Forms of student support in Sweden
Past, present and future

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Preface to the series

This book is part of a series of in-depth studies on the functioning of government-sponsored student support schemes.

With increasing student flows from the primary and secondary education levels, higher education worldwide is facing obvious financial constraints, and universities have to develop new solutions in order to be able to develop in step with the demand for places.

Globalization has created an unprecedented choice in studies for students from any country to study in any university anywhere in the world. Hence what is often fierce competition for home and foreign students between universities within countries, as well as between these and foreign universities.

The introduction and increase of tuition fees are on the policy agenda of many countries which previously had free higher education. Cost-sharing has become an inexorable trend across the globe, and the question is not so much whether to accept it or not, but how to apply it: How to decide on the budgeting and allocation of student aid? What are the patterns, models, formulae and alternatives? How can it be projected in terms of needs, demand and governmental budgetary limits? What are the lessons learned so far?

A joint endeavor by UNESCO Bangkok and IIEP has been exploring responses to these questions through a number of case studies conducted in different regions, starting with Asia. Since 2001, in close collaboration with the UNESCO Bangkok Office, several studies on the Asian region have been prepared and published, including P.R. China, Hong Kong S.A.R. China, the Republic of Korea, the Philippines and Thailand, to be followed by a regional comparative assessment. Others have been launched in other Asian countries, in Africa, and Europe, including transition economies such as Russia and Moldova. A search engine with annotated bibliographical references has also been set up by the IIEP on policies and strategies, and elements and variables of student

support in higher education. It can be accessed at http://lst-iiep.iiep-unesco.org/wwwisis/studsup.htm.

Dominique Altner, Chief, Planning and Sector Analysis Unit, UNESCO Bangkok, with support from Toshiyuki Matsumoto, Assistant Programme Specialist, PSA were at the origin of this challenging project. Adrian Ziderman, Professor of Economics at Bar-Ilan University, Israel, acted as UNESCO international lead consultant. At the IIEP, Serge Peano, Team Leader, Educational finance, and Igor Kitaev, Programme Specialist, were in charge of implementing this project.

It is evident that even if each country case is context-specific and subject to historical traditions, the situation must be re-examined in the light of globalization processes. And, while grants should be well targeted to the needy and deserving, student loans should be well designed and administered to become a sustainable cost-recovery mechanism, rather than a 'hidden grant'. Increased accountability and banking transparency should help to achieve a higher repayment rate. The correct division of labour between governments, universities and the private sector appears to be essential.

This monograph by Sture Strömqvist is one of several studies carried out on student support in the European region. It provides an interesting insight into the development of financial provisions for students in Sweden, particularly within the context of the Swedish philosophy of lifelong learning.

Françoise Caillods,
Director a.i., IIEP

Contents

List of abbreviations

CFL	National Agency for Flexible Learning
CSN	National Board of Student Aid
EEA	European Economic Area
EU	European Union
GDP	Gross domestic product
ICT	Information and communication technology
ILA	Individual Learning Account
OECD	Organisation for Economic Co-operation and Development
SEK	Swedish krona
UNESCO	United Nations Educational, Scientific and Cultural Organization

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Introduction
Outline and objectives

Student support consists not only of direct financial support, but also of educational provisions that are free of charge or subsidized by the state and local authorities. These provisions include formal education, such as schools for young people and adults as well as higher education, and non-formal education, such as study circles and folk high schools. In order to obtain the full picture of the social context, an overview of the Swedish educational system is needed.

This paper therefore provides an introduction to the current Swedish educational system. It describes the student financial support available from upper secondary school to university, including adult education, and considers the administration and costs of the system. Finally, the effects of the support system on social equity and the opportunities for individuals to finance lifelong learning, together with the future demand for financing lifelong learning, are analyzed.

Chapter 1
Lifelong learning

1.1 What is lifelong learning?

The guiding principle of Swedish educational policy is lifelong learning. The concept must therefore be defined.

'Lifelong learning' first appeared in the 1970s as a philosophical way of viewing education. At a UNESCO conference in 1970, Paul Lengrand presented a report entitled *An introduction to lifelong learning*. In 1972, UNESCO published a report by Edgar Faure *et al.*, *Learning to be: the world of education today and tomorrow* (Tuijnman and Boström, 2002; EURYDICE, 2001). The Organisation for Economic Co-operation and Development (OECD) launched the notion in *Recurrent education: a strategy for lifelong learning*, published in 1973. This concept was widely discussed in international organizations and by experts. In 1974, Torsten Husén published a book entitled *The learning society*, where a lifelong perspective on education is applied.

Another UNESCO report with this perspective, *An introduction to lifelong education*, was written by Paul Lengrand in 1975. After a short period of attention in the 1970s and some policy studies and analyses at national levels, this term fell out of general use for some time. It was primarily confined to the sociological and philosophical writings found in publications such as the *International Journal of Lifelong Education*. Moreover, until the end of the decade, the UNESCO Institute in Hamburg published a series of studies on the topic (Duke, 2001).

Since the very beginning, there has been some conceptual confusion regarding this notion of lifelong education or learning and the way it has been treated in the literature. The OECD considered lifelong learning a strategy for recurrent education and, as mentioned above, UNESCO used both the terms 'lifelong education' and 'lifelong learning'. Another term used at the time by the Council of Europe was *éducation permanente,* which gave rise to some criticism (from Ivan Illich, among

others) due to its imperialistic connotations, particularly as a result of its unfortunate English translation, 'permanent education'. Another source of misunderstanding, which continues today, is the confusion between education and learning (Duke, 2001). Some people prefer to use the term 'lifelong education' in order to avoid negative associations with previous experiences in the educational system. However, the term 'lifelong learning' has now moved forward.

'Lifelong learning' is used in discrete contexts by many different actors, policy-makers and researchers. The content and meaning of the concept vary according to the user and his or her focus and intentions. A narrow definition is competence development. At an OECD meeting of the Ministers of Education in 1996, it was agreed that lifelong learning should gradually be made a reality for all. This very ambitious agenda extends much further than giving adults a second or third chance, including, as it were, social and individual development of various kinds (Tuijmna and Schuller, 1999; Fägerlind *et al.*, 1999; Hasan, 1998).

The OECD (1996) has defined the concept of lifelong learning:

> "This view of learning embraces individual and social development of all kinds in all settings – formally, in schools, vocational, tertiary and adult education institutions, and non-formally, at home, at work and in the community. The approach is systemwide; it focuses on the standards of knowledge and skill needed by all, regardless of age. It emphasizes the need to prepare and motivate all children at an early age for learning over lifetime, and directs efforts to ensure that all adults, employed and unemployed, who need to retrain or upgrade their skills, are provided with opportunities to do so."

