring Checks	274	£11,456
Exam fees	70	£3,269
Registration fees	14	£1,134
Disabled transport	1	£963
Assistance with disability costs	14	£291
Other	756	£159,471
Total	18,545	£4,706,994

Source: Welsh Government (April 2024). The table sets out information for learners aged 16 to 18 years old, including full and part-time learners and is based on non-verified data taken from FEI provider returns. Due to rounding, total amount does not tally.

⁷⁶ Which provides 30 hours of childcare per week.

Financial support for school learners

Free School Meals

- 6.10 Sixth form learners in schools are entitled to Free School Meals (FSM) provided their parents satisfy the following eligibility and receive:
- Income Support
 - income-based Jobseeker's Allowance
 - income-related Employment and Support Allowance
 - support under Part VI of the Immigration and Asylum Act 1999
 - Child Tax Credit (as long as households don't also get Working Tax Credit and their annual income is £16,190 or less before tax)
 - the guaranteed element of Pension Credit
 - Working Tax Credit run-on - paid for 4 weeks after they stop qualifying for Working Tax Credit
 - Universal Credit - household earnings must be less than £7,400 a year after tax. This does not include any income from benefits.

School Essentials Grant

- 6.11 Children from low-income households that qualify for certain benefits can apply on an annual basis via their local authority for a School Essentials Grant. This is an annual grant of £125 per learner which is typically used to buy a uniform and other essential school items. However, learners can only apply for this grant up to Year 11 and so those in Years 12 and 13 are not eligible.

Pupil Development Grant

- 6.12 The Pupil Development Grant (PDG) is awarded to schools and other educational settings, such as Pupil Referrals Units, to support children and young people aged between 5 and 15. It is allocated annually at a rate of £1,150 per child who receive FSM and for care experienced learners.

School and FE bursaries

- 6.13 Over the course of the fieldwork, staff representatives at some FE colleges and schools mentioned that their institutions had bursary schemes which learners could apply for support. These were often small pots of funding administered locally via an application process and used to support learners with costs such as competing at a high level in a sporting activity or attending a university interview. In other cases, schools made available refurbished laptops and free sixth form ties to learners who needed them.

Food and clothes bank

- 6.14 Several Learning Centre staff interviewees, particularly from FE settings, mentioned that there had been an increasing demand since the COVID-19 pandemic and rising cost of living upon food and clothes banks amongst their learner cohort.

Period Poverty

- 6.15 Since 2018, the Welsh Government has committed to eradicating period poverty, and to ensure that learners do not miss education due to having a period⁷⁷. The Welsh Government has provided annual funding to local authorities and FE colleges across Wales to ensure that period products can be accessed free of charge by learners.

Alternative provision

Jobs Growth Wales+

- 6.16 Jobs Growth Wales+ (JGW+) is a flexible training and development programme for 16- to 19-year-olds, which is structured into three strands of support: engagement, advancement, and employment.⁷⁸
- 6.17 Participants who enrol on JGW+ receive a weekly allowance of up to £60 and continue to receive up to £60 per week whilst on the first two strands of support (engagement and advancement). Participants are expected to engage with the programme for a minimum of 16 hours per week and the maximum £60 training allowance is paid if they engage with the programme

⁷⁷ [Period Proud Wales Action Plan \[HTML\] | GOV.WALES](#)

⁷⁸ [Jobs Growth Wales Plus | Working Wales \(gov.wales\)](#)

for 30 hours or more over any seven-day period. Participants can also receive a weekly meal allowance of up to £19.50 (£3.90 daily allowance when attending training for at least half a day)⁷⁹. It is understood that some providers enhance the financial allowance offered to participants. Participants are also eligible to access support with travel and childcare costs, and these are considered on a case-by-case basis.

- 6.18 The participation allowance level was increased in January 2023, from £30 for those on the engagement strand or £40 for those on the advancement strand, and all participants now receive the same level of allowance regardless of which training strand they are engaged with.
- 6.19 When progressing to the employment strand of JGW+, participants are entitled to the national apprenticeship minimum wage (currently £5.28 per hour).

The Welsh Government Learning Grant

- 6.20 The Welsh Government Learning Grant (WGLG)⁸⁰ is available to students aged 19 or over who are studying a further education course at an FE college in Wales. In order to be eligible, students must live in a household with an income of £18,370 or less, and consideration is given to whether applicants are dependent upon their parents or live independently. Students can access:

- £1,500 for a full-time course, or up to £750 for a part-time course if they live in a household with an annual income of up to £6,120;
- £750 for full-time course and £450 for a part-time course if they live in a household with an annual income of up to £12,235; and
- £450 for a full-time course and £300 for a part-time course if they live in a household with an annual income of up to £18,370.

⁷⁹ For examples see [Engagement and Advancement Pathways \(JGW+\) - Pembrokeshire College](#); [Jobs Growth Wales+ - Tydfil Training](#); [Jobs Growth Wales+ | Busnes@LlandrilloMenai \(gllm.ac.uk\)](#)

⁸⁰ [Welsh Government Learning Grant, Further Education | Student Finance Wales](#)

Findings from the fieldwork

- 6.21 It is impossible to disentangle the EMA from other statutory and discretionary financial support available to learners aged 16 to 18 years old as some EMA recipients also receive FSM, or subsidised college food (often funded via FCF); some receive free or subsidised school or college transport (either via the local authority, the FE or sometimes funded via FCF in college settings); and some college-based EMA recipients access FCF to pay for course equipment or resources.
- 6.22 EMA recipients studying at the same Learning Centre who contributed to this review often reported receiving different packages of financial support and this had a major bearing on how they used their EMA. EMA recipients who also received subsidised school or college food, free transport and assistance with equipment costs tend to use their EMA towards other non-educational related costs and personal needs.
- 6.23 College staff reinforced this point, suggesting that the EMA is primarily being used to fill gaps in mainstream support, be that for college transport or food, and called for greater parity and equity across Wales.
- 6.24 College staff suggested that there is a high degree of overlap between EMA and FCF recipients, not least because most FE (Further Education) colleges use the EMA income thresholds as their basis for awarding the FCF. Not all EMA recipients apply for FCF support, however. This approach is adopted by FE colleges because it takes less effort on the FEI's part to establish eligibility (because SLC has already undertaken this exercise) and because of the need to manage demand for FCF resources. One FEI reported using a higher income threshold for awarding the FCF, with this threshold currently set at £30,000, whilst another reported using a lower threshold (aligned to Universal Credit thresholds).

Some evidence was also forthcoming that FEIs increasingly offer free food to learners. In some cases this offer is made available to all learners whilst in other cases, it is targeted to those in need, often via the FCF. The data gathered via the fieldwork, as well as information available in the public domain via FE college websites is set out at Table 6.2.

Table 6.2: Food allowances provided by FE colleges

College	Offer
Coleg Cambria	Free breakfast and cheap lunch to all learners ⁸¹
Coleg Llandrillo Menai	Free breakfast to all learners (and staff) ⁸²
Bridgend College	Free breakfast to all learners and a FCF allowance of £4.50 to learners in receipt of eligible benefits ⁸³
Pembrokeshire College	A FCF meal allowance to learners in receipt of eligible benefits
Coleg Sir Gar	A FCF meal allowance of £2.80 to learners from low income households
Coleg Gwent	A FCF meal allowance of £3.90 to learners in receipt of eligible benefits ⁸⁴
Cardiff and the Vale College	A meal allowance to learners in receipt of eligible benefits ⁸⁵
Coleg y Cymoedd	A FCF meal allowance to learners in receipt of eligible benefits and from households with income of £16,390 or less ⁸⁶

Source: Fieldwork findings and FE college websites

6.25 Those based in schools do not have access to a similar fund to FCF to help pay for books, equipment, or materials, although their need for such resources was thought to be less than those studying vocational courses at FE. Perhaps the exception to this were school learners studying subjects such as Art A level, which requires pupils to purchase more supplies. There was also a strong case made from school staff that they, unlike FE colleges, could not tap into any emergency funding support for learners who might need it from time to time.

⁸¹ [Free Travel & Breakfast < Coleg Cambria](#)

⁸² [Your Wellbeing in College | Grŵp Llandrillo Menai \(gllm.ac.uk\)](#)

⁸³ [Student finance - Coleg Penybont \(bridgend.ac.uk\)](#)

⁸⁴ [Financial Support - Coleg Gwent](#)

⁸⁵ [Meal allowance - Cardiff and Vale College \(cavc.ac.uk\)](#)

⁸⁶ [Financial Support - Coleg y Cymoedd](#)

7. Hearing about and applying for the EMA

7.1 This chapter draws upon the views of survey respondents, feedback from all focus groups with Education Maintenance Allowance (EMA) recipients, previous EMA recipients, Year 11 learners and non-EMA recipients. It also considers the views of Learning Centre staff and other stakeholders where relevant.

Learning Centre promotion of the EMA

7.2 Learning Centre staff described how they promote the EMA. Schools did most of their promotion at the start of sixth form or towards the end of Year 11 (e.g. at GCSE result days). A broad range of approaches were mentioned including:

- presentations at sixth form open evenings or at assemblies at the start of sixth form
- information sent via email or Teams at the start of sixth form
- posters on sixth form notice boards
- EMA booklets (e.g. 'The little book of the EMA') distributed to pupils or placed in visible locations e.g. at the sixth form centre.

7.3 One school mentioned how there can be some stigma attached to the EMA so the income threshold is not mentioned when promoted. Another school representative said that they tended to discreetly draw attention to the EMA to all previous FSM pupils.

7.4 One school representative reported that they deliberately did not promote the fact that the EMA would be available to learners if they were to attend a local FE college, as they wanted to retain as many learners as possible within the school setting.

School case study example

The school tries to ensure students send in their applications early. They hand out application forms and associated information to students on results day and the EMA is advertised in the school prospectus.

They ensure all students who receive free school meals are aware they should apply for the EMA. They then chase these students during the first week in September to ensure they are applying.

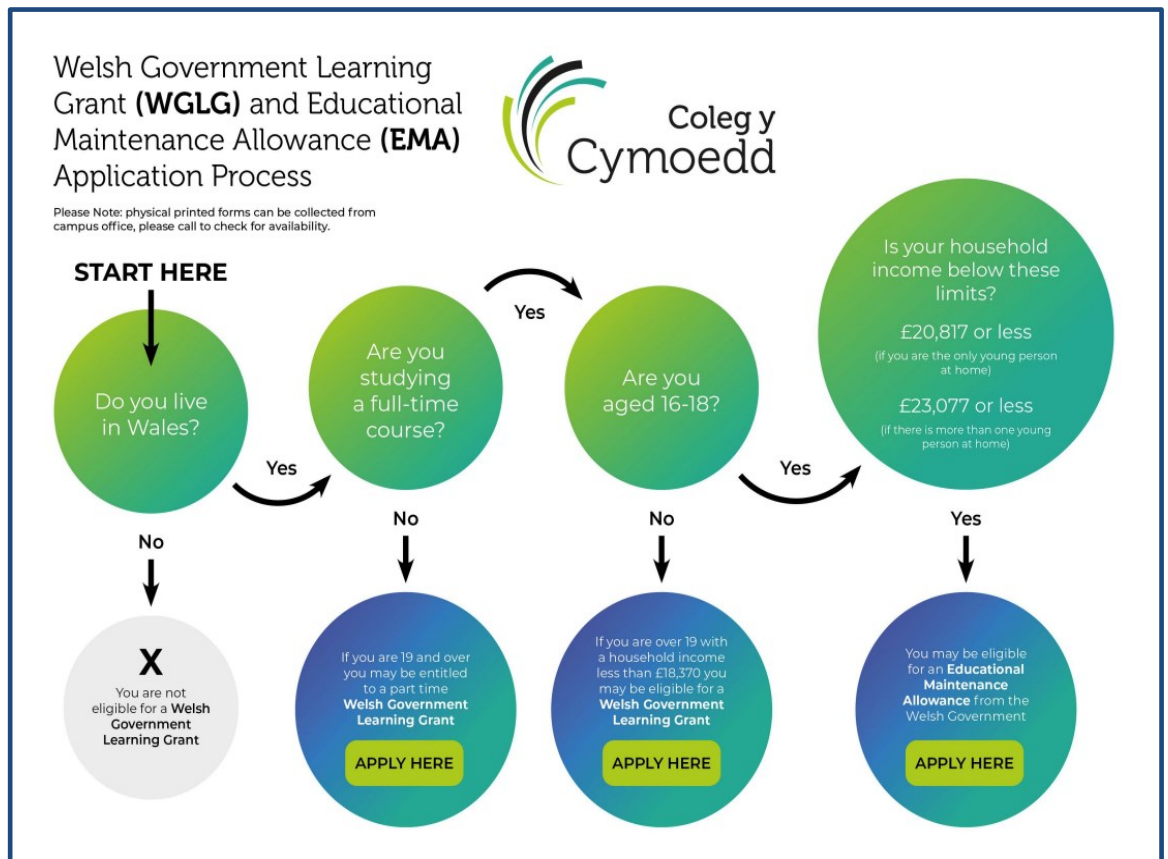
‘On results day, we give out a lot of [EMA] packs to the Year 11s who are looking to come back, telling them ‘don’t forget to pick up an EMA form’, whether they think they’re entitled or not. [Our responsible member of staff] is very hot on it ... what [our responsible member of staff] does very well is she identifies the learners in Year 11 who are already getting FSM [as these are the ones most likely to qualify for EMA]. She’ll get to those students quickly; she knows our learners well which makes her such an integral part of the process.’

7.5 FE college representatives who contributed to the fieldwork also mentioned a range of ways in which they promoted the EMA including:

- finance talks and finance desks prominently situated during open days and evenings, enrolment days and tutor evenings
- information on college apps including regular emails and rolling banners
- information on screens in public locations at the college
- highly visible QR codes linking to further information and EMA document downloads placed in and on promotional materials
- information on websites and the intranet.

7.6 One college had refreshed their student finance page on their website recently, making a concerted effort to use simple language and graphics for maximum clarity.

Figure 7.1: Example of FE college student finance home page



Source: [Financial Support - Coleg y Cymoedd](#)

7.7 Some colleges were trialling more innovative approaches. One college had recently launched a Let’s Talk Money campaign which also covered a discussion on the EMA, and another was in the process of developing a Learner Hub in their communal area where wellbeing officers would be sat at hot desks throughout the year to make it easy for learners to access EMA (and other) advice.

‘we try to put it in their face as much as possible.’ (FE staff representative)

7.8 Two FE colleges described how they were seeking to integrate their EMA promotional into transition activities prior to September enrolment as much as possible, as they were keen to get applications submitted sooner. The increased interactivity of the college app enabled them to have continued and increasingly personalised communication with prospective students from sign-up to enrolment and beyond.

Case study example: FE College

The college makes staff available during summer holidays so that prospective students can make an appointment and begin the EMA application process prior to starting in the September.

During the induction week at the beginning of the academic year, Learning Centre staff visit each class and direct students to the learning support centre to make their EMA applications. This is followed up with two separate refresher events (within the 13-week period allowed by SLC for retrospective payments).

They noted that there is no funding available from Welsh Government in the form of staff stipends to assist students with their applications. The college monitors the applications in terms of live numbers of applications and if they feel that they are unusually low they will then re-engage in the comms and promotional aspects of EMA.

Learner awareness of the EMA

- 7.9 Current EMA and non-EMA recipients at schools and colleges often recalled first hearing about it through a school assembly or via a direct email from the school. Many were also aware as they had older siblings, cousins, or friends in receipt of the EMA. They had found it quite easy to find out more when required, mainly by asking a member of the sixth form or college staff who did not necessarily have detailed knowledge but knew enough to encourage them to apply. Around half of EMA recipients studying at FE colleges who attended focus groups had first heard about EMA during enrolment week, whilst a few reported only becoming aware a few months later.
- 7.10 Year 11 pupils had little knowledge of the financial support that would be available to them in Year 12 and 13. Most reported they had not heard of the EMA until they were asked to attend a focus group for this evaluation, but all thought they would apply in due course now that they were aware. Year 11 pupils did not tend to know how the support at school or at FE college might differ. Some suggest that the allowance for studying at FE might be higher, whilst others were aware that school transport would be

free [in their area] whilst it would not be for college attendance. This cohort felt strongly that EMA information was not provided early enough for their age group and believed it would be beneficial for their families to be made aware earlier, as one, for example, had parents that were currently of the view that they could not afford to stay on at school and assumed they would have to go into work.

