

# AONTAS Submission on National Strategy for Higher Education



19<sup>th</sup> June 2009

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## 1. Introduction

AONTAS is the National Adult Learning Organisation. The mission of AONTAS is to ensure that every adult in Ireland has access to appropriate and affordable learning opportunities throughout their lives, thus enabling them to participate in the economic, social, civic and cultural development of Irish society.

AONTAS welcomes the opportunity to contribute to the debate on the future of Higher Education in Ireland. As a membership organisation, AONTAS is well placed to recognise that significant changes must be made to higher education in Ireland to ensure it is equitable and accessible for all learners. To date, Ireland has had limited success in achieving participation in lifelong learning among the adult population compared to our European neighbours. In 2004, the participation rate for Irish adults (aged 25-64) in education and training was estimated at 7% compared to an EU average of 10% and between 25% and 36% in Scandinavia.<sup>1</sup> The Leaving Certificate remains the pre-dominant route of entry to higher education and as a result Higher Education Institutions cater to the traditional model of full time, on campus, undergraduate delivery that accounts for 90% of entrants in 2006/07<sup>2</sup>. AONTAS delivers an Information Referral Service to learners, adult and community education providers and other relevant agencies as requested. The service provides AONTAS with a mechanism to monitor the barriers and issues adult learners encounter throughout their education. In 2008, approximately one third of the queries received were from adult learners currently undertaking or thinking about returning higher education.

Although some progress has been made to facilitate adult learners in higher education, statistics gathered through the AONTAS Information Referral Service demonstrate the challenges and inequities adult learners, studying both full time and part time face when returning to higher education.

### **Key findings from the delivery of the service in 2008 include<sup>3</sup>;**

- The queries for 2008 totalled a substantial 6927 – this signified a considerable increase of 3442 from the previous year's records.
- In 2008 27% of the total queries received were from people looking to return to full-time higher education and 37% of these were also seeking financial support.

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<sup>1</sup> National Plan for Equity of Access to Higher Education pg. 21

<sup>2</sup> National Plan for Equity of Access to Higher Education pg. 43

<sup>3</sup> AONTAS Information Referral Service 2008

- 41% of those contacting the service over this period were seeking support for part-time higher education whilst a further 15% of the queries handled were from learners pursuing distance education in 2008.
- Those seeking full-time education indicated that up skilling or change of career were the main reasons for returning to education, while those pursuing part-time or distance education routes indicated that both up skilling and developing a hobby or interest were the two main reasons they had chosen to return to education.
- In 2008, 18% of queries received were from adult learners seeking to air their grievances about the institutions they were attending. A further 11% of these indicated that the inequalities they were facing were forcing them to re-think their decision of returning to learning, whilst 7% were looking to transfer to a different course within a different institution.

This document proposes three significant changes that can be made in Higher Education in Ireland to ensure the barriers to adults returning to learning are removed.

## 2. Changes to Higher Education

### 2.1. Flexible Learning Opportunities

AONTAS, as a member of the Advisory Group to the National Access Office of the Higher Education Authority welcomes the objective set out in the National Plan for Equity of Access to Higher Education 2008 - 2013 to enhance access to higher education through lifelong learning. Offering adults flexible learning opportunities is a key task in achieving this objective.

Adult learners often combine study with work and caring responsibilities. As a result, traditional, full-time, on-campus delivery is simply not an option for adult learners. Adult learners need flexible learning opportunities that can fit in with their other commitments. Flexible learning and blended learning can take place via open and distance learning (ODL) as well as part-time evening and day courses with lectures repeated at various times throughout the week. Many adults choose to study part-time in the evenings yet this mode of delivery presents its own set of problems. Part-time learners are often expected to cover the same course content in less time than their full-time counterparts and many do so after a long day at work. Distance learning is another option for adults returning to learning yet it is not without its own set of challenges. 23% of adult learners contacting the AONTAS Information Referral Service in 2008 indicated that they found it difficult to work in isolation and struggled to stay

connected and motivated whilst engaging in distance learning.<sup>4</sup> In 2008, AONTAS engaged in a public consultation process with the HEA on Open and Distance Learning. This submission focused on the opportunities for the further development of ODL in the Irish higher-education sector and as a result AONTAS recommended that Open and Distance learning in Ireland should demonstrate a number of key features:-