The European Union (EU) has adopted a policy on "Making a European area of lifelong learning a reality" (European Commission, 2001). The paper outlines the definition of lifelong learning as:

> "Responses to the consultation on the Memorandum called for a broad definition of lifelong learning that is not limited to a purely economic outlook or just to learning for adults. In addition to the emphasis it places on learning from pre-school to post-retirement, lifelong learning should encompass the whole spectrum of formal, non-formal and informal learning. The consultation also

> highlighted the objectives of learning, including active citizenship, personal fulfilment and social inclusion, as well as employment-related aspects."

To summarize, lifelong learning requires high quality basic education and aims at strengthening the interface between learning and work throughout the entire life cycle. Lifelong learning is boundless and anarchic in nature, its development is hard to follow and the connections not always clear. It is possible to speculate on how this new organization could lead to the gradual disintegration of traditional structures and arrangements in education and working life. Lifelong learning does not respect the boundaries between sectors in society, but instead transcends different policy areas such as education, the labour market, and industrial, regional and social concerns. Moreover, several changes, each of which impacts on human lives and life patterns, are taking place at the same time. Finally, it is important to keep in mind the change of focus, which by many is seen as a paradigm shift, from teaching to learning. The focus has shifted from the provision of education and the organism providing it, to the recipient, i.e. the learner, who becomes responsible for his or her own learning.

This paradigm shift was clearly spelt out by the Swedish government in its proposal "The learning of adults" (*Vuxnas lärande*, prop. 2000/2001:72), which states that:

> "Lifelong learning is basically an individual project. When planning public actions the demand and needs of each individual must be taken into account. The perspective should be the individuals."

Of course, the actual policies regarding lifelong learning in each country vary according to the historical and social context.

1.2 Lifelong learning in Sweden

In order to understand lifelong learning in Sweden, one must understand the country's educational history.

Sweden has a long tradition of literacy and numeracy. This, combined with the growth of labour unions, the social democratic party, temperance movements and free churches, resulted in different forms

of educational organizations. Educational institutions run by these organizations were therefore often aimed at training the officials and functionaries required by the organizations themselves, but also included a more general education. This forms the basis of what is called people's education or *folkbildning*.

The *folkbildning* included not only the democratic form of education, called 'study circles', but also more structured forms of education at the folk high schools.

Thus, a structured supply of education outside the traditional structures has existed for a long time. This must be taken into account when looking at lifelong learning in Sweden.

As mentioned above, lifelong learning consists of both the availability of educational provisions throughout one's life and financial support.

Provision of education and financial support to education is outlined below in *Tables 1.1* and *1.2*:

Table 1.1 Educational provision

Formal	Public	Private
Pre-school	Yes, with variations	Yes
Primary school	Yes	
Secondary school	Yes	
Tertiary education	Yes	Yes, with variations
Adult education	Yes	
Non-formal		
Labour market training	Yes	
Company training		Yes
Study circles, folk high schools, etc.	Yes	Yes

Table 1.2 Financial support

Age	Public	Private
< 18/20	Yes	Yes
20-25/27	Yes	Yes, with variations
25-	Yes, depending on the type of education	Yes, depending on the type of education

The following sections will deal with the Swedish educational system and its historical background, as well as with the system of financial support for education.

Chapter 2
Sweden: the country

2.1 The society

Sweden is a small nation in a big country. Its 9 million inhabitants live on a territory larger than that of California, and nearly the size of France or Spain.

A constitutional monarchy, with the head of state, i.e. the king, having only ceremonial duties, political power in Sweden rests with the parliament, the *Riksdag*, which has 349 members.

Until the late nineteenth century, Sweden was a poor rural country, with the majority of the population working as farmers. After the industrial revolution, natural resources such as forests, ore and hydroelectric power were used to transform Sweden into a modern welfare state over a short period of time. Moreover, land reforms meant that fewer people were able to make a living from farming. Many left Sweden for the United States, while others went to work in the newly-established industries.

2.1.1 Educational history

Prior to 1527, when Sweden, following an official parliamentary decision, became Lutheran, the Catholic Church provided school opportunities. After the reformation, most of these schools disappeared for two reasons: There was no funding and as careers within the Catholic Church were no longer available, demand for education decreased dramatically. One of the goals of Protestantism was that all the people, and not merely priests, should be able to read and understand the gospel. This meant that the state and the Lutheran church became involved with education. One way of increasing literacy was to introduce a law whereby the head of each household was responsible for teaching all the members of the household to read the scriptures. A registration system was set up and handled by the clergy, who made regular visits in order to

ensure that people were able to read. As a result, some form of literacy existed already by the eighteenth century in Sweden.

In 1842, a law on elementary schooling was passed that obliged all parishes to provide school facilities and hire a teacher. In 1880, school attendance was made compulsory for six years, beginning at the age of seven.

The outcome of this was that by the middle of the nineteenth century, literacy and numeracy were sufficiently widespread among the population to help the introduction of new methods of production.

2.1.2 The Swedish welfare state

The Swedish welfare state model has been based on the rights of individuals to a decent life and equal opportunities for social promotion, often achieved through education. Education is thus seen as a tool for the improvement of society and individuals. One major objective is equal access to education regardless of social background. Another major objective is to avoid any blind alleys: It should always be possible to move from one line of study into another.

The changes made to the educational system over time reflect this view on education as a powerful tool in transforming Swedish society. A further effect of avoiding educational 'dead-ends' is the unification of the educational system, for better and for worse.

2.1.3 Formal education

Up to the 1950s, the structure of the Swedish school system was made up of parallel paths. At the start, all children attended the same type of school for four to six years. Some pupils then went on to lower secondary school, while the majority continued for another one to two years. A small proportion of pupils then went on to upper secondary school to prepare for university studies, while the majority began vocational training.

After the Second World War, most groups such as political parties and other organizations in Sweden agreed on the need for a change of the educational system. The result was a nine-year comprehensive and

compulsory school education. This was introduced gradually starting in the early 1950s. By the 1960s, the transformation was completed.

Later, upper secondary schools were also reformed in order to match the results of previous reforms. The first step was to integrate the vocational programmes, which were run outside the traditional upper secondary school, into upper secondary schools. The second step was to extend the vocational courses to the same length as the academic programmes.