- 7.11 Care experienced learners had learnt about the EMA from a wider range of sources. Some recalled learning about it from their school or college early on in their course, during an open day or enrolment. Most had also heard through their care provider (foster parent, children's home manager), social worker or personal adviser. Some care experienced learners reported having been given incorrect information or that these individuals had not known much about the EMA. One learner, for example, had been incorrectly told that they were not eligible. Another learner mentioned how their personal adviser had not understood the EMA was not means-tested for those in care and that their FE college had not made them aware of this either. Another care experienced learner described how they had attended sixth form for two years and then went on to study at a local college:

'It wasn't until six months into that course that I found out about EMA.'
(Care experienced previous EMA recipient).

Reasons for applying for the EMA

- 7.12 Learners provided several reasons why they had applied for the EMA including that:

- they were encouraged to apply by a family member (usually their mum)
- their family did not have much money or their family could not provide any money for them
- they needed help funding items for their studies e.g. books
- they needed help with travel costs
- they needed to pay for food

- they wanted an independent source of money.

Suggestions on how to improve promotion of the EMA

- 7.13 Focus group contributors offered only a few suggestions on how the promotion of the EMA could be improved. Several respondents highlighted the key need for early awareness raising for parents, guardians, and foster families to understand the importance of the EMA and to understand the application process and requirements. One EMA recipient suggested a TV campaign to target families specifically. Year 11 learners were keen to see the EMA being mentioned to learners as early as Year 9.
- 7.14 One key message which emerged from the fieldwork was around inconsistency in awareness and understanding amongst social workers about the EMA. Given that this group played a key role in supporting some EMA applicants, Learning Centre staff suggested that a more targeted campaign to improve their understanding and therefore the support they could provide to learners such as care experienced, young carers, would be valuable.

Views on the paper and online application process

- 7.15 Most survey respondents (75 per cent or 2,087) had completed an EMA paper application form, 20 per cent (409 respondents) had applied using the online application form and the remaining eight per cent (228 respondents) either did not know or could not remember.
- 7.16 As shown at Table 7.1, 56 per cent of survey respondents had found the EMA application form easy to complete and 12 per cent had found the form difficult. Applicants who had applied online were more likely to have found this process easier, with 68 per cent noting that the online application form had been easy.

Table 7.1: Ease of completing the EMA application form

	All applicants		Paper applicants		Online applicants	
	Number	%	Number	%	Number	%
Very easy	321	12%	224	11%	79	19%
Fairly easy	1,211	44%	921	44%	199	49%
Neither easy nor difficult	781	29%	628	30%	81	20%
Fairly difficult	290	11%	245	12%	33	8%
Very difficult	39	1%	32	2%	5	1%
Don't know / Can't remember/ Not answered	89	3%	37	2%	12	3%
Total	2,731	100%	2,087	100%	409	100%

Source: OB3 web survey, March 2024

- 7.17 Over half, 55 per cent, of survey respondents had found it easy to provide the necessary information to support their application, whilst 15 per cent had found this difficult, as shown at Table 7.2.

Table 7.2: Ease of providing the necessary information to support EMA application

	Number	%
Very easy	366	13%
Fairly easy	1143	42%
Neither easy nor difficult	695	26%
Fairly difficult	355	13%
Very difficult	52	2%
Not relevant / Don't know / Can't remember / Not answered	120	4%
Total	2,731	100%

Source: OB3 web survey, March 2024

- 7.18 Survey respondents who had found the application form difficult to complete were asked to elaborate on the reasons for this. The main issues raised related to:

- the complexity of the application form. Survey respondents described the form as 'complicated,' 'confusing' and 'difficult to understand'
- the extensive and lengthy nature of the application form. Some survey respondents noted that the form 'was long' and contained 'lots of questions'

- difficulties faced in completing the form by those with ALN e.g. autism
- identifying which sections of the form should be completed. For instance, 'a lot of sections and not clear which ones needed filling in'
- the need for a lot of supporting information. Respondents noted that 'a lot of information is needed' particularly in terms of parental household income and housing circumstances
- sourcing the necessary supporting documentation. One such survey respondent noted that it had been difficult to 'find all the documents with information on'
- difficulties understanding some questions and terminology. Survey respondents noted that the form contained a 'lot of terms I had never heard before...the questions were difficult to understand;' 'the wording of the questions was complex' and 'for someone whose first language is not English application was very overwhelming and could be simpler'
- challenges completing the nationality and immigration status questions, including these being difficult to navigate to find the right section to complete.

7.19 Some of the issues raised related specifically to their experience of completing a paper-based form e.g. making a mistake which required starting again using another form and dealing with a lengthy document e.g. 'It was just a lot of paper to read [sic] through and or sign.'

7.20 Views of contributors to the qualitative fieldwork about the application process were mixed, and often depended on whether they had used the paper-based or online system.

7.21 School representatives mainly had experience of the paper-based application process and described it as 'complicated,' 'challenging,' and 'cumbersome,' with the evidence requirements 'burdensome.' School-based EMA recipients similarly described their experience of the paper-based application as long, detailed, and difficult. They also felt that the time

it took for applications to be processed ‘frustrating’ with respondents typically citing a five-to-six-week wait until they received payments (although they were always backdated), and others describing longer delays of up to three months.

- 7.22 Whilst their experience of the online application process was limited, school-based representatives and EMA applicants were positive about the development and believed that this would streamline the process: ‘it’s like music to my ears’ [school representative].’ They were hopeful that the online process would be easier, swifter, more interactive and intuitive with appropriate routing to relevant questions.
- 7.23 FE-college based representatives had more experience of the online process and described how the automated system was less scary and removed the risk of learners losing the application form during the process. It was also thought to result in a faster response regarding eligibility and the subsequent payment of funds (although its introduction in November after the peak of applications at the start of the academic year might also account for this). EMA recipients who had used the online system also tended to describe it as ‘fairly easy’ or ‘not too hard,’ although the process had seemed daunting initially. One respondent described how they had tried and failed to fill in the paper-based form but had then found the online process very straightforward.
- 7.24 EMA applicants with ALN and their parents reported finding the application process challenging to complete without additional support. One EMA recipient, for example, who had dyslexia and dyspraxia found it particularly hard and described how it had taken hours to complete the paper version. At another college, both a parent and child with ALN had found the application impossible to complete and had resorted to accessing support from a college member of staff. One parent of an EMA recipient with complex ALN needs described the experience:

‘It was a horrible form. Massive. She [the learner] would never do it herself. I filled it for her. It was just a pain. A potch⁸⁷. Not all children

⁸⁷ The term ‘potch’ is used in Wales to mean a mess.

have adults who can do this for them. It is unnecessarily awkward.’
(Parent of current EMA recipient at FE college).

- 7.25 Care experienced EMA respondents also described the application process as ‘gruelling’ and found it difficult to complete as they often lacked access to the information required, such as their birth certificate or their national insurance details. One such contributor, for example, described how they had to pay £30 to access their national insurance details in order to obtain the funding.

Case study example: Care experienced EMA recipient

Sam’s⁸⁸ case had been particularly complicated because she had been taken into care during the summer before entering the sixth form. She was unable to go back to her family home and was therefore unable to access the documents needed to apply for EMA.

Social services worked with the school to sort out the necessary documentation (supporting letters and a copy of the birth certificate) and helped open a bank account for Sam.

However, this took what Sam regarded as an inordinate amount of time. Despite the help received, it took until February for her to receive her first payment.

Support received with the application process

- 7.26 Most current and previous EMA recipients reported receiving parental input to help complete the application process. A few mentioned turning to siblings or friends for support. One EMA recipient, for example, described how their parents were reluctant to share the information and did not want school or college staff to see confidential information about their income or benefits. Some EMA recipients also described the awkwardness of having conversations with their parents about their income:

‘no kid wants to have that chat really.’ (Current EMA recipient).

⁸⁸ Not their real name.

- 7.27 Sixth form school staff stated that they tended to check that pupils had submitted their applications at the start of Year 12, and only occasionally reported providing specific support with completing applications. FE college representatives reported offering more hands-on support generally, particularly for ALN and ESOL learners. In one FE college a charity organisation worked with ESOL parents to enable them to fill in the application form correctly. FE colleges often had much greater learner numbers in receipt of EMA which limited the capacity and resources available to adequately support learners with their application.
- 7.28 Care experienced current and previous EMA recipients mainly received support from personal advisers and caregivers to complete their applications, although in a couple of instances reported receiving support from specialist staff at the FE college. The role of the social worker in particular was supporting them to fill in the application form, as they were able to provide information to prove that they were care experienced applicants.

Suggestions to make the application process easier

- 7.29 Several suggestions were received by focus group contributors as to how the application process could be made easier, with some relating to specific cohorts or situations. Suggestions include:
- simplifying the language and making them more young person friendly: 'the forms are full of jargon' [EMA recipient]
 - placing less rigid demands e.g. accepting a short birth certificate rather than only the full version
 - making the application form available in more languages than just English and Welsh
 - making it clearer what sections of the application process (paper and online) requires input from others (i.e. parent/guardian) and providing a tick box for those with power of attorney who need to fill in the form on behalf of an EMA recipient with ALN or disabilities

- application process to offer guidance as to where to access information that is not currently accessible to them (e.g. copy of a birth certificate or national insurance number)
- ensuring a smoother transition if a learner moves between learning centres. Currently there is a delay and pause in payments whilst the information is transferred, and the SLC must be informed
- enabling other individuals other than the social worker only to verify that a learner is in care to avoid unnecessary delay
- linking the application process to information held by the government relating to national insurance, universal credit, and other benefits to avoid having to source evidence and documentation

‘I had to show all my Universal Credit stuff. The systems should be linked together. I should just be able to give my national insurance number and they can see what I receive – that is what they do with other stuff – why can’t they do it with this? Not all parents want to disclose their finances to their children either.’ (EMA recipient parent)

Bank accounts

7.30 Most EMA recipients already had bank accounts, whilst a few recalled opening an account specifically to receive the EMA. All Year 11 learners in the focus groups stated that they already had bank accounts set up in their name. Most of the learners mentioned above stated that they had sole access to their bank accounts.

7.31 Two cohorts of learners who reported others having access to their bank accounts were those with complex ALN or disabilities, and a minority of the care experienced participants. Whilst most care experienced learners had their own bank accounts with sole access, three mentioned that they had shared access and one mentioned that they had no access to their money (including their EMA allowance). One mentioned that they had to argue with their local authority for access to their money at the age of 18.

Case study example: Care experienced learners with limited access to their bank account

One care experienced learner described how the EMA payments went to their foster parents. They were told by their foster parents that unless they did this, they would not receive the EMA, and none of the money was given to the learner at all. The learner had raised this issue later, but because it was difficult to prove, nothing could be done:

‘My EMA went into my foster carer’s account, and they’d refuse to give it to me. The carers ended up keeping it for themselves.’

Another care experienced learner described how they received no EMA at the time that it was needed but they had received it later as their foster family had saved it up for them without telling them at the time. The learner was not entirely happy about the fact that they had no say in the matter regarding money that was rightfully theirs to receive, no matter what the intention was.

A care experienced learner who had been in a children’s home said that despite being awarded the EMA, they had no access at all to the money at that time. The learner had no bank card and was not given the EMA as cash by the home.

Unsuccessful EMA applicants and their views on the application result

- 7.32 Of the 82 survey respondents whose EMA application had been unsuccessful, all but three were still studying at school or college.
- 7.33 The majority (73 per cent or 59 survey respondents) knew why their application had been unsuccessful whilst a quarter (27 per cent or 22 respondents) did not know⁸⁹. The main reason cited by survey respondents for their application being unsuccessful was that their household income was too high:

⁸⁹ One did not answer the question.

'I think it's unfair that the household income threshold is so low, I was a bit above it and we're still struggling because of the cost of living, having the EMA would've eased the strain a lot'

'I was quite upset because EMA was helping me get by with my financial situation and I was only £100 over threshold to be able to get EMA. I have been struggling to get food for college and with money ever since'

'Parents earn £2 over the limit'

'I think it was unfair as my household income was eligible, just not for the year you provided.' (All survey respondents).

7.34 In some cases, unsuccessful EMA applicants had older siblings who had received the allowance, but found themselves ineligible (possibly due to these siblings no longer being in full time education) despite their household income not having changed:

'Should get EMA parents working the same job on the same pay when my brothers were getting ema'

'the previous year my brother managed to get ema and I didn't even though both of our parents were working and only one was when I applied'

'It got rejected due to the fact that I had no younger sibling in college/ secondary school. I was told it had been rejected due to the fact that my brother attends university' (All survey respondents).

7.35 A handful of unsuccessful survey applicants cited other reasons including:

- being domiciled in England: 'because I live in England'
- not studying enough hours at a college
- application not having been safely received by SLC within the timeframes set
- not having completed the form correctly, including due to language issues e.g. 'I think cause my mum have no English I didn't got it'
(Unsuccessful EMA applicant survey respondent)

- the college not being prepared to administer the scheme: 'the college my son went on would not complete the necessary paperwork so he missed out on EMA I had to pull him out college as could not afford to send him without it'. (Unsuccessful EMA applicant survey respondent)

7.36 Several of the surveyed unsuccessful EMA applicants were from single parent households and were particularly aggrieved by the fact they didn't receive the EMA:

'even though my mother makes more than the minimum amount she is a single parent with two kids including myself so money is stretched very tightly for food while I'm in college.' (Unsuccessful EMA applicant survey respondent)

8. EMA Learning Agreements and monitoring attendance

8.1 This chapter discusses the findings of the fieldwork in relation to the use of Education Maintenance Allowance (EMA) Learning Agreements, attendance requirements, monitoring of attendance and implications upon allowance payments. The chapter primarily draws upon the views of interviewed Learning Centre staff as well as current and previous EMA recipients.

Administering EMA Learning Agreements

8.2 Learning Centre staff explained that EMA Learning Agreements are maintained as separate documents to school or college Learning Agreements. This can sometimes cause confusion on the part of the learner, particularly within FE settings: members of one Further Education (FE) EMA recipients' focus group admitted to having ignored the initial EMA Learning Agreement email as they had already signed their college Learning Agreement. This issue tends to be raised and resolved when learners don't receive their EMA payment.

8.3 Schools mostly implement paper versions of EMA Learning Agreements, although one school reported that they email the EMA Learning Agreement to both learners and their parents/guardians. One school observed that their EMA Learning Agreement is a very short two-page document which sets out information on eligible absence and guidance on holidays.

8.4 FE colleges who contributed to the fieldwork reported that they administer EMA Learning Agreements as online documents, and learners sign them electronically. For instance, staff at one FE college observed that they email the EMA Learning Agreement to learners and they can sign them electronically via the college portal. FE staff stressed that learners could declare any extenuating circumstance which might make it difficult for them to meet the EMA Learning Agreement requirement when signing the document, in line with the EMA guidance.

8.5 FE colleges, due to the high volume of EMA recipients, reported that they allocate a lot of staff resource to the setting up of EMA processes at the start of the academic year. This typically involves identifying which learners

have been successful in their application and checking to ensure that they have all signed an EMA Learning Agreement:

‘The EMA is a bit clunky. There is a lot of checking, and marrying data and information and setting things up’ (FE staff representative).

- 8.6 Schools tend to take more time to explain the requirements of EMA Learning Agreements, and often do so on an individual basis once SLC confirms that their application has been successful. School staff reported:

‘when they sign the learning agreement, I speak to them all individually and I do tell them, you know, you are being paid to come to school, so you've got to come to school and they do understand the rules.’

(School staff)

‘I go through the learner agreement with each one individually and set out the attendance criteria to them and what we've put in there. Any evidence to support non-attendance of lessons needs to be provided within three weeks of the date of non-attendance. So there's a bit of leeway there.’ (School staff).

- 8.7 There was not much evidence that the ongoing impact of the COVID-19 pandemic had affected the processes adopted to administer EMA Learning Agreements, other than colleges maintaining online administration processes which were introduced during that period.

Learner’s awareness and views on EMA Learning Agreements

- 8.8 Recollection of the EMA Learning Agreements amongst current EMA recipients who participated in the focus groups was mostly quite vague, with some being better informed than others. Despite this, learners had a very good understanding of the implications of signing the agreement in terms of attendance requirements, and staff, particularly at FEIs, reinforced this adding that:

‘they know the rules...but they don’t read them to be honest. Neither do parents.’ (FE staff representative)

‘I just remember signing it to get free money. I didn’t really read it.’
(current EMA recipient at FE college).

8.9 Some previous EMA recipients recalled that their Learning Centre had placed a strong emphasis upon communicating the EMA Learning Agreement to them to ensure that they understood it and were aware of the need to sign it within a 13-week period of starting the academic year. Other previous EMA recipients thought this had not been the case, with less of a focus warranted to the document.

‘The college put a lot of focus on it [the EMA Learning Agreement] in order to try and convince us to come in.’ (Previous EMA recipient).