- Flexibility
- Adequate financial supports
- Excellent tutor support
- Access to information and library systems
- Technical support
- Good quality information on choices and accreditation
- Educational and career guidance support
- Networking and communication systems for students
- Quality assured courses

Higher Education Institutions must offer more flexible learning opportunities for adults. Flexible learning allows the learner more choice, personalisation and control of their learning. In particular, flexible learning provides learners with choices about where, when, and how learning occurs. The FLASHE (Flexible Access to Higher Education) Higher Certificate in Electronic Engineering in IT Tallaght is an example of a flexible mode of learning which gives the learner control of when, where and how they study. The course has been designed to provide flexibility in attendance times and progression rates and allow maximum engagement around the learners work and family commitments.

Community education is another flexible system of learning that meets the needs of adult learners. Community education reaches the most marginalised communities and it is positioned to provide continuous education from basic to third level in an environment that nurtures the learner to achieve their potential through its methodologies. Third level qualifications have already been successfully delivered by community education groups in conjunction with higher education institutions. AONTAS contends that further development of partnerships between community education groups and higher education institutions to provide third level qualifications in the community is an innovative and largely untapped method of reaching the most marginalised groups in society. (Appendix 1.)

## AONTAS recommends

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<sup>4</sup> AONTAS Information Referral Service 2008

1. Enhanced flexibility in the provision of higher education through part time, distance and blended learning.
2. All Higher Education Institutions should implement fully modularised degree, diploma and certificate programmes with a system of intermediary educational awards.
3. Higher Education Institutions should further develop their links in the community to offer community based courses / learning.

## **2.2. Culture of Higher Education Institutions**

The decision to return to learning is a significant one. Entering college for the first time as a mature student or returning after many years can be a daunting experience. The challenges of balancing work and caring responsibilities with study mean that mature students, studying full time or part time face distinct challenges not experienced by their school leaving counterparts. Yet even before entering college, the wide variety of courses, at certificate, higher certificate and degree level, along with different entry criteria and application process, course options and outcomes can be overwhelming.

### **2.2.1. Access**

Higher level institutions need to be more open to facilitating access for mature students. Mature student officers are an invaluable resource to adult learners yet not all institutions have appointed one. The Mature Student Officer is normally the first 'port of call' for mature students, and can offer assistance and guidance in any area where a student may be experiencing some difficulty, whether academic or personal. Many HEIs also run dedicated Orientation/Induction programmes for mature students, which take place before adult learners begin their chosen course and are designed to help in the transition to third level study. AONTAS recommends that these should be taking place in all institutions and that all institutions should have a dedicated Mature Student Officer in place.

Application processes differ across institutions and greater clarity and a streamlining of the application process for mature students is required, for example; the interview process is recommended but should be consistent across institutions. One area of growing concern for AONTAS in relation to access is the introduction of pre-entry aptitude tests specific to mature students entering certain access programmes. AONTAS firmly believes that this will create major problems for mature students returning to higher education. Anecdotal evidence suggests the risk averse nature of mature students. Coupled with this mature students who have not completed the Leaving Certificate test less well compared to their school leaving counterparts and research also indicates that testing benefits the most resourced in our

communities<sup>5</sup>. Consequently the use of a selection test for mature students will advantage the more resourced over those who are under resourced, or who are older and unprepared for such an academic task. These aptitude tests act as a barrier and contradict the emergent commitment to widening participation to those who are already under-represented in higher education.

In the context of HEIs targeting and attracting mature students as an equity group the imposition of selection tests in two HEIs runs counter to this policy. Experience of guiding and supporting mature students informs us that having a pre-entry exam for these programmes can act as a significant barrier to access for mature students. This move has the potential to dissuade a number of potential students from even applying to higher education. Mature students are already faced with numerous challenges when making the first steps to return to higher education without having the added worry of preparing for competitive exams. These exams do not take into consideration the responsibilities and resources of those whom the test is aimed at; this is evident from the fact that currently only one date is offered to learners sit the exam. Although these short listing mechanisms reduce administration within institutions it also will undoubtedly lead to greater exclusion of the most vulnerable groups. Learners from social and economic disadvantaged backgrounds who wish to enter higher education have the greatest barriers to surmount to reach the educational, psychological and economic stage where they have the qualifications, resources and confidence to apply for entry<sup>6</sup>. These aptitude tests do not serve the needs of these groups and the introduction of a one size fits all approach to access runs counter to the logic and rationale of access.