The higher education sector has experienced rapid growth during the last 30 years. The major change has been from an education for the elite to mass higher education. The proportion of the 20-25 age group attending higher education is now some 45 percent, with the goal being to attain 50 percent.

In 1977, most post-secondary education was merged into a unified system of higher education. The law states that all higher education must be based on research and scientific inquiry. Therefore, tendencies for academic drift are built into the system. The result is that experience-based post-secondary education with a more vocational orientation, such as nursing, must now be research-based. This has also affected upper secondary schooling, which even in its vocational programmes is generally becoming more theoretical.

2.1.4 Non-formal education

Different types of non-formal education have existed since the nineteenth century. Popular movements such as labour unions, the social democratic party, temperance movements and free churches all organized non-formal education in the form of folk high schools, often with boarding facilities and study circles. The main objective was to strengthen their own organizations, but also to provide a more general education. In the early days, this non-formal education was financed by the organizations themselves. Over the years, however, public financial support was made available both by the national government and by regional and local communities. Lately, the local communities have reduced, and sometimes discontinued, their contributions. The result of this was an increase in student-paid fees.

2.1.5 Educational level

The educational level of the Swedish population is relatively high in comparison with other OECD countries. In 2001, 32 percent of the population aged 25-64 had a post-secondary education. This puts Sweden in the fifth place together with Finland.

2.2 Education sector developments

2.2.1 Characteristics of the Swedish educational sector

There are two major characteristics of the educational sector: its unification and its standardization. As the different levels of the educational system are described, these features will be analyzed further.

2.2.2 Early childhood

Childcare in Sweden has two aims: to support and encourage children's development and learning, and to enable parents to combine work or study with parenthood. When childcare was launched on a large scale at the beginning of the 1970s, the educational aim was not stressed. However, in the late 1990s greater emphasis was put on the educational aim. One consequence was the transfer of responsibility from the Ministry of Health and Social Affairs and the National Board for Health and Social Affairs, regulated by the Social Services Act, to the Ministry of Education and the National Agency for Education, which are regulated by the Education Act. Childcare also has its own curriculum, making it more unified and standardized.

Public childcare for children aged 1-5 is available in the form of pre-schools, family day care and open pre-schools. The latter is for parents who are staying at home with their children. For school-aged children between the ages of six and 12, after-school care is available. The latter is usually run by the school.

In autumn 2002, two out of three children aged 1-5 attended pre-school. The total number of children in childcare was: 330,000 in pre-school; 45,000 in family day care homes; and 350,000 in after-school care.

The municipalities are responsible for childcare and free to organize it as they see fit. There are a number of privately-run pre-schools that function under the same economic and other conditions as the schools run by the municipality: These provide some 15 percent of the total places.

Childcare is heavily subsidized by the municipalities. Parents' fees cover about 10 per cent of the total costs. Since 1 January 2003, a maximum fee has been introduced. The fees are not to exceed a set amount, which is the same for every parent regardless of income. In the past, the fee could depend on income and the time each child spent each day in care. This meant that some parents paid some 20 per cent of the costs. As a result of the reform, parents with a high income are now paying lower fees.

Before 2003, children of unemployed parents did not have the right to attend childcare. With the introduction of a maximum fee, these children were also given the right to attend childcare for at least four hours per day. This can be seen as an example of the emphasis on the educational function of childcare.

The total cost for childcare in 2002 amounted to 44 billion Swedish krona (SEK).[1]

2.2.3 Compulsory schooling

All children between the age of 7 and 16 living in Sweden are both entitled and obliged to undergo education within the public sector school system or at an independent school approved by the National Agency for Education. It is also possible for children to enrol in the first grade at the age of six, subject to municipal consent, but many six-year olds enrol in so called 'pre-school' classes.

The total number of pupils enrolled in schools, at compulsory level, was slightly above 1 million in the academic year 2002/2003. Independent schools represent some 5 per cent of the total enrolment.

1. 1 euro is approximately SEK 9.

Compulsory schooling is regulated by the Education Act. The main objectives in the Act are as follows:

- equal access to public sector education for all children and young persons, regardless of sex, residential locality and social and economic circumstances;
- provision of equivalent education in every type of school, everywhere in the country;
- the equipment of pupils, through education and in partnership with their families, with knowledge and skills that should contribute to their harmonious development as responsible citizens;
- the promotion of basic democratic values in school activities; and
- specific promotion of equality between sexes and active action against all forms of degrading treatment.

The curriculum for compulsory schooling contains overlapping goals and guidelines. There are two kinds of goals:

- goals to be pursued – indicating the direction in which the schools are to work; and
- goals to be achieved – expressing the minimum level to be achieved by the school-leavers.

Overall responsibility for compulsory schooling rests with the Parliament and the government. The Education Act and curriculum are voted by Parliament and the government issues ordinances based on the Act. The National Agency for Education is the state agency responsible for monitoring schools' performance. One major goal is that compulsory schooling should be of the same quality regardless of where it is implemented. This evidently makes it more unified and standardized.

However, the responsibility for providing education rests with the municipalities. They are charged with allocating resources to local schools in order to reach the goals set in the curriculum. According to the Education Act, the municipalities are obliged to adopt a local educational plan with the aim of translating the national goals into local goals. Moreover, each school must adopt a work plan for the next academic year that builds on the local educational plan. Schools are also obliged to present a report on their performance in a quality audit.

Compulsory schooling is divided into three parts: lower, middle and higher. At the lower and most of the middle level, a majority of teaching is done by class teachers. At the higher level (lower secondary school), teaching is done by subject teachers.

Compulsory schooling is mainly financed by the municipalities through taxation. The average rate of tax paid to regional authorities (whose main responsibility is health care) and local municipalities is a little over 30 percent of annual income.

There is no specific state funding aside from temporary state grants for specific aims, such as increasing the number of adult personnel in the schools. Municipalities are awarded a block grant from the state, mainly based on the number of inhabitants and the age distribution. Moreover, there is some redistribution among municipalities according to differences in income levels of the inhabitants and structural costs. This means that most of the costs for compulsory education must be met by local taxes. The total cost in the year 2002 was some 68 billion SEK. Compulsory schooling is free of charge according to the School Act.

2.2.4 Upper secondary education

Upper secondary schools are now unified, including theoretical as well as vocational programmes. Some of the basic courses are common.