Monitoring attendance

8.10 The level of attendance required of EMA recipients to qualify for the payment was found to vary. For instance, staff at two schools cited that recipients required 95 per cent attendance whilst a third cited that they needed to have 100 per cent attendance. Some schools only require learners to be present for their lessons whereas others require them to be present for registration sessions as well.

‘They have to have 100 per cent attendance. They cannot miss one registration or one lesson. If they do, they don't get the payment’
(School staff representative)

8.11 Similarly, FE colleges adopt different attendance criteria. For instance, some reported that EMA recipients need to have 100 per cent attendance on every day of the week whilst others require learners 100 per cent attendance for those days when learners have lessons. Colleges reported that they adopt different levels of discretion: for instance two colleges allow up to 10 sickness days per recipient over the course of the year, whilst one of these also allows a further additional five days of absenteeism for young carers. There was some suggestion that EMA learners can ‘play the system’ when it comes to reporting absences, in order not to lose their allowance. In some cases, EMA recipients admitted to informing their school or college that they were ill whereas in fact they had missed the bus or the bus was late, as the latter was not an authorized absence reason. A third college noted that EMA recipients are afforded up to three sick

incidences per term (without a doctor's note) and any further absences are considered as unauthorised absence unless a learner provides evidence to the contrary.

- 8.12 Interestingly, the attendance requirements cited by previous EMA recipients was much broader than that suggested by interviewed Learning Centres, ranging from between 85 per cent to 100 per cent. There was also broader interpretation around the enforcement of the award, not least because previous recipients interviewed had attended a wider range of schools and colleges than was included in the case study sample. Some settings were described as 'very strict' in their approach whilst others regarded the approach as having been more proportionate. Previous EMA recipients who had studied at school broadly recalled that their attendance had been monitored for every lesson by teachers, and several recalled having weekly catch ups with a welfare or monitoring officer to validate absences.

'a couple of times [I deliberately missed lessons] because I had responsibilities at home or not feeling great, I would email and explain and sometimes they would allow an EMA, other times they would apply the penalties so I would miss out on the payments.' (Previous EMA recipient).

- 8.13 Members of the FEI Student Service Network called for more consistent guidance around attendance as the current guidance was open to interpretation and resulted in an inequitable offer for learners. Members of the care experienced learners focus group also reflected upon this issue, as they were well placed to compare the attendance requirements set by different schools and colleges, which were cited as varying from 75 to 95 per cent. On the one hand, these learners thought it a positive that Learning Centres could adapt their requirements according to local circumstances but on the other, thought the differences between policies was unfair. The group suggested that the requirements set out in EMA Learning Agreements ought to be tailored according to individual needs so that a greater level of personalisation could be adopted. This good practice was already being applied in one setting attended by one care experienced

learner and was known as a 'Fitness to study' consideration within the EMA Learning Agreement.

- 8.14 School registration data, typically via School Information Management System (SIMS), are used to verify the attendance of EMA recipients. Schools reported being very proactive (more so than FE colleges) in verifying issues of non-attendance, and in most cases this exercise is undertaken before attendance data are shared with the SLC for releasing payments. This was due to schools having a lower number of EMA recipients which makes it a manageable task, as well as the availability of sixth form officers who could dedicate time to the task. It therefore followed that school-based EMA recipients reported fewer issues around non-payments than their college counterparts.
- 8.15 One school representative for instance explained that their sixth form officer will text the parents of all sixth form pupils who are absent from school that morning, including EMA recipients, to establish why a pupil is absent. This information is then entered onto the school register and used, if appropriate, as the basis for reporting any unauthorized absenteeism data to the SLC. At another school, a staff representative will phone parents every Friday to establish why pupils have been absent over the course of that week. At another school, the sixth form officer proactively emails all EMA recipients who have an unauthorised absence on the register asking them to bring in a letter from home to explain the absence:
- 'I check on class charts [to see] whether they've had full attendance. If I see an unauthorised absence I e-mail each pupil and chase them up. At times I go over and above [what is required] because I absolutely hate the thought of them not getting their payments.' (School staff representative).
- 8.16 At FE settings, there is a greater onus on EMA recipients to report instances of absence to the college. For instance, participants of two college focus groups explained that they must report any absences by phone before 9am on the day itself, and this can be challenging. In one of these settings, focus group EMA recipients explained that they could not

report any absences in advance of the day itself if, for instance, they had a pre-arranged medical appointment.

Whether attendance is the most appropriate mechanism

8.17 As shown at Table 8.1, 61 per cent of surveyed EMA applicants thought that attendance at school or college was the best way of awarding the EMA. A higher proportion of care experienced survey respondents, at 67 per cent, thought that this was appropriate whilst a slightly lower proportion of young carer respondents, at 59 per cent, thought it was appropriate. It is not surprising considering the more negative experiences conveyed via the qualitative fieldwork that college-based learners were slightly less inclined to think this, with 60 per cent agreeing and 28 per cent disagreeing that attendance was the best way of awarding the allowance. This compares to 67 per cent of school learners who agreed and 21 per cent who disagreed with attendance being the best way of awarding the allowance.

Table 8.1: Whether attendance is the best way of awarding the EMA

	All survey respondents		Care experienced survey respondents		Survey respondents with ALN		Young carer survey respondents	
	Number	%	Number	%	Number	%	Number	%
Yes	1,674	61%	102	67%	340	63%	273	59%
No	723	26%	37	24%	137	25%	142	31%
Don't know/ Not answered	334	12%	13	9%	53	10%	46	10%
Total	2,731	100%	152	100%	540	100%	461	100%

Source: OB3 web survey, March 2024. Percentage total does not tally 100 per cent due to rounding

8.18 The fieldwork captured contrasting views about whether attendance was the most appropriate criteria for awarding the EMA. Most school and FE staff representatives thought it was appropriate in principle and an effective tool, particularly in trying to tackle lower attendance levels across education since the pandemic. However, several FE staff reported that more learners were missing out on their EMA payments since the COVID-19 pandemic, because absenteeism was now generally higher. One FE staff argued that their learners face considerably more personal issues now than was the

case historically, both in terms of the number and severity of issues faced, which raised questions about the continued appropriateness of attendance as a criterion for EMA.

- 8.19 Furthermore, a few FE college and school staff acknowledged that they themselves continued to receive a salary despite being absent from work, and as such it did not sit well with them that vulnerable learners possibly missed out on the allowance because they were absent from school or college. School representatives also explained that they try to take a pragmatic approach to pupil absences, not least because they do not want vulnerable learners to miss out on their EMA payments, although they generally don't hesitate from noting them as being absent if a valid reason was not forthcoming.
- 8.20 The interviewed NUS Wales representative conveyed a strong view that the EMA should not be aligned to attendance and argued that the awarding of payments should not be based on levels of presenteeism. This type of funding model was thought to be out of kilter with other student finance provision and penalised the most vulnerable groups such as young carers and disabled learners. The NUS Wales interviewee also thought that there should be no conditions attached to the allowance, but should they be deemed necessary it would be more appropriate to align the allowance with a subjective judgement from a Learning Centre that learners are making acceptable educational progress.
- 8.21 Many current and previous EMA recipients recognised the effectiveness of awarding the EMA based on attendance, and this was an important motivator for them:

‘Personally, I think it is the best way as it rewards people that come into college and do their work while it punishes those who refuse to come into college to do their work.’ (Previous EMA recipient)

‘EMA really worked for me because it did make me go to school even when I didn't want to.’ (Previous EMA recipient)

'I was going to come to college but I probably wouldn't be in lessons as much. If I didn't have the EMA I'd probably leave some lessons and come in late.' (Current EMA recipient, FE college)

Issues experienced around attendance monitoring

8.22 The main issue raised by current and previous EMA recipients, particularly those in college settings and those in schools which adopted less proactive processes, related to missed EMA payments because of what they perceived to be unfair unauthorised absences. Many examples were cited of funds being withheld because teachers or lecturers had not completed a lesson register correctly, or a teacher or lecturer had not been present for the lesson themselves. Interviewed staff, particularly at FE settings where the issue occurred the most, suggested that non-payments were the result of many factors including learners not reporting absenteeism in a timely manner, lecturers not completing learner registers correctly, and the FEI not providing the right information to SLC. These issues were a real concern to several EMA recipients:

'too many things working against you, it is quite anxious, at the end of every lesson I have to ask for reassurances from the tutor that the register has been marked with my attendance noted, it is really risky and I need that EMA' (EMA recipient at FE college).

8.23 Issues relating to attendance was overwhelmingly the most common issue raised by survey respondents when answering the final open-ended question which asked what they would like to see changed about the EMA, with over four in ten (609 of 1,469 responses, or 41 per cent) calling for attendance requirements to be more lenient, adapted or removed. Many of the comments also criticised the perceived unfairness of the approach, with several examples provided where a learner was penalised due to an error on the part of the lecturer or teacher incorrectly noting their absence:

'while I think attendance is important for receiving EMA I do feel that it is a little unfair to students who may need time off for valid reasons but still complete the workload'

'we should be allowed more than one absence a term'

'[it should be] easier to get authorised absences or a 95% limit not 100%' (All survey respondents).

8.24 Those who had long-term illnesses, mental health issues, disability or had caring responsibilities commented that they found the current approach to recording absences particularly difficult under their circumstances. The following comments were offered by survey respondents:

'the attendance isn't right as I have stomach problems which means I have hospital appointments and sometimes I'm sick so miss college so miss my money that whole week which is wrong'

'I would like them to understand that there are people with health problems, mental and physical, who are on EMA but can't make it to college everyday'

'the attendance requirements are strict especially for students with disabilities. I haven't received any payment for months due to me missing a couple of hours here and there due to my autism and severe anxiety'

'100% attendance to receive it is difficult to meet, especially as a young carer'

'young carers should be given the opportunity to have more days that they still get paid EMA for because we cannot help it'

'need more lenience for young carers who are eligible for EMA'

'it should not be if you miss one mark or lesson that you do not get EMA. I myself is a young carer for my disabled mum and dad so on occasion I miss a lesson or run late which stops me from getting my EMA for two weeks! On other occasions the teacher has not marked me in when I have, and this has stopped me getting EMA' (All survey respondents).

8.25 EMA recipients at colleges frequently spoke about the challenges they had to overcome to correct any mistakes in the register so that payments could be backdated. This often involved a discussion with the EMA or finance officer to establish which lesson or session they had been marked absent,

then a further discussion with the relevant lecturer to get these data corrected. One such example was provided by a parent of a current EMA recipient, who was currently studying a vocational course at an FE college:

‘We had one little upset recently, [name of child] had a 100 per cent attendance and because she was doing so well they asked to her do some more classes. There was a mix-up with registering attendance with tutors not registering her and it affected her EMA for a while. That took some time to sort out but we eventually had the monies returned. I didn’t think that was fair.’ (Parent of current EMA recipient, FE college)

8.26 Most EMA recipients have no method of checking their attendance information prior to this being shared by the Learning Centre with SLC to avoid inappropriate withholding of payments, although there were exceptions e.g. one care experienced interviewee reported that they could check their online record of attendance via a college app. Neither do EMA recipients receive any information about the amount of payment they will receive via SLC’s fortnightly notification of the payment date. Some learners suggested that accessing this information as early as possible would be beneficial so that they could start resolving the issue quicker. The loss of EMA payments had a negative impact upon learners, as well as their parents:

‘it’s quite stressful though because I don’t know if I’m getting marked in or not. Sometimes I’ll get a message saying I’m not getting EMA and I’m like “why,” because I have been in.’ (Current EMA recipient, FE college).

8.27 Several survey respondents (75 respondents) called for improved communications about their upcoming payment schedule. Some suggested that a text message alert or a frequent email to remind them when their next payment was likely to arrive would be useful⁹⁰. Others requested more detailed information as to why payments were likely to be withheld or late:

‘get regular texts when receiving payments’

⁹⁰ Accepting that the SLC does provide such notifications to recipients.

'to give an official online timetable of when the EMA payment is coming'

'share updates via email on any changes made on the amount next paid'

'I believe payslips should be available as sometimes I don't receive my money and I don't know why'

'being told why you might not be getting it or being made aware if you aren't getting the full amount and why that may be'. (All survey respondents)

- 8.28 Another key issue raised by previous and current EMA recipients, as well as some staff, related to the fact that they miss their weekly allowance if they miss one lesson, and there was a suggestion that learners consequently lose their motivation to maintain good attendance for the remaining days of the week:

'I don't like the fact that you can miss one hour of a class, and then you don't get money for the whole week. I don't agree with that at all'
(current EMA recipient at FE college)

'when you miss a lesson/day to only have that percentage deducted, not a whole week's worth of EMA' (Survey respondent)

'I think the biggest thing that hits learners is perhaps they miss the bus or something like that. They missed the first lesson, they got in for the second lesson, but because they missed that first lesson, they've lost their money for the whole week. That just demotivates them.' (FE staff).

- 8.29 Other than attendance, the fieldwork did not find that schools or colleges withhold EMA payments for other reasons such as poor behaviour or unsatisfactory academic achievement. Broadly, there was not much appetite from any cohort for adopting a wider set of criteria. The focus group with care experienced learners was an exception, and one learner recalled that they had been required to achieve wider criteria in order to receive the EMA, namely meeting coursework deadlines and 'having to achieve a minimum pass rate' to receive payments.

Impact of Covid

- 8.30 Many Learning Centres, particularly FE colleges, introduced online EMA Learning Agreements during the pandemic and these have since been retained.
- 8.31 When learning took place remotely during the pandemic, Learning Centres provided attendance confirmations to SLC for eligible payments to be released. Student absence for reasons of illness, self-isolation or learning centre closure due to COVID-19, were treated as authorised absences, at Learning Centres' discretion⁹¹. These discretionary arrangements were maintained for the 2021/22 academic year⁹².

⁹¹ Student Finance Wales Information Notice for Academic Year 2020/21 available at [Student Finance Wales Information Notices for student finance practitioners | Student Finance Wales](#)

⁹² Student Finance Wales Information Notice for Academic Year 2021/22 available at [Student Finance Wales Information Notices for student finance practitioners | Student Finance Wales](#)

9. Use of the EMA and its importance

- 9.1 This chapter sets out how EMA recipients use their allowance and how non-EMA recipients pay for things. It mostly draws upon the survey of EMA applicants, focus groups with current EMA recipients and non-EMA recipients, fieldwork with care experienced learners, interviews with previous EMA learners, and interviews with parents of EMA recipients. It also considers the perceptions and any evidence provided by stakeholders, including Learning Centre staff, about the use of the EMA among learners.

How learners spend the EMA

- 9.2 Table 9.1 shows how surveyed EMA recipients based at college and school settings use their EMA. Survey respondents were asked to indicate the categories they spend their allowance, and could select more than one option. The table shows how respondents ranked these categories of spend according to how frequently each option was cited. Focus group EMA recipients also ranked these options in a similar manner, with food at school or college being the most frequently cited, followed by books and equipment and then travel and transport costs.

Table 9.1: How EMA survey respondents based in college and school settings spend their EMA

	All EMA recipients at college and school settings	College based EMA recipients	School based EMA recipients
Breakfast or lunch in school/college	73%	77%	61%
School/college books or equipment	52%	50%	57%
Travel to school/college	49%	49%	48%
Save it for the future	38%	34%	48%
Clothes	29%	25%	26%
School/college trips	19%	17%	23%
Going out	17%	15%	22%
Help pay household food costs	15%	16%	13%
Help pay household bills	9%	8%	9%
Rent to parents/guardians	4%	4%	4%
Holidays	2%	2%	2%
Something else	3%	3%	2%
Don't know	1%	1%	1%
Base number	2,540	1,834	706

Source: OB3 web survey, March 2024. 2,540 EMA recipients based at college and school settings. Respondents could select more than one option

9.3 Learners most frequently use their EMA to pay for food, be that breakfast or lunch, whilst at school or college. This was the most common option cited by both surveyed EMA recipients (at 73 per cent, as shown at Table 9.1) and focus group EMA recipients (noted by 30 of the 52 participants). A higher proportion of college-based recipients use the EMA for this purpose. College-based focus group participants, in particular, complained that lunch at their institution was expensive, and that most of their allowance could easily be spent on this.

9.4 The next most cited category of spend was educational resources such as books or equipment needed for school or college educational setting. This was cited by 52 per cent of surveyed EMA recipients and just over half (29 of 52) of focus group participants. Focus group participants mentioned that they spent it on equipment such as steel toe caps, health and beauty set, barbering set, and Personal Protection Equipment (PPE):

‘just the clippers cost £40 – it was gone for the week so I lived on packed lunches’ (EMA recipient at FE college).