### **2.2.2. Recognition of Prior Learning**

All institutions should also value the importance of Recognition of Prior Learning (RPL) in the application process. RPL is intended for mature learners who may or may not have had structured formal education but who have learned from their involvement in employment, community activities, home duties, sports etc. This learning is assessed by a relevant assessor and this assessment may lead to academic credits, exemptions from subjects on intended course of study or places on particular courses of study. In theory this is very welcome, however not all institutions have adopted this as one way of assessing adult learners' competencies. Furthermore learners still find it incredibly difficult to transfer credits from one institution to another if they choose to do so.

### **2.2.3. Expansion of Services**

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<sup>5</sup> Fleming T and Murphy M, *College Knowledge; Power Policy and the Mature Student Experience at University*, (1997), Centre for Adult and Community Education, Maynooth

<sup>6</sup> Lynch K, *A Profile of Mature Students in Higher Education and an Analysis of Equality Issues*, (1997)

Anecdotal evidence garnered from the Information Referral Service suggests that part time mature students have limited access to amenities such as restaurants within colleges. Most restaurants are closed when part time evening courses are being delivered which is very unfair considering that many adult learners may be coming straight from work. Mature students on these programmes do not have the same level of access to libraries as opening and closing times for libraries are scheduled to suit full-time, on-campus undergraduates. This means that mature students are very often last to obtain a book off their reading list and that they have to schedule their diaries around the library hours. Feedback from the Information Referral Service indicates that individual lecturers and staff are often sympathetic towards adult learners but a change in attitude and ethos is needed at an institutional level to ensure mature students studying both full and part-time receive the supports and services they require to feel equal to their school leaving counterparts.

**AONTAS recommends:**

1. The abolition of pre-entry aptitude assessment for access programmes within HEIs allowing for a more equal and learner centred approach to access.
2. Higher Education Institutions implement a standard process for the recognition of prior learning
3. Higher Education Institutions must have a Mature Student Officer to provide pre and post entry advice and support for adult learners of which clear information, peer assisted learning, study skills sessions and an induction week plays a part.
4. Better facilities for adult learners including the provision of on campus low cost childcare and extended library and restaurant opening hours to facilitate both part time and full time learners.

### **2.3. Financial Supports**

AONTAS has lobbied for the removal of fees and the introduction of maintenance supports for low income part-time students in higher education for over thirteen years.<sup>7</sup> Under the current system full time students attending higher education institutions avail of 'free fees' while part time higher education students are required to pay. In addition to this part time learners are ineligible for maintenance grants and other financial supports. The practice of charging fees to part-time students has been largely condemned in the past. The European University Association has stated, "*The current system of charging fees appears to work against the stated national objectives to increase participation*".<sup>8</sup> Furthermore, part time learners have no choice but to pay the excessive registration fee of €1500 as they are ineligible for means tested

<sup>7</sup> Martin, M., et.al, (1996) *A Degree At Last*, AONTAS

<sup>8</sup> Funding Fairness, 2006, USI

financial supports regardless of income by virtue of the fact that they study part time. AONTAS fully supports the recommendation from the 2005 HEA report which suggested introducing financial supports for part-time students as a way of increasing participation.<sup>9</sup>

In 2008, 72% of the learners contacting the AONTAS Information Referral Service indicated that the difficulties in obtaining financial support coupled with the rise in registration fees are significant barriers to encouraging adults into higher education. In 2009, as part of its lobbying work, AONTAS undertook a snapshot cost benefit analysis study to examine the costs and benefits of undertaking education courses for three individual adult learners. This research indicated that financial support was the most significant barrier which existed for each of the learners who pursued some form of higher level education. The research also indicated that the return on the investment in education for the State and the learner was significant. Clearly, investment in education makes sense for the economy and society. (Appendix 2.)

