

AONTAS

Submission to the
European Commission's
public consultation on
the use of Individual
Learning Accounts for
adult learners



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The Voice of
Adult Learning

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Introduction

From a social justice and educational equality perspective, the introduction of individualised accounts for financing adults' participation in learning opportunities raises a number of significant concerns. AONTAS believes that education is a public good and requires public funding, with a particular focus on those who are educationally disadvantaged. The system of adult education, and in particular community education is underfunded and should be of immediate concern and focus. All adults should have access to basic education free of charge. Furthermore, any policy measure taken, such as Individual Learning Accounts (ILAs), have in-built inequalities. For example, ILAs place the onus on the individual to engage in adult learning, 'choice' is constructed through a range of factors and the most marginalised in society are most disadvantaged by this process. Learners require outreach, information to navigate the education system, effective guidance and support to engage in learning otherwise we will continue to exacerbate the 'Matthew Effect'.

More broadly, ILAs only serves to individualise people's learning journeys as a 'stop gap measure' that will not succeed in bringing about genuine long-term educational equity for adult learners, their families and communities. Moreover, the introduction of ILAs would serve to exacerbate educational disadvantage and inequity over the medium to long-term precisely because of how it would delay the development and implementation of a truly sustainable and equitable model of funding adult learning as a Civil and Human Rights-based public good, as well as an urgent economic necessity for recovering from COVID-19.

ILAs and educational equity

When put into practice, serious questions arise as to the extent to which ILAs are 'fit for purpose' regarding improving the lives of workers and/or learners:

'ILAs, as currently conceived, are both conceptually flawed and practically inadequate to the task set for them... By taking the abstract 'individual' as their focus ILAs are more likely to further disempower those workers who occupy vulnerable modes of employment' (Holden and Hamblett 2001, 136).

For a number of reasons, AONTAS believes that ILAs have far greater potential for reinforcing and exacerbating structural inequalities than for resolving them. Conceptually, ILAs depend on conflating a narrow understanding of the purpose of learning with individual consumerism, and on an ideologically charged understanding of 'choice' that fails to appreciate the web of structural inequalities we know are linked to social class, race, ethnicity, gender, previous educational experience, and poverty (Kellaghan 1995; Kellaghan et al. 2001). The underpinning assumption draws on an obsolete and ideologically charged

version of Rational Choice Theory (Green and Shapiro 1994), which incorrectly proposes that all individuals, regardless of context or position within social, economic and political hierarchies, share the same autonomy of 'choice' to freely spend their allocated amount of funding on education. This is fundamentally at odds with AONTAS' domestic, European and international experience of educationally disadvantaged learners.

The fundamental barriers preventing educationally marginalised adults from disadvantaged socioeconomic groups from returning to education and engaging in lifelong learning will not be overcome by issuing ad-hoc small amounts of money to individuals to spend on courses (Flynn et al. 2011). The most probable outcome of introducing ILAs in the Irish context, and internationally, is an increase in the Matthew Effect (Perc 2014). If policymakers are intent on developing real-world mechanisms for reaching potential learners from marginalised communities that are under-represented in education, training and lifelong learning then they need to take a more holistic approach to address their basic needs around areas such as accessing foundational learning to learn competences, literacy, self-confidence and sustainable financial supports that allow them to consistently progress their learning, reskilling and upskilling over a lifetime. Despite being under-funded, such successful real-world mechanisms in Ireland are already well-known and long established: community education provision. For example, perhaps one of the most difficult dimensions in overcoming challenges which actual individuals face when engaging in all forms of education is previous bad experiences within formal education settings resulting in low self-confidence to engage with learning opportunities. ILAs are most accessible to people who have already attained a certain level of education and self-confidence, and so an ILA system does not seem applicable within the framework of policies such as the European Council's [Recommendation on the Upskilling Pathways](#) (2016) which is aimed at adults without an upper secondary level qualification who are at higher risk of unemployment, poverty and social exclusion. According to the most recent Adult Education Survey (CSO 2017) in Ireland, financial cost is one of the predominant barriers to a person's ability to engage in education. Therefore, it is clear that loans and ILA schemes would not be appropriate for providing education pathways for vulnerable groups as part of broader strategies aimed at addressing deep-rooted intergenerational social inequality. As we know from community education in practice, what is needed is targeted outreach, accessible free or low-cost services and a holistic range of wrap-around supports that empower not only individuals but also their families and entire communities to the benefit of society as a whole (AONTAS 2010).

Disadvantages of ILAs

AONTAS echoes the European Association for Adult Education's (EAEA) key concerns that ILAs

- could widen the gap between those with low and those with high educational attainment by strengthening the participation of already active and more highly-skilled learners rather than targeting everyone and including people who are traditionally under-represented in learning activities.

- risk replacing and/or undermining existing and well-functioning funding instruments for adult learning and education.
- may shift responsibility for structural and policy action to improve participation in adult learning and education towards the individual.

Furthermore, ILAs may possibly be suitable in a select few European jurisdictions where there is already a longstanding positive track record of adequate funding for adult learning; with proven positive outcomes in relation to increased educational equity for marginalised and disadvantaged social groups. However, Ireland still has much to achieve in this sphere. The desired groundwork has not been embedded to any extent that would allow ILAs to form part of a successful strategy for achieving educational equity. Also, through AONTAS' European activities, AONTAS shares the position of the EAEA, that the diversity of funding models across Europe and local contexts make it unlikely that ILAs can be fully successful for the most marginalised learners across our societies (EAEA 2021).

Working Towards Sustainable Funding

The key question from AONTAS' perspective, which should also be at the heart of the European Commission's endeavour to support everyone in accessing all forms of adult learning, is "whether or not ILAs are really the most effective, efficient and equitable tool at our disposal for increasing participation rates in education, training and lifelong learning?". It is AONTAS' view that for Ireland and any other European country to become a global leader in equitable educational outcomes for its citizens and residents, we must develop and introduce a more holistic and comprehensive model for funding adult learning that is as sustainable in the long-term as it is effective in the immediate to medium-term. Other avenues to explore would include tax incentives for individuals and companies, possibly in the form of paid educational leave granted by employers for employees alongside an allowance to cover the costs of living during education and training; subsidies to education and training providers; increased public funding to support adult learning and for embedding a culture of lifelong learning in society.

A much more preferable solution is to establish policy and practice that is first and foremost aimed at the root causes of educational inequality and which appreciates the contextual and structural nature of the barriers facing learners from disadvantaged socioeconomic groups.

Conclusion

For any new funding model aimed at increasing adults participation in education, training and lifelong learning to be considered successful by stakeholders in the adult learning sector, a new system of financial supports would have to prioritise and be flexible to the diverse needs of potential learners. While ILAs have some limited potential for contributing to educational progress, AONTAS' position is that limited investment will only yield limited returns. A more ambitious and achievable action plan is needed, now more than ever, to support Ireland's and Europe's most disadvantaged adult learners and communities to not

only recover from the pandemic but to prosper post-COVID. Overall, AONTAS recommends placing educationally disadvantaged learners, their families, and communities at the centre of any new investment in adult learning by the European Union. The value for money which sustainable funding models and greater investment would certainly yield, due to the educational equity it would bring about, simply supersedes any possible positive impact which ILAs might produce in the short term. Europe requires a bolder and more achievable vision of educational equity. AONTAS, therefore, encourages the Commission to think bigger than ILAs; to formulate policy that will truly act as a comprehensive catalyst for long-term positive educational, economic and social change for every European and not only those who already hold significant educational privilege.

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