- 9.5 The third most cited category was travel and transport to school or college, identified by 49 per cent of surveyed EMA recipients and 42 per cent of focus group participants (22 of 52) saying this. It became apparent during focus group conversations that some participants had to use their EMA for this purpose as they didn't receive free or subsidised school or college transport. This often varied within the same educational setting e.g. one focus group participant had to pay £90 a month for their bus pass whilst another participant, living in a different county, received their pass for free.
- 9.6 A notable proportion, at 38 per cent of those surveyed, also save their EMA (or part of their EMA) for the future, and school-based survey recipients were more likely to use the EMA for this purpose (at 48 per cent) than college-based recipients (at 34 per cent). Very few focus group participants (eight of the 52) stated on their form that they save the EMA, although more stated this over the course of the discussions, not least because they tended to save their EMA for specific purposes or purchases, such as saving up for driving lessons, to purchase a laptop, or for going to university. One such focus group participant explained that they saved it for unexpected costs whilst others didn't have fixed plans for their savings:
- 'I normally spend it on school stuff, then I put the rest in a different thing, so if something else comes up, then you've got it for that. I use it for paying for Uni applications' (EMA focus group recipient at school)
- 'I don't spend it currently. I just leave it in my bank account' (EMA care experienced recipient interviewee).
- 9.7 As shown at Table 9.1, only a small proportion of survey recipients use their EMA to help contribute towards household costs, including household food costs, household bills and as rent to their parents or guardians. The number of focus group participants who use their EMA in this way was also fairly low e.g. eight of the 52 stated that they contributed towards the cost of food or bills at home and one stated that they contributed towards rent at home. A handful of focus group participants mentioned that they lend some of their EMA money on occasion to parents. For instance, one participant noted that 'Mum borrows off me when she runs out of money.' This was

reinforced by college and school-based staff who provided incidental examples of learners who shared their allowance with their families. Schools based staff were more inclined to observe that the EMA was very much the learner's money:

'some of them probably do give to their parents, but I find most of the students here, they use the money for themselves' (School staff representative).

- 9.8 Focus group participants stressed that whilst they did not make a financial contribution towards household costs, the fact that they received the EMA alleviated the pressure on household incomes, as parents or guardians did not have to 'sub' them or they didn't have to 'ask for a tenner' now and again. This was thought to help them as learners become financially independent and reduced their reliance on parental income:

'it helps my Mum not having to buy me stuff for school' (EMA focus group recipient at school)

'it relieves a lot of pressure on them, and worry, if they don't have to spend money on books that you need' (EMA focus group recipient at school).

- 9.9 Two care experienced recipients noted that the EMA was particularly helpful in helping to cover household costs:

'Part-way through my course I moved into my own place. It definitely helped me pay for my water, and my gas and electric. One week's (EMA) was like a month or a month and a half of my water bill (Care experienced focus group participant)

'I was lucky, I went back to my parents, but because they had an extra person in the house I would give them £40 a month from my EMA to make sure that I was covered for household bills' (Care experienced focus group participant).

- 9.10 The other things survey recipients reported using the EMA for, included:

- driving lessons. A few focus group participants mentioned that they used the allowance for a weekly driving lesson, and that the £40 was more than sufficient to cover a weekly one hour's driving lesson
- fuel for car journeys. A few focus group participants mentioned that they used a car to get to school or college on occasion or paid for fuel to get to their part-time job
- lessons such as sporting activities and music lessons
- hobbies, such as crafts and gaming
- subscriptions, including mobile phone and music streaming subscriptions
- food for themselves outside of school/college. This was also mentioned by a quarter of focus group participants (with 15 of the 52 participants noting this on the forms distributed) including those who buy lunch elsewhere as it was often cheaper.

9.11 The EMA was being used by learners at one special school to help them develop life skills such as shopping, using public transport, visiting a café or activities such as swimming. In this case the school asks all families for a £20 contribution towards these school-based activities, having increased the amount over time, and the EMA plays an important role in covering these costs:

'I have lots of students who need to get out there to learn to use public transport, learn how to shop, etc. And all of those things are very costly these days and without EMA it is impossible for some families for their children to be involved. I used to ask for £10 a week 10 years ago. Now we need £20 a week just to do one shop a week, go to a cafe. But we'd like to be doing more' (Special school staff representative).

9.12 A handful of focus group EMA recipients, particularly those who also had a part-time job, found it difficult to differentiate how they spent their allowance:

'it all just combines with my work money' (EMA recipient at school).

Whether EMA is essential or nice to have

9.13 Exactly half of all surveyed EMA recipients studying at school or college considered the allowance to be an essential source of income whilst most of the remaining half considered it to be fairly important, as shown at Table 9.2. College based EMA recipients attached a greater level of importance to the allowance compared with those based at schools, echoing the findings of the previous evaluation conducted in 2014.

Table 9.2: Importance attached to the EMA by college and school learners

	All EMA recipients at college and school settings	College based EMA recipients	School based EMA recipients
Essential – could not manage without it	50%	53%	44%
Fairly important – it helps a lot	45%	43%	49%
It's nice to have – it helps a little	5%	4%	7%
Base number	2,540	1,834	706

Source: OB3 web survey, March 2024. 2,540 EMA recipients based at college and school settings.

9.14 Nearly three-quarters of focus group EMA recipients (38 of 52 participants) regarded the EMA as being either very or fairly important to them, whilst the remaining quarter (14) regarded it as less important. Interviewed staff at schools and colleges suggested that a proportion of their EMA recipients were extremely dependent on the EMA, and that this dependency become very apparent when their payments were withheld for non-attendance issues.

9.15 Two-fifths of all surveyed EMA recipients based at college and school settings considered the allowance to be very important in helping to cover rising costs for essential items like food, gas, and electricity whilst 31 per cent considered the allowance to be fairly important. Again, college-based recipients attached more importance to the EMA to help address these rising costs.

Table 9.3: Importance attached to the EMA to cover rising costs for essential items like food, gas and electric

	All EMA recipients at college and school settings	College based EMA recipients	School based EMA recipients
Very important	40%	43%	34%
Fairly important	31%	30%	32%
Neither important nor not important	17%	16%	18%
Not particularly important	6%	5%	7%
Not at all important	3%	2%	5%
Don't know	3%	3%	3%
Base number	2,540	1,834	706

Source: OB3 web survey, March 2024. 2,540 EMA recipients based at college and school settings.

9.16 A key theme raised during the qualitative work was the importance of the EMA in helping to alleviate financial stress for recipients and their families. Focus group participants argued that the EMA helps to alleviate financial stress for them as well as their parents, and reduce their dependency on family members to support them:

‘I would be struggling a lot without it’ (EMA recipient at FE college)

‘I have EMA as my main source of income. It takes a lot of pressure off my family’ (EMA recipient at FE college).

9.17 Many previous EMA recipients made this point as well, arguing that their use of the EMA on personal items (clothes, hygiene, necessities etc) reduced the financial pressure on their parents:

‘being able to take care of my own needs via EMA definitely helped my family’ (previous EMA recipient interviewee)

‘it hugely helped my family that they knew whatever juggling they had to do, my college would be covered’ (Previous EMA recipient interviewee).

9.18 In the absence of the EMA funding, the purchases or activities which surveyed recipients would go without broadly followed the things which they most spent their allowance on. Table 9.4 shows the categories of spend

which survey respondents at college and school settings would forego in the absence of the allowance. For instance, 68 per cent of surveyed recipients at college and school (1,649 respondents) in receipt of the EMA thought that they would go without or buy less food whilst in school or college; with a higher proportion of college-based recipients stating this. Nearly half, 46 per cent or 1,113 respondents, thought that they would go without books or equipment for school or college. Just over a third, at 37 per cent, would forfeit going out with their friends in the absence of not getting the EMA and school-based recipients were more inclined to sacrifice this than college-based learners. The main other expenditure which EMA recipients would go without would be travel related (travelling to college or school, bus tickets, driving lessons, fuel for their car).

Table 9.4: The categories of spend which survey recipients at college and school settings would go without, not buy, or buy less of without the EMA

	All EMA recipients at college and school settings	College based EMA recipients	School based EMA recipients
Breakfast or lunch in school/ college	68%	72%	57%
School/college books or equipment	46%	45%	49%
Going out	37%	35%	41%
Clothes	35%	34%	36%
School/college trips	28%	27%	33%
Food at home	16%	16%	14%
Holidays	11%	11%	11%
Electric or gas at home	7%	7%	6%
Something else	8%	8%	8%
Base number	2,540	1,834	706

Source: OB3 web survey, March 2024. 2,540 EMA recipients based at college and school settings. Respondents could select more than one option.

9.19 Discussions with learners and parents regarding what would have happened had they not received the EMA suggests that they would have had to work part-time jobs or increase their working hours to meet their financial needs. This would have led to them missing college days or

having less time to focus on their studies. Some learners already working part-time mentioned that the EMA allowed them to choose jobs that didn't consume all their time, providing them with a sense of freedom and flexibility.

9.20 Additionally, without the EMA, learners anticipated having to go without food and other essential items such as equipment, supplies, and even necessities like clothes. Some mentioned specific instances where the lack of financial support would have hindered their ability to pursue activities such as passing a driving test or participating in extracurricular trips and events.

9.21 The absence of the EMA would have also placed increased financial strain on their parents or guardians. Learners recognised that their families would have had to make sacrifices or take on additional financial burdens to support them. Some expressed feelings of guilt at the prospect of burdening their families further, especially if they were spending money on non-essential items while their families struggled financially.

'I probably would have had to ask my mum and she would have been struggling more, with like, where we are now' (Current year 11 learner)

'Yes, would have been able to complete the course but would have taken food from home leaving less food for my family' (Previous EMA recipient from FE college).

9.22 Furthermore, learners acknowledged that without the EMA, they might have reconsidered their educational paths, potentially opting for courses with apprenticeship elements or even choosing full-time work over further studies. The financial challenges they faced during further education made some learners question their ability to afford higher education in the future, despite being aware of available financial support.

9.23 The impact of not receiving the EMA extended beyond financial concerns to mental health and well-being. Some learners mentioned feeling less stressed and worried with the financial support of the EMA, allowing them to concentrate more on their studies and extracurricular activities. The EMA also provided a sense of independence and pride for some learners,

enabling them to contribute to household expenses and pursue their educational goals without feeling reliant on their families.

‘[Had I received the EMA] I don’t think I would have worried as much.’
(Current non-EMA recipient in FE college)

‘[My daughter] was awfully anxious, and she found it unfair, seeing the rest of her classmates get it...some of them get free meals, and free uniform...’ (Parent of current non-EMA recipient in FE college)

‘[I] would have completed the course but at times when I would have had to do more paid work or missed out on social opportunities – would not have had too much of an impact on me in an academic way but perhaps mental health wise.’ (Previous EMA recipient from school).

The cohort of non-EMA recipients

- 9.24 This section draws upon the views of 79 survey respondents who were still studying at school or college but had unsuccessfully applied for the EMA as well as five focus group discussions held with non-EMA recipients at colleges. This section considers their views on how they are managing financially and what difference receiving the EMA would make.
- 9.25 All but four of the 79 non-EMA survey respondents (95 per cent) thought that receiving the allowance would make either a big difference (62 respondents) or some difference (13 respondents) to them. The remaining four either did not know or did not respond. Most (91 per cent or 72 of 79 respondents) also thought that receiving the allowance would either make a big (46 respondents) or some (26 respondents) difference to them and their family to cover the rising costs for essential items such as food, gas and electric. Only five respondents did not think this, one did not know and one did not respond.
- 9.26 The most common things that the surveyed cohort go without or buy less of because they don’t receive the EMA are very much in line with what EMA respondents were spending it on:
- food at school or college (72 per cent or 57 respondents)

- books or equipment for school or college (54 per cent or 43 respondents)
- going out with friends (53 per cent or 42 respondents)
- clothes (47 per cent or 37 respondents)
- school or college trips (38 per cent or 29 respondents)
- holidays (32 per cent or 25 respondents)
- food at home (20 per cent or 16 respondents)
- electric or gas at home (10 per cent or eight respondents).

9.27 Should they receive the EMA, the surveyed cohort would primarily spend it in a similar way to EMA recipients, including:

- food at school or college (71 per cent or 56 respondents)
- books or equipment for school or college (63 per cent or 50 respondents)
- travelling to school or college (56 per cent or 44 respondents)
- saving for the future (38 per cent or 30 respondents)
- clothes (28 per cent or 22 respondents)
- school or college trips (44 per cent or 35 respondents)
- food at home (27 per cent or 21 respondents)
- going out with friends (23 per cent or 18 respondents)
- household bills (19 per cent or 15 respondents)
- holidays (nine per cent or seven respondents)
- rent to parents/guardians (nine per cent or seven respondents).

9.28 The feedback from non-EMA recipients who participated in the focus groups echoed the views of those surveyed. It was clear that this cohort faced financial hardship, went without essential items including food, and most were very concerned about their financial situation. They thought that receiving the EMA would substantially improve their lives as it would

alleviate family financial stress, reduce their need to work long hours in part-time jobs, and enable them to engage in social activities outside of college. The non-recipient cohort felt very unfairly treated compared to their counterparts, frequently mentioning that it was unfair that EMA recipients could also access the college's hardship fund, funded via the FCF. For instance, one focus group discussed the fact that EMA recipients could recover the cost of a uniform and travel associated with a work placement from the FCF, yet this wasn't an option for them.

Cohort who decided not to continue in education

- 9.29 The survey asked a small number of questions to those who had not continued to study at school or college. 70 survey respondents fell into this category and of these the majority (66 survey respondents) had a successful EMA application and three had been unsuccessful⁹³. These three respondents thought it might have been possible for them to have stayed on in a school or college had their EMA application been successful.
- 9.30 The main reasons why this cohort had not continued to study at school or college were unrelated to financial issues, and included:
- not enjoying their course (47 per cent or 33 respondents)
 - found a job (20 per cent or 14 respondents)
 - personal health reasons (20 per cent or 14 respondents)
 - other reasons (14 per cent or 10 respondents) such as moving country and not getting on with others on the course
 - the course coming to an end (13 per cent or nine respondents).
- 9.31 Five of the 70 respondents (seven per cent) noted that they could not afford to stay on in education with one of these adding 'since I wasn't receiving the EMA I needed, I had no choice but to leave [a secondary school] and earn money myself'.

⁹³ One did not know.

9.32 When specifically asked if they were at all concerned about how they would have managed financially had they continued studying at school or college, the majority (64 per cent) said that they were either very concerned (26 of 70 respondents) or fairly concerned (19 of 70 respondents), as set out at Table 9.5.

Table 9.5: Concern about managing financially had they continued studying at school or college

	Number	%
A lot	26	37%
A little	19	27%
Not really	18	26%
Not at all	4	6%
Don't know / Can't remember	3	4%
Total	70	100%

Source: OB3 web survey, March 2024. Those who had not continued in school or college.

9.33 The main things which this cohort were concerned about paying for, had they continued in education, were (in order of importance):

- food when in school or college
- going out
- books or equipment for school or college
- clothes
- school or college trips
- food at home.

9.34 A fifth (21 per cent or 15 of the 70) said that they had no concerns about paying for things had they continued in education.

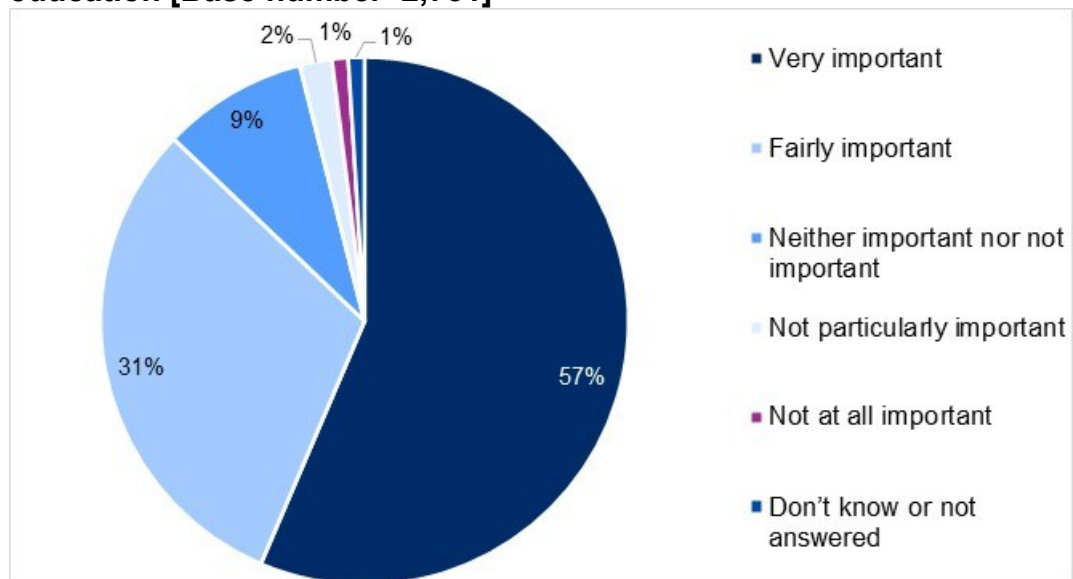
10. Difference made

- 10.1 This chapter considers the difference made by the EMA to those who receive it and the difference it could make to those who do not receive it.
- 10.2 This chapter draws upon the views of survey respondents, current EMA recipients, previous EMA recipients, Year 11 learners, non-EMA recipients and parents. It also considers the views of Learning Centre staff and other stakeholders where relevant.