Furthermore, The National Plan for Equity of Access to Higher Education 2008 – 2013 maintains that the income thresholds for financial support disqualify large numbers of salaried employees within the lower middle income group from financial supports.<sup>10</sup> There is significant disparity in the level of take-up of higher education places among different socio-economic groups with just 27% of the non manual group participating in higher education compared to 100% of higher professionals<sup>11</sup>. Lack of financial supports is likely to be a significant factor in their low rates of participation.

Currently, one area of significant concern for AONTAS is the definition of appropriate courses identified within the Student Support Bill as being only full time courses. If a culture of lifelong learning is to be truly embedded within our higher education system then the issue of supports for flexible learning opportunities must be included in the development of financial supports. Flexible ways of using the National Training Fund should be explored.

**AONTAS recommends:**

1. The abolition of third level fees for part time learners. AONTAS is vehemently opposed to any form of student contribution viewing it as a reintroduction of third level fees. The inequity which exists for part time adult learners must inform any review of the current third level fees structure.
2. The revision of the eligibility criteria for maintenance grants and other financial supports to ensure part time learners can avail of the same supports as their full time counterparts.

<sup>9</sup> Progressing the Action Plan: Funding to Achieve Equity of Access to Higher Education (2005) HEA, Pp.25

<sup>10</sup> National Plan for Equity of Access to Higher Education 2008 – 2013 Pg. 36

<sup>11</sup> <http://www.hea.ie/node/1163>

3. A revision of the term 'appropriate courses' within the Student Support Bill to allow for flexible modes of delivery and more flexible ways of using the National Training Fund.

### 3. Concluding Remarks

AONTAS acknowledges that there are uncertain times ahead yet investment at all levels of education generates significant economic and social returns. Change cannot be achieved without additional resources and supports for mature students as outlined above. The National Strategy for Higher Education presents a real opportunity to ensure adult learners returning to higher education are resourced and supported as well as their full time school leaving counterparts. In the current economic climate where large numbers of people have become unemployed it is even more vital that education and training opportunities are put in place to ensure that the potential of people is supported and developed and that they are prepared to participate in the future development of a sustainable economy.

## APPENDIX 1: COMMUNITY BASED CASE STUDY

### Higher Education in the Community: An Cosán BA Degree in Leadership and Community Development

An Cosán is an education and training centre based in Jobstown, Tallaght. The organisation provides community based education, childcare and enterprise to the marginalised community of West Dublin. The development of the Degree Programme in Leadership and Community Development is based on an identified need within the community of Tallaght. There are 600 students who undertake education courses in An Cosán annually. These students have consistently looked for progression routes. There have been several formal and non-formal programmes in community development. These have been very successful and have both created and illustrated the demand for an accredited programme with a professional qualification. The development of the degree is a natural progression for community workers, community leaders and volunteers, many of whom have accessed education and training programmes in An Cosán previously.

The programme has been designed by An Cosán, in consultation with, and supported by, IT Carlow. The degree is accredited by IT Carlow and is delivered in An Cosán at its centre in Jobstown, Tallaght. Of the 18 students registered the majority are from Tallaght West. The full cost of registration is €1900 per annum and of the 18 students 15 received scholarships from An Cosán ranging from €1000 – €1400. Students have been facilitated to pay the balance in instalments over the year. It is important to note here that scholarships were essential to support students, undertaking part-time Degree courses, who, under current legislation are not eligible for grants.

The overall aim of the programme is to provide learners with extensive knowledge, skills and competencies to become effective leaders in the community and voluntary sector at local and national levels. This is achieved through providing a core focus on creating an understanding of the relevant concepts, theories, policy and legislation to develop the learner's knowledge and competence in the field of community development. The academic content will be balanced by a central focus on relating theory and concepts to practice and developing practical skills. A key requirement of the Programme is that students are working within the community sector, in either a voluntary or paid capacity for at least eight weeks.

A number of supports are provided for learners including:

- Provision of childcare
- Holistic approach to study
- In class study learning support by tutor, feed back, handouts etc.