Municipalities are obliged under the School Act to provide upper secondary schooling to all residents under the age of 20. Upper secondary schools are organized in 17 national programmes, including both specially-designed programmes and individual programmes. Of the 17 programmes, 14 are more vocationally-oriented and three are more academically-oriented. In principle, all programmes should give students access to higher education. In practice, however, this is not always the case, as most studies in higher education require more qualifications in subjects such as mathematics and language than those provided by the vocationally-oriented programmes.

In theory, municipalities are to provide enough places in each programme so that students can have their choices met. This does not work completely, however most students do obtain access to the programme of their choice. Some 98 per cent of students leaving compulsory school continue on to upper secondary school.

Most upper secondary schools are run by the municipalities, although some private schools do exist. Once they have been approved by the National Agency for Education, these schools are given the same amount of subsidy per student as the municipality-run schools, minus some additional costs that may be incurred by the municipality (such as costs for providing places according to need or running schools with few students). Upper secondary education, like compulsory education, is financed mainly by local taxes. The total cost for 2002 was some 26 billion SEK.

The total number of students in upper secondary education was 320,000 in autumn 2002. The number of students attending private schools amounted to almost 26,000. Upper secondary school is also free of charge. However, some municipalities charge fees for school lunches.

2.2.5 Municipal adult education

Municipal adult education consists of basic adult education, upper secondary adult education and supplementary education.

Basic adult education corresponds to compulsory school education, but aims to give adults the knowledge and skills they require to take part in social and working life. It must also provide a foundation for further studies. Each municipal citizen has the right to take part in basic adult education if he or she does not possess skills equal to compulsory schooling. During the academic year 2001/2002, 41,000 adults attended such programmes.

Upper secondary adult education provides adults with the knowledge and skills equivalent to those that young people acquire in upper secondary school. Education is available in all the subjects on the upper secondary school curriculum, with the exception of sports. Although upper secondary adult education follows the same curriculum as upper secondary school, many courses are offered as part-time studies or evening classes in order to cater to the needs of adults. The number of adults attending these programmes during the academic year 2001/2002 was 240,000.

Supplementary upper secondary specialized education aims to provide adults with the training they need in order to respond to new

demand on the labour market. In 2001/2002, 7,000 adults were enrolled in such courses.

Municipal adult education is mainly financed by local taxes, with a cost in 2002 of approximately 6 billion SEK. In most cases, municipal adult education is free of charge, aside from fees for purchasing study material.

2.2.6 The National Agency for Flexible Learning (CFL)

The National Agency for Flexible Learning was established on 1 January 2002, when the National School for Adults and the Distance Learning Agency were merged into a single agency for adult education. This agency acts as a complement to municipal adult education, providing courses that cannot be arranged by the municipalities due to insufficient local demand.

The number of students taking part in courses provided by the Agency was almost 9,000 in 2001/2002.

The cost to government in 2002 was 45 million SEK. Student fees and municipal subsidies help finance these activities.

2.2.7 Advanced vocational training

In recent years, a new form of advanced vocational education has been developed in order to meet the demands of different sectors of the economy. Such a course normally lasts two years, after which students receive a diploma. It should be noted that this diploma cannot serve to obtain credit for a higher education diploma. The curriculum is typically developed in close contact with the labour market, with one third of study time being spent in a work placement. Free of charge, this form of education attracts slightly more than 6,000 students.

The cost for advanced vocational education is SEK 1 billion.

2.2.8 Folk high schools

Other important providers offer a complement to the public system of adult education. Some 150 folk high schools, most of them with boarding facilities, provide adult education in the form of long and

short courses. Students who take the long courses are mostly residents at the school during the academic year. Short courses vary in length, with students usually spending a few days at the school, often during weekends. In autumn 2000, more than 120,000 students were enrolled in various courses in the folk high schools.

The folk high schools are jointly financed by the owners, county councils, various organizations and popular movements, as well as by the state through grants and by the students through fees charged towards residence costs. There are no fees charged to students for the costs of education itself.

2.2.9 Study circles

Most popular movements and political parties also have ties with study organizations or associations, which provide education in the form of study circles with a focus on mutual exchange and learning in a democratic setting. In 2001, the total number of circles was 320,000 and the total number of participants stood at 2,7 million.

Study circles are financed by the organizers, i.e. popular movements, by the state and municipalities through grants, and by participants through fees.

The total government cost for folk high schools and study circles was approximately SEK 8 billion.

- Labour market training

In Sweden, labour market training plays an important role in fighting unemployment. The number of individuals taking part in labour market training was 38,000 in the year 2000.

The overall aim is to train or re-train individuals in order to meet the demands of the labour market.

Labour market training is administered and financed by the National Board for Employment. The cost is SEK 7 billion. This training is, of course, free of charge.

- Employer-sponsored training

Employer-sponsored training or staff training constitutes the largest sector of the adult education system. During the first half of 1999, 1.8 million people were enrolled in 2.8 million courses. In 2001, 43 per cent of the working population took part in staff training. The costs for the courses and pay for participants are usually met by the employer.

Those who participate in training sponsored by employers usually have higher education than those who do not participate. Among people with only compulsory education, 31 per cent took part in learning activities, while the corresponding share was 80 per cent for those with post-secondary education. Furthermore, the public sector provides more training opportunities for its employees than employers in the private sector.

The cost of staff training is estimated at approximately SEK 50 billion.

- Higher education

In Sweden, higher education is unified into one system. All courses are considered to be of university level, regardless of where they are provided.

There are 16 state universities in Sweden (Uppsala, the oldest, was founded in 1477), including four specialized universities. Four other state institutions also have the right to confer postgraduate degrees.

There are three private or non-state higher education institutions offering postgraduate courses and conferring postgraduate degrees: Stockholm School of Economics; and two non-governmental foundations, Chalmers University of Technology and Jönköping University College. In addition, there are: 12 state university colleges; seven University Colleges of Art; a number of other, smaller, specialized higher education institutions in the private sector; and one run by regional authorities.

Degrees offered are: diploma (two years); bachelor degree (three years); university diploma (2-5.5 years in professional fields); Masters degree (four years); Licentiate (two years in addition to the BA);

and the doctoral degree (PhD; a minimum of four years after the bachelor degree). The degree structure is now being revised in the framework of the Bologna process.

The number of students in higher education has increased considerably over the last 15 years. Since 1991, the number of students has increased by more than 50 per cent. Almost half of young people in Sweden attend higher education within five years after completing secondary school. First-time enrolments are approximately 83,000 each year (Swedish Institute, 2004). In autumn 2003, there were approximately 340,000 students enrolled in undergraduate studies and 19,000 enrolled in postgraduate studies. The full time equivalent for both levels was 319,000.