Decision to continue in education

- 10.3 As shown at Figure 10.1, 88 per cent of surveyed EMA applicants (2,390 respondents) thought that the prospect of receiving the EMA was either very important (57 per cent) or fairly important (31 per cent) to their ability to continue in education whilst only three per cent thought that it was not important.

Figure 10.1: Importance of receiving the EMA to being able to stay in education [Base number=2,731]



Source: OB3 web survey, March 2024. All respondents

- 10.4 It was also the case that 72 per cent of surveyed EMA recipients (1,828 respondents) in education would have stayed on whilst 17 per cent (428 respondents) may not have stayed on in education were it not for the allowance. School based EMA recipients were more likely to state that they would either definitely or possibly have stayed on in education (at 84 per

cent) than college-based recipients (at 69 per cent). These proportions are slightly lower than those captured during the previous evaluation of the EMA undertaken in 2014, when some three-quarters of college-based recipients and nearly all school based recipients thought that they would definitely or probably enrolled on their course anyway in the absence of the EMA, whilst a fifth thought that they definitely or probably would not have taken their course without the allowance⁹⁴.

- 10.5 During qualitative fieldwork, current and previous EMA recipients expressed similar attitudes towards the role of the EMA in their decisions to progress to further education.
- 10.6 Discussions with learners provided more insight into the mixed relationship between the EMA and their decision to stay in post-16 education. Some learners noted that receiving the EMA did not have much bearing on their decision to continue their education, in most part because they had made their decision to stay in education prior to hearing about the EMA. Others highlighted its importance in alleviating financial stress and contributing to their overall quality of life.
- 10.7 Several learners emphasised that their motivation to stay in education stemmed from a desire to secure a better future. They expressed aspirations for higher education, better career opportunities, and personal growth. For them, the EMA was not the primary factor influencing their decision but rather a means to alleviate financial burdens associated with education. Overall, most learners felt that their desire to progress in their studies or chosen careers was the primary factor in their decision making.

‘I did consider going straight to work but if I come to college then I will go further, faster in the same industry’ (Current EMA recipient in FE college)

‘After this I want to do an Apprenticeship. I did a Level 2 and now a Level 3. It is a good option to decide to carry on’ (Current EMA recipient in FE college)

⁹⁴ [Evaluation of the Education Maintenance Allowance | GOV.WALES](#) p.111

'I thought about college, but I stayed on because that's where my friends were. The school promised a lot of stuff' (Current EMA recipient in school)

'[You stay on] to get extra qualifications, to get the job that you want' (Current year 11 learner)

'To improve English language skills and have more experience' (Previous EMA recipient from FE college)

'I wanted to get higher education in general and move away from home.' (Previous EMA recipient from FE college).

10.8 Some learners mentioned that they were not aware of the EMA before starting their post-16 education, indicating that their decision to continue education was driven by other factors such as academic goals, plans for further studies, and encouragement from parents and teachers. They stated that they would have stayed in education regardless of receiving the EMA.

10.9 However, there were also learners and parents who acknowledged the importance of the EMA in their decision-making process. For them, the possibility of receiving the EMA was an important consideration, as it would help reduce financial pressure, allow more time for study, and enable them to work fewer hours in paid jobs. While they recognised other factors influencing their decision, such as career aspirations and academic goals, the EMA played a role in ensuring their continued participation in education.

'I mean, I could have just decided to get a job, which probably wouldn't have been a very good idea' (Care experienced current EMA recipient)

'It didn't really affect my decision, but it does take the financial weight off my parents' shoulders' (Current EMA recipient in school).

10.10 Those not currently in receipt of the EMA highlighted the challenges they faced regarding finances and the impact of not receiving the EMA. They mentioned concerns about affording course materials, transportation costs, and other expenses associated with education.

- 10.11 Learning Centre representatives believed that the EMA had impacted positively on learners continuing with their education to some extent, but they could not provide quantitative evidence for this perception. FE college representatives described how parents and learners were becoming better informed about the possible financial support available to them, with increasing numbers now expecting to access such support.
- 10.12 One FE representative believed that whilst the EMA can positively influence decisions to return to education, in some instances parents can push learners to stay in education in order to receive child benefit and the EMA, even though it may not necessarily be the right choice for the learner.
- 10.13 Overall, while the EMA did not serve as the single determinant for students' decisions to stay in post-16 education, it played a substantial role in alleviating financial stress, enabling more focused study, and contributing to their overall well-being. This pattern of responses can be seen across responses from various groups of EMA and non-EMA recipients including care experienced participants.
- 10.14 Two Learning Centre representatives interviewed during the fieldwork did not think the EMA had a meaningful impact on learners' decisions to stay in education and thought that were stronger factors at play such as a desire to gain a qualification or continue to higher education in the longer term.

Attendance at college and school

- 10.15 87 per cent of survey EMA recipients thought that the allowance either definitely or possibly helped them to attend school or college on a more regular basis, as shown at Table 10.1. College based recipients were marginally more likely to take this view: 69 per cent of college-based recipients (1,264 respondents) thought that the EMA definitely helped them attend on a more regular basis.

Table 10.1: Whether EMA helps recipients attend school or college on a more regular basis

	Number	%
Yes, definitely	1,716	67%
Yes, possibly	504	20%
Neither	211	8%
No, probably not	66	3%
No, definitely not	35	1%
Don't know or not answered	25	1%
Total	2,557	100%

Source: OB3 web survey, March 2024. Successful EMA applicants and currently studying.

- 10.16 During discussions, almost three quarters (38 out of 52) of current and over half (10 out of 17) of previous EMA recipients noted that the EMA positively influenced their attendance. They noted that the financial incentive encouraged them to attend classes regularly, even on days when they might not want to go to school. There was a consensus among learners that the EMA had a major impact on attendance, particularly for subjects like Welsh Baccalaureate A level, where attendance might otherwise be inconsistent. They believed that the alignment of EMA with attendance was sound in principle, as it encouraged regular attendance among recipients.

‘I never went to school – but the money helps to get me here. I couldn’t afford to go to school. I know that my attendance at school was 64 per cent. I also know that it is well over 90 per cent here – so I attend because there is more incentive for me to go’. (Current EMA recipient in FE college)

‘Without it I probably wouldn’t be able to come to college as much as I do.’ (Current EMA recipient in FE college)

‘Having EMA definitely makes me attend college more’ (Survey respondent)

‘I am extremely thankful that I have EMA, as it has helped me improve my attendance which helps my learning. It motivates me to do even better in school.’ (Survey respondent)

- 10.17 Several learners acknowledged that the fear of losing EMA payments served as a strong motivator to attend classes consistently. They mentioned instances where the threat of losing EMA compelled them to attend even when they were feeling unwell or facing other challenges. This was also seen as a potential weakness of the system, with learners occasionally noting that the high attendance requirement felt too stringent and would encourage them to attend even when they might not be well enough to do so.
- 10.18 For some students, the EMA was perceived as a form of income for learning, which made attending college feel more like a job. This perspective helped them prioritise attendance and view education as a means to receive financial support.
- 10.19 However, there were a few students who stated that the EMA had little to no impact on their attendance because they were already motivated to attend classes regularly. They mentioned that their attendance levels would have remained high even without the financial incentive, particularly amongst those who were already very committed to progressing to higher education or along particular career paths.
- ‘My attendance would still be north of 95 per cent [without EMA]’.
(Current EMA recipient in FE college).
- 10.20 Additionally, some learners highlighted the broader benefits of the EMA beyond just attendance. Some focus group participants observed that the EMA was their first experience of having their own money, and that this gave them a sense of independence.
- 10.21 For non-EMA recipients, over three-quarters of unsuccessful EMA applicants who were still in school or college (62 of 72 respondents) thought that receiving the EMA would help them attend on a more regular basis. College based learners were more inclined to think this.
- 10.22 Non-EMA recipients also expressed various concerns about not receiving the allowance and its potential impact on their attendance levels. Some highlighted financial barriers, noting that the cost of transportation to college was prohibitive at times, and they believed that EMA could have

alleviated this burden. They also mentioned that the workload at college necessitated additional revision at home, making attendance more challenging.

- 10.23 Although these students considered themselves good attendees regardless of not receiving EMA, they acknowledged that if they were EMA recipients, they would likely make every effort to attend every lesson. However, they also perceived the EMA attendance requirement as unfair, especially as some reported having seen friends losing payments for missing even a single lesson due to administrative errors (such as a teacher accidentally marking them as absent) or unavoidable circumstances.

‘If you miss a lesson, then you have no food for a week.’ (Non-EMA recipient in FE college).

- 10.24 Overall, while these learners maintained high attendance rates, they felt that receiving EMA would provide additional motivation to attend college, particularly when facing barriers such as illness or transportation issues.

- 10.25 School representatives, in particular, were convinced that receiving the EMA had a positive impact on attendance and a few were able to provide evidence of this:

- one school had looked at the difference that EMA had on their attendance. Most of their EMA-recipient learners had attendance figures between 95 and 98 per cent which was higher than the average attendance figures across the whole sixth form (at 93 per cent)
- another school noted that their EMA learners had the best attendance at the school

‘Payment on good attendance does work’. (School staff representative)

- 10.26 FE college representatives were also broadly of the view that the EMA made a positive difference on attendance levels but only provided evidence of a more anecdotal nature. Considering EMA recipients included more

vulnerable groups, FE staff believed that without EMA their attendance would have been lower.

EMA recipient attendance at one FE college

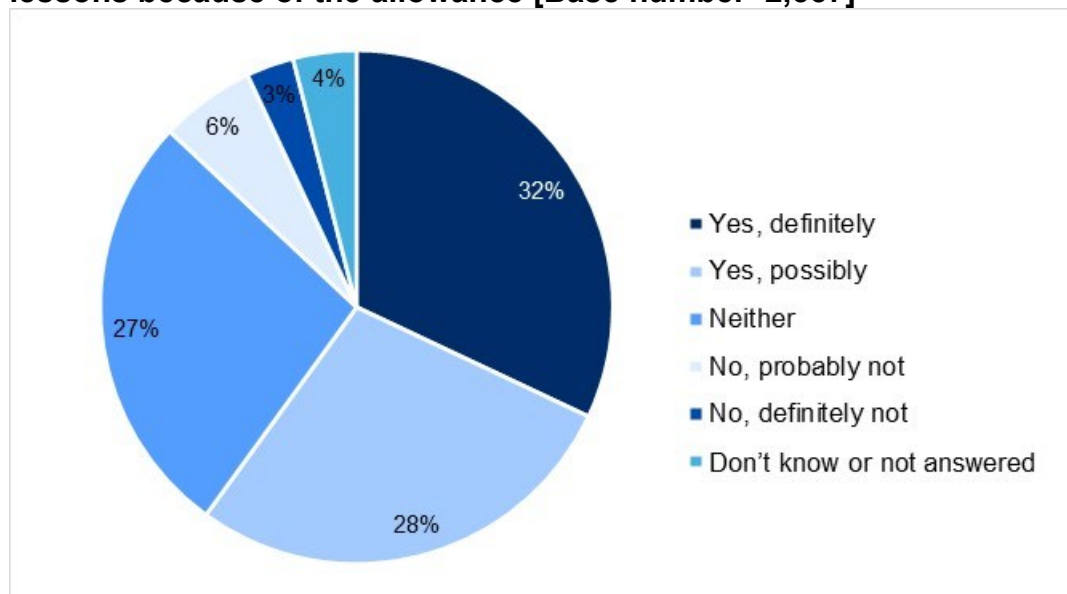
One college which provided the research team with attendance data, showed that EMA recipient attendance was similar to that of the college as a whole. For instance:

- attendance for those studying A levels and skills qualifications were both the same, at 86 per cent
- attendance of EMA recipients on specialist vocational courses was 85 per cent, compared to 82 per cent overall
- attendance of EMA recipients on engineering and computing courses was 82 per cent, compared to 85 per cent overall.

Engagement in lessons

10.27 As shown at Figure 10.2, 60 per cent of surveyed EMA recipients who were currently studying reported that receiving the EMA meant they were either definitely or possibly more engaged in lessons. There was not much difference in the opinions of recipients based on the educational setting they attended.

Figure 10.2: Whether EMA recipients are more able to engage in lessons because of the allowance [Base number=2,557]



Source: OB3 web survey, March 2024. Successful EMA applicants and currently studying.

10.28 Discussions with learners currently or previously in receipt of the EMA reflect a variety of views on its effectiveness in improving engagement with lessons and courses. Previous EMA recipients did not generally feel the EMA had an impact on their level of engagement, with around two-thirds (12 out of 17) stating that it made no difference. While some current learners reported no substantial impact of EMA on their engagement in lessons, others highlighted its importance in facilitating access to resources and opportunities that enhance their educational experience.

10.29 Some learners emphasised its positive impact on their ability to engage in lessons. They mentioned using EMA funds to purchase necessary materials for their studies and to participate in educational activities, highlighting the practical benefits of the EMA. Others highlighted the financial support provided by EMA, noting that without it, they would struggle to afford course-related expenses such as fieldwork trips, books, and art materials. This suggests that EMA plays a crucial role in enabling learners to fully participate in various aspects of their educational experience. One learner mentioned using part of their EMA allowance to purchase a Chromebook, which they primarily use for schoolwork.

‘Literature-based subjects and art always have to buy their own stuff. I can’t tell you how much I’ve spent this year and some of the books are really niche.’ (Current EMA recipient in school).

10.30 However, there were contrasting views among learners regarding the impact of EMA on their engagement. Some expressed concerns that the pressure associated with maintaining attendance to receive EMA payments overshadowed their ability to fully focus and engage in lessons. They felt torn between the need for financial support and the desire to engage meaningfully in their studies, leading to feelings of anxiety and worry; ‘the worry is always there’ (current EMA recipient in college). Some learners noted that while they themselves were engaged in their lessons, they observed that some of their peers attended college primarily for the financial incentive provided by the EMA.

- 10.31 Some three-quarters of non-EMA recipients who were still in education reported via the survey that receiving the EMA would enable them to be more engaged in lessons, as shown at Table 10.2.

Table 10.2: Whether receiving EMA would enable non-recipients to be more engaged in lessons

	Number	%
Yes, definitely	42	53%
Yes, possibly	17	22%
Neither	13	16%
No, probably not	2	3%
No, definitely not	1	1%
Don't know or not answered	4	5%
Total	79	100%

Source: OB3 web survey, March 2024. Unsuccessful EMA applicants and currently studying.

- 10.32 The vast majority of non-EMA recipients who were still in education reported via the survey that receiving the EMA would enable them to be more engaged in lessons, with nearly two-thirds of this cohort (51 of 79 respondents) of the view that this would definitely be the case.

Engagement with extra-curricular activities

- 10.33 Some 73 per cent of those surveyed thought that receiving the EMA meant that they were either definitely or possibly more likely to be able to engage in extra-curricular activities and trips, as shown at Table 10.3. The response from college and school-based learners was similar.

Table 10.3: Whether EMA recipients are more able to engage in trips and extracurricular activities

	Number	%
Yes, definitely	1,080	42%
Yes, possibly	802	31%
Neither	404	16%
No, probably not	108	4%
No, definitely not	59	2%
Don't know or not answered	104	4%
Total	2,557	100%

Source: OB3 web survey, March 2024. Successful EMA applicants and currently studying. The total proportion column does not tally to 100 per cent due to rounding.