- Students have regular access to the Programme Co-ordinator on a one to one mentoring basis
- Tutor and Co-ordinator support will be provided to individuals and the group re: assessments
- Peer Learning Support
- Supervised Study is provided in An Cosan, and students have a choice of three time periods a week
- A library of essential course books; articles etc
- A Course Moodle page has been developed and this will provide interactive as well as material based supports
- Students also access IT Carlow on line library and other supports services.

Thus far, most of the students have shown a high level of commitment and motivation however it is clear that there are also a number of anxieties, which are to be expected, these include issues of childcare, finance, fear of exams, time pressures, *will I be able for it*, work load piling up and *will I be able to understand and manage the assignments*. Students are aware of the supportive ethos in An Cosan as well as the specific supports being put in place for this programme, a number of them have said this has helped to ease their anxiety. There is a richness of experience within the group and this has contributed significantly to the learning process and learning outcomes.

## APPENDIX 2: RESEARCH

### **The Costs and Benefits of Undertaking Adult Education Courses from the Perspective of the Individual**



# The Costs and Benefits of Undertaking Adult Education Courses from the Perspective of the Individual

Research commissioned by  
AONTAS - The National Adult Learning Organisation  
January 2009



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FESTIVAL

## Aim

The aim of this study is to examine the costs and benefits of undertaking adult education courses from the perspective of the individual, using three different case studies. This will give a snapshot of the benefits and the types of costs incurred by three adult learners.

The research will be used to inform AONTAS Adult Learners' Festival campaign, on the theme of 'Investment'. The three case studies will be used to promote investment in adult learning in the media during the Festival. The research will also inform the closing event of the AONTAS Adult Learners' Festival.

## Limitations

This study does not intend to be representative as only three people were studied and so inferences on costs and benefits cannot be made to the general population of adult learners. Costs and benefits are likely to vary greatly depending on individuals' background, the type of course undertaken as well as many other factors. The three individuals were selected by Aontas in order to give an idea of the varying backgrounds and outcomes of adult learners.

As this study is taking the perspective of the individuals in this study it necessarily omits a number of positive externalities to society, including the intergenerational effect of better-educated parents on children, including health and socioeconomic benefits.

In addition, as we do not know the counterfactual we do not know what the individuals outcomes would have been had they not returned to education. We are comparing benefits to situation prior to returning to education.

## Methodology

The three individuals were contacted by Aontas and were asked if they would be willing to participate in the research. They were then asked about the various costs they incurred as a result of returning to education and the resulting benefits. Costs were adjusted for inflation to 2008 values<sup>1</sup>. The net present value (NPV) of benefits such as increased income was calculated using the formula in (1) below.

$$NPV=R_t/(1+i)^t \quad (1)$$

Where:

- $R_t$  is the outcome, e.g. increase in income
- $t$  is the amount of years over which the stream of benefits is expected to last.
- $i$  is the discount rate

The individuals were asked how long they intend to work for assuming no changes in circumstances ( $t$ ). A discount rate ( $i$ ) of 4% was used which is the rate used by the Department of Finance.<sup>2</sup> Rates of 3% and 5% were also used to see how sensitive the results were to these rates.

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<sup>1</sup> Figures adjusted using data from the Central Statistics Office Website <http://www.cso.ie>

<sup>2</sup> <http://www.finance.gov.ie/Viewtxt.asp?DocID=5387&CatID=56&m=&StartDate=01+January+2008>

<sup>2</sup> <http://www.finance.gov.ie/Viewtxt.asp?DocID=5387&CatID=56&m=&StartDate=01+January+2008>