All higher education is free of charge. However, there are ongoing discussions about introducing tuition for students from countries outside of the EU and European Economic Area (EEA). The argument for introducing tuition for these students is that there is no reason why Swedish taxpayers should subsidize students who will return to their home countries. This issue is now being studied and analyzed by a government committee.

The reasoning behind free higher education is based on the belief that introducing tuition would decrease the demand for higher education among non-traditional students. Furthermore, introducing tuition fees for foreign students might open the door to the introduction of fees for Swedish and EU/EEA students. Countries such as the UK have already introduced tuition fees, and in many others, such as Germany, tuition fees are the subject of intense debate. Other governments, such as that of Denmark, have chosen to introduce tuition fees for adult students returning for additional education or training. Institutions of higher education face an increase in demand for their services. At the same time, the increase in their resources is either very limited or inexistent. In the long term, the question of introducing tuition fees for higher education in Sweden will have to be raised.

In order to enter higher education, different conditions must be met by the prospective student. The basic qualification required is completion of a national upper secondary school programme. However, meeting this basic requirement is often not enough. Institutions of higher

education may decide on what additional criteria they wish to use when selecting students. Institutes providing medical or technical education usually require more advanced studies in natural sciences, whereas those providing language education require preparation in the languages concerned.

Postgraduate education is in principle mostly provided by the universities or specialized institutions. However, there are some university colleges that have been given the right to confer doctoral degrees in some specific areas.

To be admitted to postgraduate education, it is necessary to have completed an undergraduate programme with at least 120 points. A department admitting a postgraduate student must be able to provide a position as a doctoral student with full-time pay or another means of financing their studies. The position is normally for a maximum of four years. During this time, the doctoral student must take the required courses and write a dissertation. Each doctoral student has the right to receive individual supervision and an individual study plan must be drafted.

The number of students in postgraduate education is approximately 18,000, of which a little more than one third are women.

Total expenditure for activities in higher education institutions is SEK 42 billion, which represents 1.8 per cent of the Swedish gross domestic product (GDP). However, in calculating the costs of higher education, the costs of financial support should be included. When this is done, the cost rises to SEK 52 billion, representing 2.2 per cent of GDP.

The structure of the degree system described above will have to be changed in order to meet the requirements of the Bologna process. The introduction of a masters degree as a basis for doctoral studies is an example of one such adjustment, as is the shortening of doctoral studies to three years.

In addition, evaluation and quality assessment may have to be changed in order to bring them in line with the requirements of the Bologna process.

2.3 Internationalization and competition

When the EU programmes for student mobility were launched, the number of Swedish students studying abroad increased dramatically. Over the last few years, the number of students in the EU programmes and 'free movers' has levelled off at about 4,500.

The number of foreign students studying in Sweden has increased steadily over the last few years and currently numbers approximately 10,000, which exceeds the number of Swedish students studying abroad.

One reason for the growing number of foreign students is the fact that higher education in Sweden is free. Moreover, an increasing number of courses are taught in English.

The model of resource allocation between the institutions of higher education has an element of competition. Institutions receive a per student grant. The amount varies according to the kind of studies, the highest amount being for the study of filmmaking and the lowest being for studies in the humanities, law and the social sciences. The total amount awarded to an institution of higher education is divided in two parts, based on: 1) the number of students registered; and 2) the performance of the students. There is therefore competition among the institutions of higher education to attract students. As an example, almost every institution sends out brochures describing the attractiveness of the institution to students about to leave upper secondary school who are likely to apply for higher education studies.

2.4 Educational provisions and conditions for lifelong learning

Lifelong learning starts in early childhood and continues throughout adult life. In order to make lifelong learning a reality, society must therefore provide a high-quality supply of learning opportunities. The aim of providing all children with some educational experiences starting early in life is one important step.

Providing all children with a high-quality compulsory education is another important step towards lifelong learning. Upper secondary

school, which provides young people with the background and tools for further studies or employment, is another important level in the educational system.

The different forms of adult learning, be they public, such as those provided by municipal adult education, semi-public, such as study circles, or private, such as staff training, all play an important role in making lifelong learning possible.

Higher education must not only cater to the young student but also to those who need to refresh their knowledge or add something new, or simply to reflect on their experiences in a propitious atmosphere.

However, there are some problems. First, not all children take part in childcare or early childhood education. The children not taking part are usually those who would benefit the most.

Second, on average some 10 per cent of pupils leaving compulsory education do not reach the educational goals in the core subjects of Swedish, English and mathematics, rendering them ineligible for admission to the national programmes of upper secondary education. Among pupils from immigrant homes, the figure is 22 per cent. Instead, they attend individual programmes aiming at making them eligible for admission to the national programmes by providing them with possibilities of reaching the educational goals. However, the drop out rate is high and only some 20 per cent complete their studies. A recent study undertaken by the Council for the Achievement of Goals and Further Development of Schools (*Rådet för skolans måluppfyllelse och fortsatta utveckling*) shows that this failure is a very costly one. If remedial actions were undertaken during compulsory schooling, the community would gain some 1.4 million SEK per student.

Third, of the 98 per cent entering upper secondary school, some 75 per cent finish within four years. The figure varies between the programmes. The figures are highest among the academically-oriented programmes and lowest among the vocationally-oriented ones.

Fourth, demand for adult education in general, although primarily aimed at those with little formal education, comes from people with a relatively high level of formal education. Matthew's principle can be

applied here (to those who have, shall be given etc.). One striking example is staff training, which tends to be provided for highly educated.

Fifth, higher education is still very much geared towards young students fresh from upper secondary school and from homes with academic traditions. Too little effort is made to take adult students into account when it comes to forms of teaching based on these students' experiences. According to Kim (2004), the funding system results in "a growing hesitance within universities and colleges to offer experimental/ innovative courses and courses where the expected outcome in terms of credit points is low (i.e. distance education and extension courses). There has also been a reduction in the number of evening classes, mainly due to the fact that students taking part in these courses often produce no credit points. They are there for the learning experience alone".

Last but not least, there is the issue of financing lifelong learning. The system of financing lifelong learning must be flexible to meet individual demands. The current system is too uniform and standardized, showing little consideration for the varied needs among students at different levels of study and in discrete age groups. This brings us to the next part of our discussion.