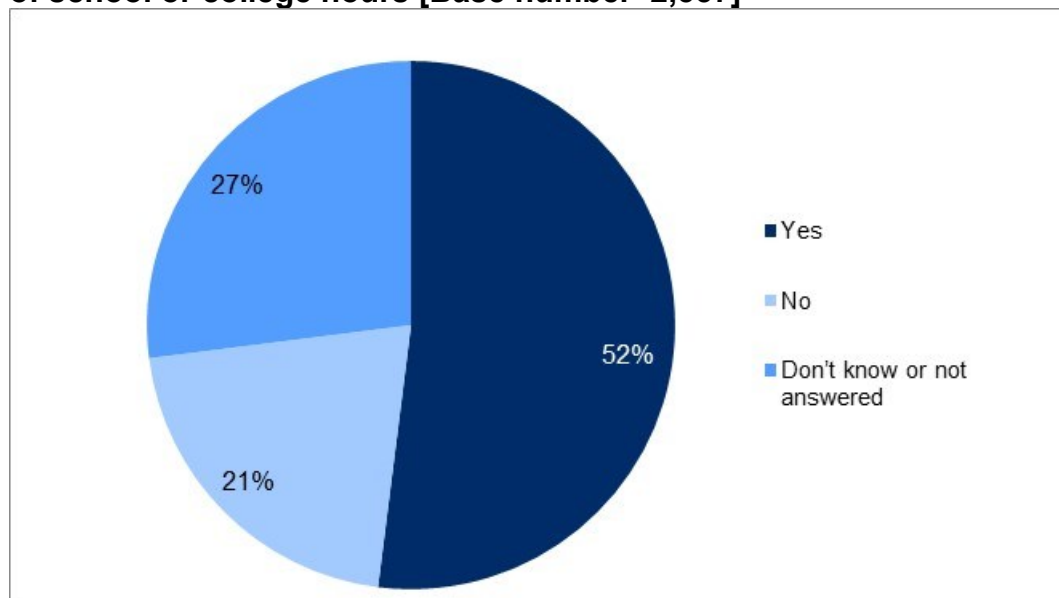
- 10.34 During discussions, learners and parents emphasised the importance of EMA in supporting their involvement in extra-curricular activities. Three-quarters (40 out of 52) of current EMA recipients reported that they are more able to engage in activities such as trips and extra-curricular activities because they receive the EMA, though less than a third (5 out of 17) of previous recipients felt the same. However, current learners noted that EMA enabled them to afford trips and participate in extracurricular activities associated with their courses. This financial support lessened worries about expenses and allowed them to focus on the activities themselves, contributing to a more enriching educational experience.
- 10.35 There was recognition among learners that EMA could potentially support participation in future extra-curricular activities, particularly field trips and excursions, which were perceived as expensive. Learners expressed anticipation regarding the prospect of using EMA funds to cover the costs associated with such activities, enhancing their opportunities for learning.
- 10.36 Some learners highlighted limitations in their access to extracurricular activities due to financial constraints. They mentioned instances in the past, when not in receipt of the EMA, where they had been unable to fund trips or activities themselves, emphasising the role of EMA in addressing these barriers and enabling participation. Additionally, learners mentioned specific examples where EMA directly supported their engagement in extracurricular activities. For instance, EMA funds were used to cover expenses such as food during trips, enabling learners to participate in activities they otherwise would not have been able to afford.
- 10.37 Overall, while some learners did not attribute a substantial impact to EMA on their participation in extra-curricular activities, others highlighted its crucial role in facilitating access to such opportunities. The ability to afford trips, cover expenses, and overcome financial barriers emerged as key benefits of EMA in supporting learners' engagement beyond the classroom.

Time to study outside school/college hours

- 10.38 The fieldwork explored whether receiving the EMA meant that recipients had more free time outside of school or college hours because they did not

have to take on a paid job or did not have to work as many hours in a paid job, which they could then use for other purposes, including study time. As shown as Figure 10.3, 52 per cent of surveyed EMA recipients (1,328 respondents) thought that they had more time to study outside of school or college hours because they receive the EMA whilst 21 per cent (543 respondents) did not. School based recipients, at 57 per cent (403 respondents), were more likely to think that receiving the EMA afforded them more time to study outside of school. Some 27 per cent (686 respondents) did not know or did not answer, which suggests that they might have found it difficult to answer, possibly because 23 per cent of surveyed EMA recipients (614 of 2,627 respondents), the same proportion as non-EMA recipients, also work in a part time job.

Figure 10.3: Whether EMA recipients have more time to study outside of school or college hours [Base number=2,557]



Source: OB3 web survey, March 2024. Successful EMA applicants and currently studying.

10.39 As shown at Table 10.4, some two-thirds of non-EMA recipients who responded to the survey thought that receiving the allowance would afford them more time to study outside of school or college. There was no difference between the views of school and college based non-EMA recipient survey respondents for this question.

Table 10.4: Whether receiving EMA would afford non-recipients more time to study outside of school or college

	Number	%
Yes	54	68%
No	7	9%
Don't know or not answered	18	23%
Total	79	100%

Source: OB3 web survey, March 2024. Unsuccessful EMA applicants and currently studying.

- 10.40 During discussions, previous EMA recipients expressed mixed views about whether the EMA had provided more time to study outside school/college (8 out of 17 stating it had made a difference) and whether they could work fewer hours as a result of the EMA (10 out of 17 working fewer hours). During discussions with current EMA recipients, around half stated that they currently work (23 out of 52), while a slightly lower proportion of non-EMA recipients currently work (6 out of 18). Learners and parents generally agreed that the EMA does provide additional time outside school, primarily due to lessening the need to gain, or work as much in, part-time employment. Several learners who did not work noted the difficulty of balancing part-time employment with their academic commitments. They highlighted the challenges of completing assignments and the lack of available time for additional work due to their college schedules. Some had attempted to work but found it too demanding to balance with their studies.
- 10.41 Learners who did not currently work but had previously held part-time jobs acknowledged that the EMA alleviated their need for employment, allowing them to dedicate more time to their studies. They felt that the financial support provided by EMA reduced the pressure to seek additional income through employment, particularly during term time.
- 10.42 Others mentioned that the EMA had enabled them to cease part-time work and focus on their studies entirely. Some learners cited the demanding nature of their courses or – in the case of a drama student – the need to attend auditions as reasons for discontinuing employment. They were thankful for the financial stability provided by EMA, which allowed them to prioritise their education without the need for additional income.

10.43 There were learners who indicated that while they currently worked, the EMA would potentially reduce their reliance on employment and provide more flexibility in managing their time. They anticipated that EMA funds would lessen financial stress and allow them to work fewer hours, thus enabling them to concentrate on their coursework and revision.

‘It’s more stressful because, like, working takes up your time, whereas now, I want to be revising, but I’ve got work at the same time. So it’s like, getting [the EMA] would help a lot, because I wouldn’t have to work as much, and have more time to study and do things I like then.’
(Current year 11 learner)

‘Working in a paid job puts a lot of stress on you...with GCSE’s now and exams coming up.’ (Current year 11 learner)

10.44 However, there were also learners who believed that the EMA would not have much impact on their need to work in a part-time job. They expressed intentions to continue working regardless of EMA receipt, either due to personal preferences, the desire for work experience, or the need to support themselves financially, particularly during the summer holidays.

‘It’s the experience, it’s something to do – I’m always bored.’ (Current non-EMA recipient in FE college).

10.45 Others noted that the EMA provided financial stability, allowing them to pursue extracurricular activities or hobbies instead of seeking employment. For example, a few learners in one school explained that the EMA allows them to spend money on hobbies, providing them with a life outside the school and home. This is helpful in supporting their wellbeing, providing an important outlet beyond their studies, and supporting them to develop skills (such as musical skills) and look after their mental and physical health. Another care experienced learner valued the new opportunities the EMA could provide (such as visiting new cities on day trips) and the sense of independence from their foster parents.

‘If they removed the EMA, I think it would be big because I do most of my hobbies through the EMA. I would just wake up, go to school, come home.’ (Current EMA recipient in school)

'I would just get lazy.' (Current EMA recipient in school)

'My life would be more boring without it.' (Current EMA recipient in school).

- 10.46 Learning Centre representatives interviewed during fieldwork also suggested a correlation between learners partaking in part time work and a negative impact on attendance. Most were of the view that receiving the EMA reduced the need for recipients to work in part-time jobs although they also reported generally that learners (including EMA recipients) were increasingly turning to part-time work to make ends meet.
- 10.47 Overall, the responses indicate that while the EMA plays an important role in alleviating financial pressure and enabling learners to dedicate more time to their studies or other pursuits, individual circumstances and preferences regarding employment vary among students. While some learners choose to work alongside their studies for various reasons, others rely on the EMA as a means of financial support, allowing them to prioritise their education.

Difference made to grades and qualifications

- 10.48 Around two-thirds of previous EMA recipients noted that had they not received the EMA, they would have completed the course anyway (11 out of 17) and that receiving the EMA had no impact on their grades (12 out of 17). However, discussions with current learners and parents highlighted a general belief that the EMA is likely to have a positive influence on academic performance. Many expressed the view that EMA would facilitate better grades by alleviating financial concerns and enabling learners to focus more on their studies. They noted that EMA provided resources for educational materials such as books, pens, and notepads, which are essential to help learners study. Additionally, learners highlighted the importance of EMA supporting attendance, as they believed that higher attendance led to increased learning opportunities and improved academic outcomes; 'because if I'm turning up on time, I'm learning more than somebody who is an hour late...' Some learners mentioned that EMA incentivised them to attend classes regularly and engage more effectively with their work.

'I would have felt guilty if I hadn't got the grades, because they were spending all this money for me to go into my education.' (Care experienced previous EMA recipient).

10.49 Learning Centre representatives across schools and FE colleges interviewed during fieldwork reported a strong correlation between attendance and attainment/academic outcomes and a few were able to provide further evidence:

- in one FE college they had observed a noticeable increase in attendance amongst Level 3 learners once they received EMA and that this had improved qualifications and grades
- one school monitors the attainment of their EMA recipients through the 'value added' field in the Alps system⁹⁵ and reported that it showed that learners were performing well against their predicted grades
- another school reported that every EMA recipient in Year 13 this year was applying for a place at university
- one school representative described how EMA recipients sometimes use the money to attend open days, so it motivates and increases their aspirations for the future.

⁹⁵ An education data and analytical software tool used by schools.

11. Comparison with other nations

11.1 This chapter sets out an overview of the financial support available across Scotland, Northern Ireland, and England. It draws upon a desk review of publicly available information as well as the findings of interviews held with representatives from the Scottish Government, the Northern Ireland Executive and the Department for Education, UK Government. The chapter also considers the fieldwork undertaken at two Learning Centres, one being a sixth form college and the other an FE college, based on the Welsh border in England.

England

11.2 Prior to discussing the financial support available to learners in further education in England, it is worth highlighting some differences in the wider context between Wales and England:

- learners in England must stay in full-time education; start an apprenticeship; or spend 20 hours or more a week working or volunteering, whilst in part-time education or training until they are 18 years old, whereas in Wales learners can leave at the end of the academic year after turning 16 years old
- disadvantaged learners in schools and FE funded institutions in England are entitled to Free School Meals⁹⁶, whereas in Wales only learners in schools are entitled to this.

The Bursary Fund

11.3 Having been originally introduced across all four home nations, the EMA scheme was closed in England in 2011. The 16-19 Bursary Fund⁹⁷ was introduced instead in September 2011 and provides financial support to young people who face major financial barriers to participation in education or training post 16.

⁹⁶ [Free meals in further education funded institutions guide: 2023 to 2024 academic year - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/free-meals-in-further-education-funded-institutions-guide-2023-to-2024-academic-year)

⁹⁷ [16 to 19 education: financial support for students - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/16-to-19-education-financial-support-for-students)

- 11.4 The Bursary Fund has two parts⁹⁸. The first part is made available in respect of vulnerable groups including those who are in care or have left care, those on income support or Universal Credit and those who receive Disability Living Allowance. Yearly bursaries of up to £1,200 are allocated to enable individuals to study at a publicly funded school or FE college in England or to attend a training course, including unpaid work experience. Learners must apply to a central fund for the vulnerable group Bursary Fund allowance via their educational setting. Educational settings are required to undertake an individual assessment of the learner's needs to calculate how much financial support learner's need. If successful, funding is transferred to the educational setting to make available to the vulnerable learner in a way and frequency determined by the school or college. Feedback from the Department for Education suggests that the average annual fund awarded to each vulnerable learner who applies is circa £950.
- 11.5 The rest (and majority) of the fund is allocated to schools, colleges, and training providers so that they can identify and support the young people who need it with a Discretionary Bursary. Funding is provided directly to each Learning Centre and is based on the number of enrolled learners at each, with weighting given to local deprivation levels, travel costs, and the number of learners studying T-Level accreditation⁹⁹. The guidance stipulates that Learning Centres must set and use household income as the basis for awarding support under this part of the Fund, but institutions can choose their own eligibility criteria in terms of the amount per award, how students are paid (cash or in kind¹⁰⁰) and, if paid in cash, how frequently they are paid (e.g. weekly, termly, or yearly). Learning Centres can retain up to five per cent of their funding allocation to cover administration costs. Feedback from the Department for Education suggests that the average annual fund awarded to each learner via the discretionary element is circa £500.

⁹⁸ [16 to 19 Bursary Fund guide 2023 to 2024 academic year - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/16-to-19-bursary-fund-guide-2023-to-2024-academic-year)

⁹⁹ T Levels are a two year qualification for 16 to 19 year olds designed in collaboration with employers. Learners are required to undertake an industrial placement as part of their T Level qualifications, which incur additional costs for learners.

¹⁰⁰ For example, in the form of a travel pass, free meals or books.

- 11.6 The Bursary Fund was evaluated independently between 2012 and 2015¹⁰¹ and reported that 357,300 students received awards in 2012/13 - representing approximately 23 per cent of the 16 to 18 cohort in education and work-based learning that year. Contributors to this review suggested that around a fifth of all learners in further education currently receive support via the Bursary Fund.
- 11.7 The impact evaluation concludes that abolishing the EMA and introducing the Bursary Fund had ‘a relatively modest effect on participation and attainment...but that this disproportionately [negatively] affected low-income young people.¹⁰²’ The evaluation found that a key strength of the Bursary Fund was the flexibility it offered to Learning Centres to tailor support to meet the needs of learners. Some of the administration drawbacks of the Bursary Fund were identified as potential inequality in the financial support available to learners based at different providers and the administrative burden placed on providers. Learning Centres and young people were positive about the impact of the Bursary Fund on participation, and most bursary recipients surveyed as part of the evaluation agreed that they could cope better financially because of the support. Whilst the Bursary Fund was found to target young people who faced the greatest financial disadvantages, a small but considerable proportion of young people who did not receive support were found to be struggling to cope financially¹⁰³.
- 11.8 Feedback gathered from two Learning Centres located in England near the Welsh-English border over the course of our review would suggest that:
- the Bursary Fund is used to support learners from lower income households. The thresholds for eligibility currently stand at £26,000 per annum household income in one FE college, and £20,817 and £23,077 (in line with EMA thresholds) in another. One FEI reported

¹⁰¹ [Evaluation of the 16 to 19 Bursary Fund - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

¹⁰² The 16-19 Bursary Fund Impact Evaluation p.12 available at [Evaluation of the 16 to 19 Bursary Fund - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

¹⁰³ The 16 to 19 bursary fund: year 3 process evaluation pp. 14-15 available at [Evaluation of the 16 to 19 Bursary Fund - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

that they were raising the threshold to £28,000 for the 2024/25 academic year whilst the second was planning to increase the threshold to £25,000 to reflect increased cost of living. Feedback from the Department of Education suggests that most, if not all, Learning Centres have recently increased or are planning to increase the thresholds

- learners who are domiciled in Wales can access the Bursary Fund (as well as the EMA), and FE colleges do not distinguish between English and Welsh domiciled learners in the awarding of support. Because of the different household income thresholds in one setting, Welsh domiciled learners might be able to access the Bursary Fund but not qualify for the EMA
- the Bursary Fund is promoted by FE colleges via their websites, at open days or evenings, via posters around the campus and through correspondence with prospective and current learners. It does not appear to have much bearing upon learner's decision to enrol in further education, but is considered critical in helping learners to continue their education
- demand for the Bursary Fund has increased over time, with the number of learners applying at one FE college having increased markedly in recent years. Both Learning Centres who engaged in this research recognised that their intention to increase the thresholds next year would place more pressure on the Fund
- it is administered in a similar way to the FCF in Wales in that the fund is used to cover some of the learner's costs associated with post-16 education, rather than direct payments to learners. Learners must apply on an annual basis for the Bursary Fund and are required to provide evidence of household income to demonstrate their eligibility. FE colleges can adopt some flexibility to support ineligible learners who might otherwise struggle financially e.g. if a young person has had to leave home. One FE college reported that they had supported some 10 learners from households with incomes

up to £28,000 during this academic year (i.e. beyond their threshold) due to personal circumstances such as ‘having four kids in the house ... disabled parents ... how far [the learner] have to travel’ and had they not done so ‘without that help they wouldn’t come ... and we’d lose the student funding if they didn’t come’

- FE colleges support learners and their families with the application process, if required, and this often involves providing IT-related support e.g. uploading evidence to the application portal
- most of the Bursary Fund is used to meet learners’ travel costs (estimated to account for half of the Fund’s spend according to the Department for Education) although it is also available to cover the cost of meals at college, books and equipment for courses and course related trips. One college located near the border reported that they use the Bursary Fund to bulk buy bus passes, arranged at a discounted rate with Transport for Wales for Welsh domiciled learners, and learners living in households with an income below £26,000 receive a free bus pass. The other college reported a similar situation, whereby Bursary Fund recipients are currently required to contribute £150 towards the cost of a travel pass (arranged and paid for by the college to the local authority and which would otherwise cost £960 per annum). However, the college intends to abolish the contribution requested from learners next year not least because ‘there are some parents who just can’t afford to pay that’ (Border Learning Centre staff representative) but also because of the administrative costs incurred for a relatively small return in funds
- the two Learning Centres use the Bursary Fund to top up the funding they receive for Free School Meals (at £2.53 per learner per day¹⁰⁴).