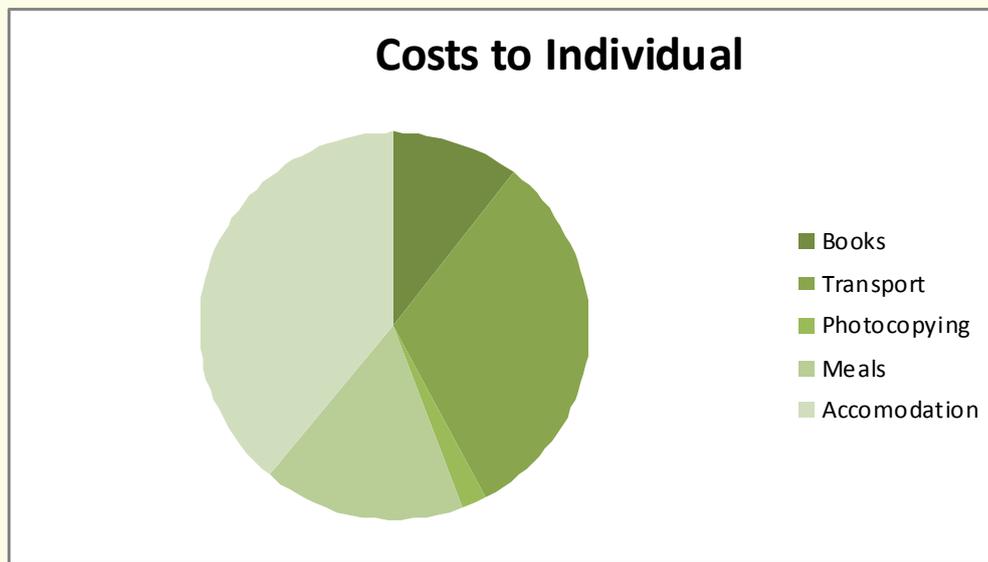
## Case 1: Seamus

Seamus was in employment prior to returning to education and has completed a Diploma in Business Studies and has almost completed a Degree in Business Studies. His employer Lapelle Ltd and ICTU supported him in returning to education through fee payments and financial support<sup>3</sup>.

**Table 1. Costs of Adult Education**

Costs	Euro	%
Books	1177.41	10.45
Transport	3579.34	31.75
Photocopying	235.48	2.09
Meals	1883.86127	16.71
Accommodation	4395.68	39.00
Total	11271.77	100.00

**Figure 1. Costs of Adult Education**



<sup>3</sup> Lapelle Ltd and ICTU paid a total of €16,000 which are not included here.

**Table 2. Costs of Adult Education**

Costs of course	Costs	Year	Base year assumed <sup>4</sup>	Converted to 2008 (Adjusted for inflation) <sup>5</sup>
	<i>Euro</i>			<i>Euro</i>
Books	1500.00	1998-2004	2001	1177.41
Childcare	0.00	1998-2004	2001	0
Fees	0.00	1998-2004	2001	0.00
Transport <sup>6</sup>	1824.00	1998-2004	2001	1431.73
Transport <sup>7</sup>	2736.00	1998-2005	2001	2147.602
Photocopying, stationary etc.	300.00	1998-2008	2001	235.48
Meals <sup>8</sup>	2400.00	1998-2004	2001	1883.861
Accommodation	5600	1998-2004	2001	4395.68
Subtotal				11271.77
Less Supports	16000.00	1998-2004	2001	12559.08
<b>Total costs</b>				<b>-1287.31</b>

### Benefits

The main benefit was a €7,000 increase in income. All other things equal Seamus intends to work for another 9 years. Using a discount rate of 4% the net present value of this increase in come is about €59,047.

<sup>4</sup> Median year taken as base year for simplicity

<sup>5</sup> Figures adjusted using data from the Central Statistics Office Website <http://www.cso.ie>

<sup>6</sup> 120miles @60 cent =72.00 euro per trip (twice per month) = 114.00 in total per month. 114.00 x 16 months duration of Diploma=1,824.00 = Total

<sup>7</sup> 120miles@60 cent= 72.00 euro per trip (twice per month) = 114.00 in total x 24 months duration of Diploma =2,736.00 = Total

<sup>8</sup> Meal costs over and above what would normally be consumed.

### Net Benefit

The net benefit of courses undertaken here to the individual was €60,334.

### Sensitivity Analysis

Using alternative values for the discount rate: 3% and 5%, the total benefit ranged from €56,755 - €61,503. This would then give a net benefit ranging from €58,042-€62,790.

## Case 2: Vivienne

Vivienne returned to education in 1999 and completed a Certificate and a Diploma in Women's Studies and a Masters Degree. Prior to returning to education Vivienne was unemployed and has since got a job and been promoted a total of three times.