Chapter 3
Forms of financial support

Direct financial support, rather than the subsidized provision of education, will be discussed in this section.

3.1 Early childhood

Parents of children under the age of 16 receive a monthly child benefit administered by the Social Insurance Offices of SEK 950 per month. Based on the number of children, there are some additions to the level of the child benefits. From the third child there is an additional amount of SEK 254 per month, from the fourth child an additional amount of SEK 1,014 and from the fifth child a supplement of SEK 1,964. An increase of these figures is planned as of 1 January 2006.

3.2 Upper secondary education

A study assistance grant is available to all students between 16 and 20 studying at upper secondary level. The amount of the grant is equal to that of the child benefit. Study assistance is paid for 10 months of the year. The total amount paid during the year 2001 was 2.6 billion SEK, which reached some 290 000 students.

3.3 Adult education

Previously, a study allowance scheme for adults, involving special adult study assistance of a grant and a loan was available, including to the unemployed.

In the adult education initiative introduced in July 1997, a new type of study assistance was introduced for adults participating in the programmes. Assistance was in the form of a grant, the amount being tied to the individual's unemployment benefits.

The forms of study assistance for adults described above have now been abolished, as it was considered that financial support for study should become more unified and standardized regardless of the level at which learning was undertaken.

In 2001, a new system of financing study was introduced. It is characterized by uniformity and little consideration for the needs of the adult learner.

Students who attend adult education receive the same kind of student support as those attending higher education (see *3.5*).

However, as a part of the policy encouraging lifelong learning, a new form of study assistance was introduced in January 2003 called 'recruitment assistance'. The aim is to recruit new students who have in the past been less motivated for study. Each local community, of which there are a total of 290, receives an estimate of resources available for this purpose. It is then responsible for motivating and recruiting students, and makes a recommendation to the National Board of Student Aid responsible for paying the grant. Students can receive this study assistance for a maximum of 50 weeks.

3.4 Labour market training

Persons attending labour market training receive a study grant that is calculated on the basis of their unemployment benefits. If they do not qualify for unemployment benefits, they receive a basic grant.

3.5 Higher education

The current system of study assistance was introduced in July 2001. The overall aim was to make the system unified, simple and more transparent. In principle, there ought to be a single form of study assistance regardless of the level of study, in the form of a combined grant and loan.

The total sum paid to the student is roughly SEK 7,000 per month for a period of 10 months. This amount is tied to something called the 'price base amount', which plays an important role in the Swedish social security system as it is the base for calculating different benefits, such

as pensions. The proportion of the combined grant and loan in the new system is roughly one third of grant to two thirds of loan. The study assistance also includes special rules for some students. Persons over 25 years of age who attend adult education are entitled to a larger grant (four fifths of the total) and a smaller loan (one fifth of the total).

In addition to the grant/loan scheme described above, it is possible to contract an additional loan in order to meet extra expenses incurred in relation to the course of study, such as tuition fees in other countries.

Full-time students are allowed to have paid employment alongside their studies. However, in order to keep the full grant/loan they cannot earn more than SEK 47,000 per term (20 weeks). Different restrictions apply to part-time students.

After the age of 40, the loan part is scaled down, disappearing at the age of 50. The grant, however, is payable in full to the age of 50.

3.6 Summary

Table 3.1 provides an overview of the different forms of study assistance available in Sweden as well as some explanations.

Table 3.1 Different forms of study assistance in Sweden

Student support	Age limit	Time limit	Level	Study results	Aim of system
Study grants for higher education	Reduced level from the age of 41, stops at the age of 50.	Total of 240 weeks, meaning a total of six years' full-time study.	Grant and loan SEK 7,300 per month. Grants and loans are not subject to taxation, but the grants affect pension. Supplementary loans are available.	Study results achieved are the basis for further support.	A comprehensive and transparent system. Strict demand for re-payment. Special needs to be met through other support systems.
Basic adult education	See above.	80 weeks plus 20 for training of skills.	See above.	Yes	Suitable time limit of support for this level of education.

Table 3.1 (continued)

Student support	Age limit	Time limit	Level	Study results	Aim of system
Upper secondary adult education	See above.	100 weeks for students with less than three years' upper secondary schooling. 80 weeks for those with three years' upper secondary, others .	See above.	Yes	See above.
Recruitment support	25-50 years.	50 weeks.	Minimum of around SEK 1,700 / week and maximum of SEK 2,000 / week. Not taxable but pension-based.	The level of study activity. The person must not have received other study support during the last five years.	The age limit is to stop endive-duals from dropping out of upper secondary school. The amounts paid are at level with study support.
Activity support	No	No	Connects to unemploy-ment benefits, minimum SEK 223/day - 320/day. Taxable.	Take part in labour training.	To get the un-employed to employment.

3.7 Reasons

3.7.1 Age limit

The age limit for student loans aims mainly to ensure that the student repays the loan before reaching age 50. The government has proposed to raise the age limit to 55.

The reason for the age limit for the recruitment support is that it is co-ordinated with the regular student support system.

3.7.2 Time limit

The time limits are intended to induce the student to study efficiently. Different limits according to the level of education are considered suitable.

3.7.3 Level, taxation and effects on pension

The level of student support is judged reasonable for a student with no or little revenue. The amount of recruitment support depends on the nature of the studies and whether the student has had income within the last year exceeding a certain level. Finally, activity support is tied to the student's unemployment benefits, as the alternative to attending labour market training is unemployment.

Some of the financial supports, such as activity support, are subject to taxation, but most are not.

As the Swedish pension system is based on total earnings during active life, most support is counted as gainful employment, such as student support, recruitment support and of course activity support.

3.8 Financial provisions and lifelong learning

Financial support through compulsory and upper secondary school could be seen as a prolongation of child support.

Financial aid for students in higher education is geared towards young students fresh from secondary school.

Adult learners face a number of barriers. According to Rubenson and Schuetze (2000), there are three classic obstacles to participation in adult education:

- *situational barriers* arising from one's situation in life, such as lack of time because of work, family responsibilities etc.;
- *institutional barriers* arising from practices and procedures that hinder participation, such as fees, lack of evening courses, entrance requirements or limited course offerings;
- *dispositional barriers* arising from attitudes and dispositions towards learning.

Lack of flexible financial support could therefore be seen as situational barrier, as it does not take the individual situation into account. At the same time, institutional barriers appear to have been lowered, as many providers of education now offer courses scheduled to suit their students. Moreover, there has been an increase in the use of information and communication technology (ICT) in courses both at upper secondary level and at higher education level. Often the local community organizes a learning centre where support is available.