¹⁰⁴ Since the 2014/15 academic year onwards, the Education and Skills Funding Agency introduced Free School Meals to disadvantaged learners following further education courses at FE funded institutions. Institutions receive £2.53 per learner for the 2023/24 academic year and are able to use funding from the Bursary Fund to award a single allocation to learners who qualify for both. See [Free meals in further education funded institutions guide: 2023 to 2024 academic year - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/free-school-meals-in-further-education-funded-institutions-guide-2023-to-2024-academic-year)

In one setting it was reported that eligible learners receive a daily allowance of £3.60 for food, and in both settings the allowance is added to students' identification cards daily to use at the college's canteen. The interviewed Bursary Fund recipient observed that the college food was expensive, and they would not otherwise be able to eat there

- course books, materials and trips account for a much smaller proportion of the Bursary Fund spend at the Learning Centres interviewed.

11.9 As a result of being able to tap into the discretionary element of the Bursary Fund, Welsh domiciled learners from low-income household receive more financial support than their English domiciled counterparts, and their situation compares favourably with the experience of Welsh domiciled learners who study at FE colleges in Wales, given the availability of the FCF at FE colleges in Wales. The key difference is that household income thresholds set for the Bursary Fund tend to be higher than is adopted for the FCF in Wales. This could mean that English based Learning Centres are a more financially attractive option to some Welsh domiciled learners if they are unable to access free college or school transport in Wales and/or if they do not qualify for the FCF.

11.10 One Learning Centre staff representative in England suggested that the EMA:

'does put them [Welsh domiciled learners] at an advantage ... they have more to spend in college and to do more recreationally' (staff representative, based at English FE college).

11.11 Another Learning Centre representative suggested that a surplus in their Bursary Fund of late, largely due to savings incurred over the pandemic period when the fund was not used for subsidising learner travel costs, meant that they had been more generous than might have otherwise been the case in supporting Welsh domiciled students in receipt of the EMA in recent years. This might not continue in future under normal operating conditions, in an attempt 'to be fair to all our students.'

11.12 The key difference between the Bursary Fund and the EMA highlighted by Learning Centre representatives, is that the EMA can be used to relieve pressure on household incomes as it is a source of income for the learner to use towards living costs. Both representatives suggested that there is more scope for the EMA to be abused in that there are no restrictions on how learners can spend it, compared to the Bursary Fund which gets allocated for specific costs incurred as a result of participating in further education.

The EMA in Scotland and Northern Ireland

11.13 Learners based in Scotland and Northern Ireland continue to be able to access the EMA, which has remained unchanged at £30 per week in both countries. As is the case in Wales, it is available to 16- to 19-year-old learners and is paid on a fortnightly basis, in arrears. Table 11.1 summarises the fund's criteria and administration arrangements in both countries, compared to Wales, and it is worth noting that the Scottish household income thresholds are higher whilst those in Northern Ireland are lower than Wales. The fieldwork did not establish why these household income thresholds had been set at these levels in Scotland and Northern Ireland, and contributors were not aware of the rationale for adopting them.

Table 11.1: The EMA in Scotland, Northern Ireland and Wales

	Scotland	Northern Ireland	Wales
Household income threshold	Up to £24,421 and no other dependent children	Up to £20,500 with no other dependent children	Up to £20,817 with no other dependent children
	Up to £26,884 and more than one dependent child ¹⁰⁵	Up to £22,500 with more than one dependent child	Up to £23,077 with more than one dependent child
Award value	£30 per week	£30 per week, as well as three performance bonus payments	£40 per week
Administration	Local authorities (for schools) and colleges	SLC, with processes similar to those adopted in Wales	SLC, with processes similar to those in Northern Ireland
Conditionality	Attendance and agreement of a Learning Plan	Attendance and agreement of a Learning Plan	Attendance and agreement of a Learning Plan

The EMA in Scotland

- 11.14 In 2020/21, 25,030 young people received EMA payments in Scotland¹⁰⁶. Similar to Wales, there has been a gradual drop in the number of EMA recipients over time. Of those who receive the EMA, 72 per cent were school pupils, 24 per cent were college students and the remaining 4 per cent were young people on activity agreements. It was estimated that around 15.2 per cent of all Scottish young people aged 16 to 18 were in receipt of EMA in 2020/21. The proportion has been decreasing slightly since 2016/17 when it was around 18.7 per cent of the 16 to 18 population. Using the data set out at Table 4.2 of this report, the percentage of learners receiving EMA in Wales as a proportion of all 16 to 18 year old students has been much higher over the same period, for instance at 31 per cent in 2020/21.
- 11.15 A slightly higher proportion of all EMA recipients were female (at 52 per cent) whilst 48 per cent were male in 2020/21.

¹⁰⁵ These income thresholds were last raised in January 2016.

¹⁰⁶ [Education Maintenance Allowances: 2020-21 - gov.scot \(www.gov.scot\)](http://www.gov.scot)

- 11.16 There has been a notable drop in receipts aged 18 and over at college in recent years, from almost 1,970 in 2016/17 to 265 in 2020/21, as colleges moved from providing EMA payments to bursaries for eligible 18-year-old college students.
- 11.17 During 2020/21, 38 per cent of EMA recipients in Scotland were from the 20 per cent most deprived areas¹⁰⁷. Over time, the proportion of EMA recipients coming from most deprived areas has increased. The proportion has typically been higher for college (42 per cent in 2020/21) than for school (37 per cent) students and is partly explained by the higher proportion of students at Scotland's colleges from deprived areas.
- 11.18 The total spend on EMA in 2020/21 was £22.1 million¹⁰⁸. Of this £16.8 million was spent on school recipients (76 per cent of total payments), £4.6 million on college payments (21 per cent) and £0.6 million in activity agreements (3 per cent). The average payment per EMA recipient was £882 in 2020/21. School based EMA recipients received on average £933 over the academic year whilst college students received £763 and activity agreement recipients received £667. The difference in payment values is mainly due to the number of weeks in which each type is eligible to receive the benefit over the year.
- 11.19 In terms of administration, local authorities administer the EMA and makes payments for school and activity agreement recipients. For college based learners, the Scottish Funding Council issues guidance on behalf of the Scottish Government to colleges, who then administer the scheme for college recipients.
- 11.20 EMA recipients are expected to sign an EMA Learning Agreement, which sets out what is expected in terms of attendance and coursework. It must be signed by the learner, a parent or responsible adult¹⁰⁹ and the school or college at which they study.

¹⁰⁷ Using the Scottish Index of Multiple Deprivation.

¹⁰⁸ This is the amount spent on EMA payments only and excludes other costs such as administrative costs.

¹⁰⁹ Parental signature is not needed if they are studying full time within college, are estranged from family and assessed as independent for benefit purposes or have additional support needs that make it impractical.

11.21 Feedback gathered over the course of the interview with Scottish Government representatives would suggest that:

- there are advantages and disadvantages of the EMA being administered by local authorities and colleges (rather than SLC). The main advantage is that it is administered by settings who have direct contact with learners whilst the main disadvantage is that learners do not gain experience of dealing with the SLC prior to making a Higher Education (HE) student finance application
- the focus on attendance as a criterion works well and greater flexibility is afforded to vulnerable EMA recipients who struggle to meet their attendance requirements
- the EMA could be better promoted via social media as the scheme has relied on traditional marketing methods such as pamphlets to date.

The EMA in Northern Ireland

11.22 The EMA was first introduced in Northern Ireland in 2004 and similarly to Wales at the time, had three levels of allowances (£30, £20, and £10, depending on family household income levels) and three bonus payments (paid in January and June, and when returning in September). Following a review of the EMA in 2011¹¹⁰ and a public consultation during 2012, several changes were implemented to the scheme from academic year 2013/14 onwards to support those most in need.

11.23 There was some discussion at the time as to whether EMA should be aligned with the household income thresholds used for the FSM, but there was a view that the FSM household income threshold was too low. There was also some discussion about getting rid of the bonus element, but the evidence suggested that this did have a positive impact, and so the bonus element was retained.

¹¹⁰ The review, conducted by PWC, has not been published but a discussion which took place at the Northern Ireland Assembly Committee for Employment and Learning can be accessed here: [Review of Education Maintenance Allowance: Departmental Briefing \(niassembly.gov.uk\)](#) The review found that two-thirds of EMA recipients had planned to continue with their education anyway and evidence was gathered that students were using the EMA for savings.

11.24 Northern Ireland Executive officials who contributed to this review reported that an internal review of the EMA was underway as well as a wider internal review of FE financial student support. This could result in a more strategic approach to FE student support for the future as both reviews offer the opportunity to explore options such as consolidation of existing schemes, the introduction of new schemes as well as the option of tailoring schemes for FE and school settings. At the time of the fieldwork for this review, it was not known if and when these reviews might be published given that the Northern Ireland Assembly was not convening.

11.25 Some key differences between Wales and Northern Ireland EMA include:

- Northern Ireland Learning Centres receive an administration payment of £25 per recipient
- no data about the take up or profile of EMA recipients in Northern Ireland are published
- some two-thirds of EMA recipients in Northern Ireland are based in school settings whilst a third are based in FE colleges
- regular inspections of Learning Centres are conducted to ensure that they comply with the EMA guidelines.

The wider financial support landscape in Scotland

11.26 Contributors from the Scottish Government were mindful that the FE student support landscape within Scotland was ‘complex’ and there was a desire to see it simplified. There was also a desire to see FE and HE financial support better aligned. Questions were raised about the continued fit of the EMA with other funding provision available, which included the following, many of which are also accessible to HE students¹¹¹:

- the FE Bursary for learners aged 18 and over to help with living costs, study, and travel expenses (colleges can decide if young people aged 18 apply for the EMA or the FE Bursary). Learners can access four types of allowance via the Bursary:

¹¹¹ [Funding your college education - Student Information Scotland](#)

- maintenance: learners living with parents access up to £99.35 per week if aged 18-24 and up to £125.55 per week if they've over 25 or are self-supporting themselves. Learners living away from home receive up to £49.91, on top of their EMA if they are under 18, and up to £125.55 a week if they are between 18-24 and supported by parents or are a self-supporting learner. Learners get less funding if their annual household income is above certain thresholds, and in the case of those under 18 they would get less funding if their household threshold was above £20,351
- study expenses: such as for clothing and study materials
- travel expenses: determined by circumstances and need
- accommodation: which covers the cost of rent and can be accessed in addition to the EMA by learners aged under 18
- Discretionary Childcare Fund for those with at least one dependent child
- Care experienced non-means tested maintenance allowance¹¹². This is a bursary of £225 per week for learners aged 16 and over. It does not have an upper age limit
- FE Discretionary Fund¹¹³, administered by FE colleges and referred to as Hardship Funds or Emergency Fund, to help with living costs, accommodation costs, childcare costs, and changes in family circumstances that might affect learners financially
- financial support for estranged learners¹¹⁴ aged under 25 who no longer have contact with their parents or guardians

¹¹² [Financial support for care-experienced students \(studentinformation.gov.scot\)](https://www.studentinformation.gov.scot)

¹¹³ [Extra financial support for students \(discretionary funding\) \(studentinformation.gov.scot\)](https://www.studentinformation.gov.scot)

¹¹⁴ [Financial Support for Estranged Students - Scotland \(studentinformation.gov.scot\)](https://www.studentinformation.gov.scot)

- Dependants' Allowance which provides up to £67.55 per week for those who have financial and legal responsibility for a partner, husband, or wife¹¹⁵
- Free School Meals, available to eligible learners in schools
- Schools clothing grant, currently an annual grant of £150 per child of secondary school age¹¹⁶.

The wider financial support landscape in Northern Ireland

11.27 In terms of the financial support landscape for 16- to 19-year-old learners in Northern Ireland, learners can receive up to £3,500 support in any one academic year. This can be sourced via two of the following sources:

- the EMA
- FE grants which are a means tested grant for learners aged 19 years and over (or if under 19, must demonstrate that they are living away from home). Learners can only apply for either the EMA or the FE grant
- the Hardship Grant, which is a means tested grant, administered by colleges, and is intended to support the costs of travel, course books and materials, living costs and food. Those in receipt of the EMA can only apply to the Hardship Grant for travel costs support.

11.28 In addition, a range of other financial support packages are available across Northern Ireland, including:

- the Care to Learn scheme¹¹⁷ which supports young parents with the costs of childcare
- Free School Meals¹¹⁸, which is a means-tested provision for under 18-year-olds in schools and colleges, administered by local authorities

¹¹⁵ [Students Caring for an Adult - Dependants Allowance \(studentinformation.gov.scot\)](http://studentinformation.gov.scot)

¹¹⁶ [Help with school clothing costs - mygov.scot](http://mygov.scot)

¹¹⁷ [Care to Learn scheme | nidirect](http://nidirect)

¹¹⁸ [Free School Meals / Uniform Grants | Education Authority Northern Ireland \(eani.org.uk\)](http://eani.org.uk)

- Home to College transport¹¹⁹, administered by local authorities for school and college students and which provides a bus pass or taxi, depending on the student requirements
- Clothing Allowance¹²⁰, which includes a £67.20 uniform grant available to school learners aged 15 years and over and a £26.40 contribution to both school and college learners¹²¹ towards the cost of physical education kit
- Additional Support Fund¹²² – this is funding made available directly to the college to put in place appropriate infrastructure requirements to meet student impairments and disabilities
- Free sanitary products provided in schools and colleges¹²³.

¹¹⁹ [Home to School Transport | Education Authority Northern Ireland \(eani.org.uk\)](https://eani.org.uk)

¹²⁰ [School uniform and uniform grants | nidirect](#)

¹²¹ If their course includes physical education.

¹²² [Extra financial help for students | nidirect](#)

¹²³ [Period Products \(Free Provision\) Act \(Northern Ireland\) 2022 \(legislation.gov.uk\)](#)

12. Future

12.1 This chapter summarises the key messages conveyed over the course of the fieldwork about the future of the Education Maintenance Allowance (EMA) scheme. A number of scheme design and implementation issues have already been explored in this report and are not repeated here. This chapter specifically attempts to deal with two of the review's research questions: whether the EMA model is the most effective and efficient model to support learners or whether alternative models should be considered; and how the criteria and value of support should be kept under review in future years.

The effectiveness and efficiency of EMA compared to other alternative models

12.2 There was a strong desire to see the EMA continue and for the Welsh Government to continue to financially support post-16 learners directly in the future:

‘The EMA gives them financial stability, less to worry about and financial management, independence and autonomy skills and I think it should continue.’ (FE staff representative)

12.3 School staff representatives, in particular, preferred the fact that the funding be awarded directly to learners, rather than for the funding to be awarded to schools. Two reasons were given for this: there was a danger that such funding might get absorbed into precarious school budgets and staff were concerned that they might be restricted from spending the fund in a way which best met learner needs.

12.4 In an ideal world, there was a desire to support all 16- to 18-year-olds in post-16 education but realistically it was accepted that this would not be achievable within the current fiscal climate. Rather, there was a strong desire to see the fund expanded and targeted at a wider cohort of learners who come from households with a slightly higher income threshold than is currently in place.