**Table 3. Costs of Adult Education**

Costs	Euro	%
Books	652.60	7.60
Childcare	1118.75	13.03
Fees <sup>9</sup>	5407.27	62.98
Transport	475.47	5.54
Photocopying	652.60	7.60
Meals	279.69	3.26
<b>Total</b>	<b>8586.37</b>	<b>100.00</b>

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<sup>9</sup> These figures apply to the Masters course, the fees for the other two courses were subsidised.

Figure 2. Costs of Adult Education

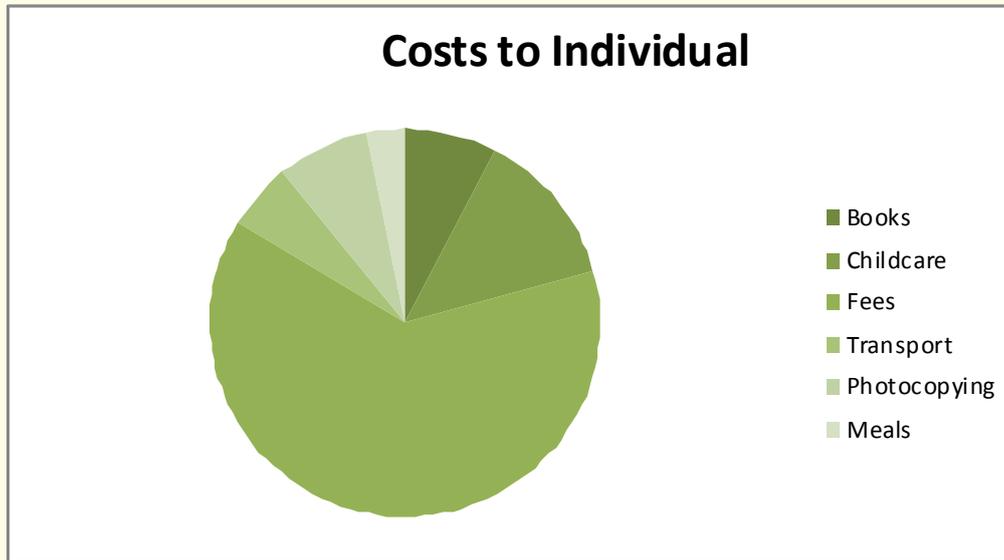


Table 4. Costs of Adult Education

Costs of course	Costs	Year	Base year assumed	Converted to 2008 (adjusted for inflation) <sup>10</sup>
	<i>Euro</i>			<i>Euro</i>
Books	700.00	2006-2008	2006	652.60
Childcare	1200.00	2006-2008	2006	1118.75
Fees	5800.00	2006-2008	2006	5407.27
Transport	510.00	2006-2008	2006	475.47
Photocopying	700.00	2006-2008	2006	652.60
Meals	300.00	2006-2008	2006	279.69
<b>Subtotal</b>				<b>8586.37</b>
Less Supports	350.00	2006-2008	2006	326.30
<b>Total costs</b>				<b>8260.07</b>

<sup>10</sup> Figures adjusted using data from the Central Statistics Office Website <http://www.cso.ie>

### Benefits

The main benefit was a €35,822 increase in income<sup>11</sup>. All other things equal Vivienne intends to work for another 27 years. Using a discount rate of 4% the net present value of this increase in come is about €658,342.

### Net Benefit

The net benefit of courses undertaken here to the individual was €650,172.

### Sensitivity Analysis

Using alternative values for the discount rate: 3% and 5%, the total benefit ranged from €729,985 - €598,015. This would then give a net benefit ranging from €721,725- €589,756.

## Case 3: Samantha

Samantha completed a course run by the Childminders Association of Ireland, a Pre-Development Course to Mothers Making a Difference, and a Mothers Making a Difference-Fetac Level 4 course. Samantha was employed before returning to education and received a increase in income after completing education.

**Table 5. Costs of Adult Education**

Costs	Euro	%
Fees	156.99	8
Transport	271.28	13
Photocopying	836.91	41
Other	780.40	38
<b>Total</b>	<b>2045.58</b>	<b>100</b>

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<sup>11</sup> Prior to returning to education Vivienne was unemployed and since returning to education she got a job and has been promoted three times. Lost benefits were taken into account.