The dispositional barrier is difficult to tackle, as it refers to the experiences of the individual throughout his or her schooling coupled with family background. Indeed, the only way to tackle this barrier is through better guidance and by making studies appear less 'dramatic'.

Chapter 4
Administration of student support schemes

4.1 The National Board of Student Aid (CSN)

The Board handles all study support, including support for students at the upper secondary level aged 16-19.

When applying for student support in higher education for the first time, the applicant does not have to refer to previous study achievements. However, when reapplying for support, the applicant must demonstrate adequate progress through study results in order to qualify for further support.

The task of the Board is therefore to grant initial study support and monitor progress in order to grant further support.

The Board employed about 1,000 people in 2003. In total, it handles some 850,000 cases of study support per year, all types included.

The Board is financed by grants from the government, which amount to approximately 360 million SEK, and from fees paid by the recipients of study loans, which amount to approximately 365 million SEK. In 2003, the total cost was 725 million SEK.

The Board is located in Sundsvall, a city in the northern part of Sweden, with some additional local offices.

4.2 Educational institutions

Upper secondary schools report directly to the Board of Student Aid. Reports focus on the students' presence at school (when a student has been absent too often the support is withheld).

Institutions of higher education all have a system of registration of students that includes information on courses taken and results obtained by each student. These latter receive excerpts from the system, which they forward to the Board with their application.

Chapter 5
Costs of the system

5.1 An international comparison

According to the OECD (2004), Sweden spent some 30 per cent of its total public educational expenditure on grants and loans to students in tertiary education. This is a very large share. Among the countries that spend more are Australia (32.9), Denmark (34.7), New Zealand (47.7), Norway (30.8) and the US (37.4). The average figure for the whole OECD was 17.1 per cent.

5.2 Grants

The total cost of student grants, including support for upper secondary school students, amounted to 12.1 billion SEK in 2003 (CSN, 2004).

5.3 Loans and interest rates

Loans are given without security and without regard for parents' economic situation. The total amount paid out in loans was 11.6 billion SEK in 2003 (CSN, 2004).

Loans run with interest based on the costs over time for government borrowing. This means that when market interest rates are high, the student loan rate is comparatively low and when interest rates sink, the student loan interest rate is comparatively high.

Three years after graduating or finishing one's studies, it is time to start paying back the loans. These must be paid back in full by the age of 50. If a person has a very low income, he or she can apply for reduction of payment.

Approximately 1.4 million individuals have been given a loan by the Swedish government, totalling some 161.5 billion SEK in 2003 (CSN, 2004).

5.4 Write-offs

Not all students are able to pay back their loans. This may happen for different reasons. The cost of write-offs was approximately 530 million SEK in 2003 (CSN, 2004). This figure can usefully be compared to the figure for 2001, which was approximately 1.1 billion SEK. The dramatic drop in costs for write-offs is mainly due to stricter rules.

Chapter 6
System effects on social equity

6.1 Upper secondary school

Around 90 per cent of students leaving compulsory school go on to upper secondary school. The driving force behind this development is primarily demand from the labour market and increased demand for higher education. As all students at upper secondary school receive study grants, it is less costly for parents to keep their children at school, not taking into account aspects such as foregone earnings. Moreover, there is a very limited demand for persons educated to the level of compulsory school only.

6.2 Higher education

One of the main reasons for introducing the study support system in Sweden was to obtain a more diversified student body. The domination of students from families with high socio-economic status was to be broken and the number of students from a working class background or a background with no academic tradition was to be increased. Another reason was to make higher education more culturally diverse by increasing the number of students from immigrant backgrounds. This goal was achieved to some extent in the 1970s. However, there was little change during the 1980s and 1990s. Recently, nonetheless, there has been an increase of students from a working class background. Whether this can be attributed to the support system is difficult to say, as higher education has become more spread over the country and thus more easily accessible. Furthermore, developments in the labour market due to increased unemployment have resulted in increased demand for higher education.

However, it is important to note that students from families with high socio-economic status more often study for the more prestigious courses such as medicine, law and business administration.

The statistics show that students from working class homes make up about 20 per cent of the total student body, but only 6 per cent of the medical student body and 12 per cent of law students and engineering students. The most popular lines of studies for students with a working class background are teacher training for different levels of the educational system, training for social work and nursing.

One feature of the support system is that the students are seen as independent individuals. The financial situation of the parents is not taken into consideration. Parents do not have any responsibility to support their children after the age of 20. However, as the support is paid for 10 months each year, the students have to find ways to support themselves during the summer recess. With a labour market that is tight, summer jobs are not easy to come by. As a paradoxical effect of treating the student as independent individuals, these latter may therefore end up relying on their parents for financial support during the summer recess.

6.3 Adult education

In adult education, financial support is very important. A study by Statistiska centralbyrån (2004) shows that among the obstacles listed for taking part in adult education, lack of time due to the job situation is the most important followed by lack of time due to the family situation. Lack of financial support is the third most commonly-listed obstacle. This is mentioned by 20 per cent overall, including 25 per cent of men and 15 per cent of women.

Another important aspect is the flexibility of the support system. While there has been an increase in adult education scheduled and designed so as to suit the individual, the financial support system, on the other hand, is very uniform and standardized, and does not take into account the diverse needs of adult students.

Staff training, which is normally fully financed by the employers, is mainly geared towards the young and already well-educated (often male) employees, while less educated employees (mostly women) receive little training.

Chapter 7
The financial support system and lifelong learning

7.1 Time limits

Since the guiding principle for Swedish educational policy is lifelong learning, it is important to analyze the support system in this context.

There are a number of time limits for the different levels of studies. For some levels, such as higher education, there is a limit of 240 weeks (equal to six years of full-time study) for which a person can receive student support. This means that it is impossible, or at least very difficult, for a person having already received an academic degree to orient themselves towards another professional career, as their 'time' has run out and no more financial support is available. In this respect, the support system is counterproductive to lifelong learning.

For students in adult education, financial support is also limited in time.

The time limits were determined mainly on the basis of an estimation of the time needed to finish one's studies. Therefore, the limits vary according to the level of study.

7.2 Age limits

From the age of 41, the number of weeks available for study support is reduced to 220 and by age 50 it is reduced to 40 weeks. After turning 50, no support is available. However, the government intends to raise the age limits to 45 and 54 respectively. The change will take place in July 2006.