- 12.5 Whilst it was acknowledged that the EMA does help to improve learner attendance, there was much reflection on its appropriateness as a continued criterion for receiving the allowance. Learning Centre staff, stakeholders, and EMA recipients all expressed concerns about the stress and anxiety experienced by learners when absent from their lessons due to ill-health. These concerns were thought to have increased with rising costs of living, and learner's growing dependence upon the EMA to support them with everyday living costs such as food and travel costs. There was an appetite amongst some Learning Centre staff and several stakeholders to shift the payment criteria associated with the EMA to a more subjective assessment on the Learning Centre's part that an EMA recipient was making good progress with their studies and meeting course requirements, such as meeting deadlines.
- 12.6 The key points raised in relation to the scheme's design are reiterated here and contributors suggested that the Welsh Government reflect upon them for the future:
- the allowance is available to learners within a very inequitable environment and as such the EMA is being used by learners to plug gaps in mainstream post-16 support provision, notably around transport to educational settings and food costs whilst in FE colleges. Learning Centre staff were very keen to see a more equitable starting position for learners being put in place
 - EMA and FCF are largely supporting the same cohort of learners in FE colleges, and contributors thought that learners from very low household incomes 'get everything' whilst those who are just over the threshold receive no support
 - there was a desire to see a slightly more tiered approach to supporting learners in the future, which would be more akin to how HE (Higher Education) students are supported with their maintenance costs, which would take into account household income, number of dependents and other personal circumstances

such as distance or cost of travelling to the educational setting, and the costs attached to studying particular courses.

- 12.7 Another point, which has not been discussed elsewhere in this report, raised primarily by survey respondents in response to an open-ended question which asked what, if anything, they would like to see changed about the EMA, relates to the provision of financial support during school and college holidays. Several survey respondents (53 respondents, or two per cent of all survey respondents) suggested that they would benefit from EMA funding during half term, Christmas, and Easter breaks as they found it particularly difficult during these periods to make ends meet. The following quotes illustrate this point, and suggest that EMA plays an important role in plugging deficits in household incomes more generally:

‘the organisation with school holidays. When there is a half term or something it always messes up the EMA and I don’t get it for like a month’

‘they include half term because £40 is hard just for two weeks’

‘a percentage of EMA could be paid during holidays’

‘in summer when it’s longer it’s hard for me as having two disabled parents I rely on the EMA for me’

‘I think we should receive EMA but at a reduced rate in college holidays so we can still get equipment or clothes we may need for the new term or simply to cover food costs that our families can’t.’ [All survey respondents]

How the criteria and value of support should be kept under review in future years

- 12.8 There was a desire amongst Learning Centre staff and stakeholders to see the Welsh Government commit to reviewing the scheme criteria and value of support on a regular basis in the future, as opposed to responding in a more ad-hoc manner to external circumstances such as increasing cost of living. In this sense, there was a demand for this policy area to receive a

more equal priority to HE student finance support setting out a longer-term process for review.

- 12.9 Contributors suggested that the Welsh Government explore a better alignment of the EMA criteria with national minimum, living or real living wage thresholds. It was also suggested that the value of the award should be better aligned with inflationary cost increases.
- 12.10 Finally, Learning Centre staff and stakeholders reinforced the importance of capturing and reflecting upon learner voice as part of ongoing reviews of the EMA. It was suggested that standardised questions could be incorporated into annual Learner Surveys administered by Learning Centres, or within specific surveyed issued by the Welsh Government (e.g. a survey currently being conducted by the Welsh Government to explore learner experiences in post-16 education currently asks about whether learners applied for the EMA) or requested of the SLC to gather feedback from applicants about their experience of the fund.

13. Conclusions and recommendations

13.1 This chapter sets out our conclusions and recommendations. Our conclusions are structured to address the six specific objectives of the research specification.

What impact does the EMA have upon learners' decisions to engage in further study?

13.2 The Education Maintenance Allowance (EMA) does not have much impact upon learners' decisions to engage in further study, as most learners would have continued their education anyway and make their decision in advance of hearing about the allowance available to them. Individuals choose to continue in education for positive reasons as they place a value on their education and have ambitions for a future career and/or higher education. Based on the findings gathered from a small cohort of EMA applicants who decided not to continue in education, the reasons for not continuing appear to be primarily non-financial ones.

What impact does the EMA have upon learners' engagement with their studies?

13.3 The EMA does positively impact attendance rates amongst recipients, as the fear of losing their payments is a strong motivator for attending. There is some anecdotal evidence from Learning Centres that the recent uplift in the allowance to £40 has further improved attendance levels. There is also some anecdotal evidence from Learning Centres that they have observed an increase in the number of EMA recipients studying at their institutions during this academic year (2023/24) and this is reflected in a small increase in the number of EMA approved applications reported within SLC MI data.

13.4 The evidence also suggests that most learners can better engage in lessons and extra-curricular activities and trips because they receive the EMA. The perceived impact of the allowance upon educational achievement is less clear cut. Learners and Learning Centres believe there to be a correlation between strong attendance and educational achievement, and the evidence gathered does suggest that the EMA allows

learners to focus on their studies as a result of financial pressures being reduced.

- 13.5 Whilst the evidence strongly suggests that awarding of the EMA on the basis of acceptable attendance is effective, evidence collected during this review indicates that strict attendance requirements may disadvantage learners, particularly disabled learners, those with poor health and those with caring responsibilities. Missed payments was the biggest issue raised by EMA recipients over the course of the review and this was found to cause much anxiety and concern for learners. Learners considered it particularly unfair that they lost the total £40 payment for only having missed one lesson or registration period. Many learners struggled to meet the attendance requirements set by their Learning Centre and a wide range of factors accounted for these unauthorised absences, including issues on the part of the Learning Centres. We would recommend that the Welsh Government explores how greater flexibility could be incorporated into the attendance-based payment model and whether a shift towards daily, rather than weekly allowances, would cause less stress and anxiety for learners.

What impact does the EMA have upon learners' ability to cope with financial pressures?

- 13.6 The EMA alleviates financial stress and anxiety amongst learners and their families and plays a key role in contributing to learner's wellbeing. It is considered essential or fairly important by most recipients and reduces learner's dependency on their families for financial support. In comparison, there is convincing evidence that low income non-EMA recipients face financial hardship, go without essential items, and are very concerned about their financial situations.

Eligibility criteria and value of support

- 13.7 The fieldwork found that there was a broad consensus to see the EMA continue, and for it to focus on supporting learners from low-income households as well as the exempt groups currently covered by the guidance. Based on the feedback received, we would recommend as a priority that the Welsh Government considers extending the eligible exempt

groups to include young carers as well as learners who previously received FSM during Year 11.

13.8 There was broad consensus amongst all contributors that the household income threshold set for the EMA is now too low and has not kept pace with rising incomes and inflation. There is evidence that the household income thresholds for some further education funds available outside of Wales, such as the Bursary Fund in England, are currently being revised upwards in line with salary increases. It was appropriate for the Welsh Government to have maintained the household income thresholds following the previous review to ensure that the allowance was targeted at those most in need. Given salary and benefit increases which have taken place since that review in 2013/14, it would now be appropriate for the Welsh Government to explore raising these income thresholds slightly so that the EMA continues to support the cohort of learners most in need of financial support.

13.9 We would suggest that the Welsh Government considers the following three options for the future, the first option being the option which we recommend. It is important to note that whilst these three options are based on individual incomes, the thresholds would need to be applied at a household level to determine future eligibility for the EMA:

- alignment of EMA thresholds with real living wage thresholds, currently set at £12.00 per hour. Aligning the EMA threshold with the income a person can expect to earn working on a full time basis in a real living wage job might be appropriate in the future. For instance, the current annual salary of somebody on the UK living wage would be £23,400¹²⁴, £2,583 higher than the annual household income threshold currently set for the EMA. The rate is recalculated annually, and announced every November, and takes into consideration the actual cost of living

¹²⁴ Calculated on the basis of £12 x 37.5x 52 = £23,4000 as set out here: [FAQs | Living Wage Foundation](#)

- alignment with one of the lower thresholds for Higher Education (HE) student finance maintenance support (which are currently set at £18,370 or less, up to £25,000 and up to £35,000). The £25,000 threshold might be most appropriate for the EMA, given the scheme's current eligibility criteria, and selecting one threshold would help ensure that the scheme can be administered efficiently. Aligning the threshold to one of these HE levels would also ensure that EMA's criteria could be reviewed at the same time as HE support
- alignment with average weekly earnings such as those across Great Britain, which are published by the Office for National Statistics (ONS) on a monthly basis¹²⁵. The latest data are available for February 2024, and puts the average weekly earnings in GB, seasonally adjusted at £672 (total pay) and £633 (regular pay). Taking the total pay into consideration would give an annual salary of up to circa £35,000. One disadvantage of using GB data is that it would not take into consideration average weekly earnings across Wales only, which are generally lower than the GB averages. An alternative would be to consider Wales level data such as the median gross annual earnings for full-time adults working in Wales, set at £32,471 in April 2023 in the Annual Survey of Hours and Earnings¹²⁶. However, the main issue with using average earnings data is that they are generally less effective methods of targeting those living below a certain poverty threshold.

13.10 There was broad support for maintaining the current EMA criterion which differentiates household income according to the number of dependents still in education living within a household. As such, we would suggest that a small uplift be included in any new household thresholds to reflect this.

13.11 There was broad welcome of the payment uplift made in April 2023, although most learners struggled to identify the specific benefits of it due to

¹²⁵ [Average weekly earnings in Great Britain - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk)

¹²⁶ [Annual survey of hours and earnings: 2023 | GOV.WALES](https://gov.wales)

rising costs. Whilst there was an appetite for this to be increased further, the feedback from Learning Centres suggests this is not a priority and that they would prefer to see a wider cohort of learners being supported. It also remains the case that the EMA, at up to £1,600 per annum¹²⁷, compares favourably with the financial support available across other home nations, particularly given that EMA recipients at FE colleges are also the most likely to receive additional support from the FCF .

13.12 As such we would recommend that no immediate change be made to the value of support, but that the Welsh Government considers increasing it on an annual basis from the start of the 2025/26 academic year. We would suggest that the Welsh Government considers two options for increasing the value of future payments, the first option being the option which we would recommend:

- annual inflation increases as set out by the Consumer Price Index. For instance, the latest Consumer Price Index reports that the annual rate of inflation to March 2024 was 3.8 per cent¹²⁸. It would be possible to use other inflation indexes, such as the Inflation and Price Index, although the Consumer Price Index is more commonly adopted for calculating uplifts to state pensions and government benefit payments
- increases to national benefit payments. Benefits are usually uprated annually in April to reflect the inflation rate for the previous September although the rate of increase varies from one benefit to another and is not always aligned with the rate of inflation due to political decisions¹²⁹. In April 2024 for instance, the majority of benefits were increased by 6.7 per cent whilst some rose by 8.5 per cent.

¹²⁷ Calculated on the basis of 40 weeks per year.

¹²⁸ [Inflation and price indices - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk)

¹²⁹ [Benefit and pension rates 2023 to 2024 - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

The continued appropriateness of the EMA

- 13.13 The EMA exists within a complex and inequitable support offer for further education learners across Wales. As a starting point, it would be worth considering how this structural inequity could be addressed, for instance by providing free transport and free meals to learners from low income households across both school and FE college settings. Most recipients spend their EMA on costs relating to their education, and most of the FCF is spent on these same provisions across college settings i.e. food in school or college, school or college books or equipment, or travel to school and college costs. If these direct educational engagement costs could be addressed via other means, then the need for the EMA (and FCF) would reduce in future years.
- 13.14 The £40 allowance currently benefits some learners more than others as it does not take into account what other financial support they could access and what their actual educational costs are. In essence, the EMA makes no distinction between learners on the basis of what other funding they could access and the costs they are likely to face. This is perhaps reinforced by the fact that over a third of EMA recipients surveyed reported that they saved (at least some of) their EMA for the future.
- 13.15 The number of learners being supported by the EMA scheme has more than halved since 2010/11, from just over 36,000 to just over 16,000 by 2023/24, likely attributed to unchanged income thresholds during this time. The previous evaluation recommended that the scheme be better targeted at learners most in need i.e. those from lower income households and from households with other siblings still in education. However, the feedback gathered via this review would suggest that the proportion of 16 to 18 year old learners in education who are being supported via the EMA, at 25 per cent, is now too low. On the basis that no broader changes be made to the support available for post-16 learners, there is a strong argument that the EMA should support a slightly wider cohort of learners and adopting a higher household income threshold would allow for this.

13.16 We are of the view however that the most appropriate long term solution would be to address the further education support offer more broadly, to ensure that public funds be targeted towards addressing the actual costs incurred by learners from engaging with further education, regardless of their choice of setting. The FCF is utilised effectively for this purpose to support FE college learners with educational costs such as transport, food and course equipment. Increasing the EMA household income threshold would enable FE colleges to support more learners via the FCF, as most use these thresholds for determining eligibility for FCF.

Other methodological lessons from this review

13.17 This review has mostly been informed by qualitative evidence gathered from stakeholders, Learning Centres, learners, previous learners and parents about the perceived effectiveness and impact of the EMA on learners' decision making, attendance, engagement and educational achievements. Whilst it has captured some qualitative counterfactual evidence, such as from unsuccessful EMA applicants, non-EMA recipient learners, and more limited evidence from English Learning Centres along the Wales/England border, it has not considered any quantitative secondary data sources which would have allowed for a more robust assessment of the counterfactual position. It would be valuable for the Welsh Government to commission a quantitative analysis of secondary data sources in the future, to enhance the evidence about the impact of the EMA in Wales.

13.18 We did not originally plan to administer an online survey of EMA applicants but being able to access a large sample of EMA applicants meant that the work programme was revised to accommodate this. The high response rate suggests that it would be relatively easy and cost-effective to administer annual or bi-annual surveys in the future to capture feedback from applicants and to assess the difference which the EMA is making.

13.19 We would also suggest that any future evaluation of the EMA adopts a comprehensive online survey approach. It would be worth establishing if any respondents study outside of Wales, as the data for this cohort could

be compared with those studying within Wales and would be helpful in overcoming the issues experienced in trying to identify and recruit learners via England based Learning Centres.

- 13.20 The difficulty capturing feedback from parents, because of the research team's reliance upon Learning Centres to source willing participants, suggests that an alternative approach might be worth exploring in any future similar studies. Given the success of the learner online survey, it might be worth asking EMA applicants to either share a parent survey link with their parents or guardians for completion or to promote the opportunity to contribute to the research via an interview.
- 13.21 Finally, the feedback gathered from current learners via the on-line survey and qualitative focus group discussions was consistently similar whereas previous EMA recipients who contributed to the research expressed a more divergent view. One possible reason for this might be recall bias, in that contributors failed to accurately remember their experiences of the scheme.

Recommendations

- 13.22 We offer the following recommendations for the Welsh Government to consider:

Recommendation 1: We recommend that the Welsh Government continues to administer the EMA in Wales, and that it focuses on supporting learners from low-income households.

Recommendation 2: We recommend that the Welsh Government explores extending the EMA exemption groups to include young carers and (previous) FSM recipients.

Recommendation 3: We recommend that the Welsh Government and the Commission for Tertiary Education and Research (CTER) consider how to address the wider inequity in access to support across further education in Wales, and specifically explore how it could provide free transport and free meals to learners from low income households across both school and FE college settings. The Welsh Government and CTER should map out in greater detail what transport provision is currently available and what the cost of addressing these gaps would be.

Recommendation 4: Should financial resources allow for it, we would recommend that the Welsh Government increases the household income thresholds for awarding the EMA, retaining the two-tiered threshold model currently in place to accommodate the circumstances of households with different numbers of dependents. We would recommend that the household income threshold be aligned with the real living wage, currently set at an annual salary of £23,400 if working on a full time basis.

Recommendation 5: We recommend that no immediate change be made to the value of the allowance. Should financial resources allow for it, we would recommend that the Welsh Government considers increasing future amounts either in line with annual inflationary increases as set out by the Consumer Price Index or in line with higher education statutory student support grant percentage uplifts.

Recommendation 6: We recommend that the Welsh Government, CTER and SLC ensure that schools and FE colleges make a greater effort to raise awareness and promote the EMA at an earlier stage amongst potential eligible Year 11 learners, particularly those accessing FSM and vulnerable groups such as those with care-experience.

Recommendation 7: We recommend that the Welsh Government and its stakeholder organisations explore how social workers and key workers' understanding of the EMA can be improved so that they are better equipped to inform care experienced learners and young carers about the EMA, support their application and ensure that the learner has direct access to the funds once received.

Recommendation 8: We recommend that the Welsh Government and SLC consider how the language and terminology used in the EMA application form could be simplified, and made more accessible to young people.

Recommendation 9: We recommend that the Welsh Government and SLC explores how Learning Centres could adopt greater flexibility within their attendance policies and monitoring activity to ensure that EMA recipients do not miss out on EMA payments. It may also be worth the Welsh Government exploring whether a daily, rather than weekly, EMA

attendance-based payment model would cause less stress and anxiety for learners.

Recommendation 10: We recommend that the Welsh Government consider commissioning a quantitative analysis of secondary data sources in the future, to enhance the evidence about the impact of the EMA in Wales.

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