Figure 3. Costs of Adult Education

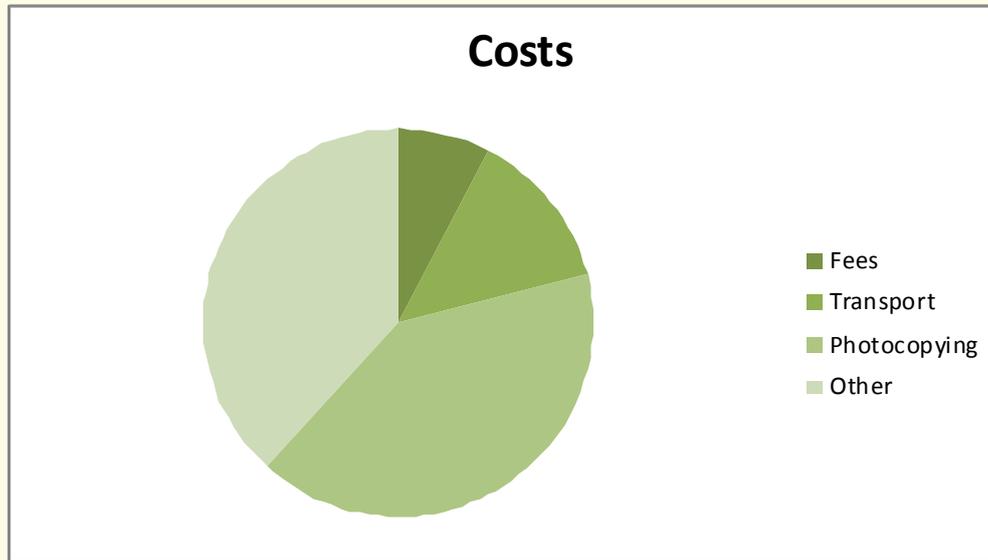


Table 6. Costs of Adult Education

Costs of course	Costs	Year	Base year assumed	Converted to 2008 (adjusted for inflation)	
	<i>Euro</i>			<i>Euro</i>	<i>Euro</i>
Fees	200.00	2001	2001	156.99	156.99
Transport	345.60	2001	2001	271.28	
Transport	175.00	2005-2007	2006	163.15	
Transport	175.00	2007-2008	2008	175.00	609.43
Photocopying	180.00	2001	2001	141.29	
Photocopying	360.00	2005-2007	2006	335.62	
Photocopying	360.00	2007-2008	2008	360.00	836.91
Meals	108.00	2001	2001	84.77	
Meals	360.00	2005-	2006	335.62	

Costs of course	Costs	Year	Base year assumed	Converted to 2008 (adjusted for inflation)	
		2007			
Meals	360.00	2007-2008	2008	360.00	780.40
Subtotal					2383.73
Less Supports	3060	2005-2008	2006	2852.80	2852.80
<i>Total Costs</i>					<i>-469.08</i>

### Benefits

The main benefit was a €1,040 increase in income. All other things equal Samantha intends to work for another 28 years. Using a discount rate of 4% the net present value of this increase in come is about €18,370.

### Net Benefit

The net benefit of courses undertaken here to the individual was €18839.

### Sensitivity Analysis

Using alternative values for the discount rate: 3% and 5%, the total benefit ranged from €20,555 - €16534. This would then give a net benefit ranging from €17003- €21,024.

## Conclusion

The three cases are summarised below. It is clear that there is a large variation in the costs and benefits experienced by the individuals studied. All three individuals here experienced a net benefit as opposed to a net cost. However, these figures may underestimate the value of lifelong learning, as there are many positive externalities to society of lifelong education. These wider benefits would be taken into account in studies examining adult learning from a societal.

**Table 7. Costs of Adult Education**

	Costs	Benefits	Net benefit
Case 1	-€3,434.91	€59,000.	€62,482
Case 2	€8,260.07	€658,342	€650,172
Case 3	-€469.08	€18,370	€18,839.