Currently, this means that a person who has reached the age of 50 has very limited sources for financing studies. If the person attends labour market training, financial support is normally available.

Financial support can be made available to doctoral and postgraduate students.

Age limits could therefore also be seen as counterproductive to lifelong learning.

7.3 Competence accounts

In the year 2000, a government commission presented a proposal for a system of individual competence accounts. The argument in favour of the proposal was that there are large demands for more general competence development as well as for individual development, as seen by the rapid transformation of the labour market and increased demands for skilled labour. If Sweden wishes to maintain its welfare state, it is crucial to develop a system for financing individual investments in education.

The proposed system was to be subsidized by the state from tax deductions on money saved in the individual account. The proposed system was to be available to all, regardless of educational background, income or age. It was to be voluntary and built on individual initiative. How the money saved should be used is up to the individual. One important aspect is that the proposed system must not replace existing forms of financial support for adults, nor must employers' responsibility for training employees be reduced.

The report also listed the obstacles that the individual might meet when using the accounts for studying. One is financing the supply of educational opportunities. Another is financing the upkeep of the individual. The admission rules and selection procedures are yet another obstacle, as is the way in which the education is scheduled and designed. The last obstacle is the right to educational leave, particularly in small business.

The report also suggested that the providers of education paid out of the accounts be registered and recognized by a governing body. This was to ensure that there would be no fraud in the system.

Forms of competence or learning accounts had existed prior to the report being submitted. A large insurance company offered employees the possibility of saving a maximum of 5 per cent of their wages, with the employer adding a matching sum. For those employees with low formal education, the employer tripled the matching sum. In order to use the account, the employee had to reach an agreement with his or her boss. If the educational plans appeared interesting for the employer, the whole account could be used. When there was disagreement, the case was taken to a group made up of employer and employee representatives. However, the part of the account saved by the individual could always be used.

Another example is of a large publishing company that had more or less the same model as the insurance company. There was a major difference, however, as employees could use the account for whatever purpose. The idea behind this was that the decision taken by the individual is likely to be rational and therefore benefits the employer in one way or another.

In 2002, the Swedish Parliament agreed in principle to introduce some form of individual competence or learning accounts, much in the way suggested by the commission.

However, in the budget proposal for the financial year 2005, the government and its support parties have taken back the decision and intend to use the money initially allocated to the competence accounts to change the age limit of the student support system described above as well as to abolish the gift taxation and reduce the taxation on wealth. The effects on lifelong learning of these recent developments cannot yet be judged.

The reasons for this turnaround may be numerous. One was that the Ministry of Education was fairly negative about the proposal, as it had just undertaken a major overhaul of the regular system of student support. The Ministry of Finance was also unenthusiastic, as it saw the system as another tax-subsidized system (for example, saving in pension accounts is deductible). Finally, the Ministry of Industry and Commerce changed one of the ministers responsible for the issue and the incoming minister did not show a particular interest in it. In addition, the confederation of labour unions was indifferent to it, as it regarded the system as being in favour of the already well-educated and well-paid employees.

In the UK, the introduction of Individual Learning Accounts (ILAs) has been put on hold. This was due to the cases of fraud, where companies were established that posed as educational providers in order to obtain access to the accounts.

Chapter 8
Future demands on financing lifelong learning

Sweden is highly dependent on its ability to export goods and services. Large exporters include industries based on raw materials, such as forests and steel, but also industries such as metalwork. Moreover, the telecommunications and pharmaceutical industries are important. Many of these are facing growing competition from the new members of the EU as well as Asian countries such as China and India. There are recent examples of Swedish companies moving their production to countries with considerably lower wages, but not necessarily less developed skills.

It is a commonly-held view among politicians and unions that Sweden must compete with high skills, rather than with low wages. This means that there is an acceptance of the closing down of factories if they are not competitive enough. However, the loss of jobs must be met by the creation of new ones. More investments are therefore needed. In order to make this possible and become an attractive country for investments – both domestic and foreign – the skills of the labour force are crucial.

In order to make Sweden a competitive country, there will be quite a significant need to finance lifelong learning. One item of expenditure will be to organize the supply of educational opportunities. These must be organized in such a way as to be readily available to the students in terms of both time and space. There will probably be an increase in the use of ICT and distance teaching techniques. This means that, to a large extent, students can study at hours suitable to them and do not necessarily have to take time off from work or family. The need for financial support will also be reduced.

However, substantial expenditure will be involved in financing the students' loss of income. The solution may be shared responsibility between the individual, the employer and the state.

One important aspect is the flexibility of the financing of lifelong learning. Financial demand varies between different individuals, some of whom wish to study full-time, while others study part-time or over weekends. The supply of educational opportunities increasingly meets these demands. In order to be fully productive, the financial support system must therefore be as flexible as the supply of education. This problem of the financial support system's insufficient flexibility has also been mentioned by the National Board for Student Aid in a report to the Swedish government.

Chapter 9
Summary and conclusions

In short, there will be increasing demand for lifelong learning in Sweden. The driving force behind this is probably the demand for higher skills in the labour market in the first place. As Swedish policy is that we should compete not with low wages but rather with high skills, this means that substantial resources must be invested in lifelong learning.

However, the resources available are limited, so the different sections of the educational system will have to use the existing resources to the best of their abilities. Additional resources must be found elsewhere.

At the beginning of this paper, we mentioned that lifelong learning not only concerns the educational system and educational policies, but also other areas such as labour market policies and social policies. Therefore, in order to make lifelong learning a financial possibility, a more comprehensive approach is needed.

There is need for a 'seamless' area of lifelong learning, where the supply of educational provisions, formal and non-formal, is matched with adequate financial support suited to each individual.

The main limitation of the present system is that it is geared towards young, single students with limited economic responsibilities. Older students with families and particularly those over the age of 50 are not taken care of to the same extent in this system. Moreover, the system is very inflexible as it does not take into account the needs of the adult learner. A learner who may wish to vary the intensity of his studies from month to month is not able to do so in the current system.

Available research shows that the financial situation is an obstacle to pursuing studies among adults, as some 20 per cent of questioned people have stated.

However, the introduction of ICT and distance learning might have the effect of reducing the need for financial support. Adults will be able to study when it is most suitable to them. This requires a more flexible supply in time and space, together with access to study advisors and technical solutions that do not fail. The present system of financing adult education might therefore have to be changed in order to meet all the demands for lifelong learning. The solution may be shared responsibility between the individual (as the main actor), the state or local government, and employers.

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