

A Qualification Is Not a Career

What the skills system can
learn from adults who invest in
their own future

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About Access Training

Founded in 2003, Access Training supports adults entering and progressing through skilled trades, principally electrical, plumbing and gas pathways. Its model combines flexible online theory with intensive, tutor-led practical learning, delivered through a national network that has reached 42 centres by April 2026. Learners can access career support for up to three years covering career planning, CVs, interviews, vacancies, work placements, self-employment and continuing professional development.

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Executive summary

The scale of privately funded vocational learning

Britain's skills debate is usually organised around publicly funded programmes, yet a significant group of adults are already committing their own time and money to vocational retraining. These learners are not waiting for the system to stimulate demand; they are acting because they can see a credible route into skilled work, greater security or self-employment.

The policy opportunity is to recognise this commitment and connect it to the parts of the public system that can turn initial training into sustained progression. The national evidence demonstrates both the appetite for learning and the urgency of meeting future skills needs. In 2025, 42% of UK adults reported taking part in learning during the previous three years, although only 21% were learning at the time of the survey.¹ Meanwhile, the construction sector employed 2.8 million people and generated more than £150 billion in gross value added. Skills England estimates that expansion and replacement demand across 30 priority construction occupations will create a cumulative requirement for over one million workers by 2035.² Crucially, 59% of the projected growth in employment will be in roles requiring Level 2 or Level 3 qualifications. The challenge is therefore not simply to attract more adults into training, but to create clear and flexible pathways through which their investment in entry-level skills can lead to higher-level qualifications, better jobs and lasting careers.

¹ [Learning and Work Institute, Adult Participation in Learning Survey 2025](#)

² [Skills England, Sector Skills Needs Assessment, Construction, 2026](#)

Access Training in numbers

- More than 35,000 learners have trained with Access since it was established in 2003.
- More than 150,000 courses have been delivered across electrical, plumbing, gas and related pathways.
- 42 practical training centres were operating across the UK by April 2026.
- A planned 43-centre network is designed to place practical provision within a 60-minute journey of 89% of the population.
- Up to three years of career support is available to learners, including support with career planning, CVs, interviews, work placements, self-employment and continuing professional development.

These figures are not a national market-size estimate, but they are a powerful demand signal from one provider operating largely outside the public funding system. They show sustained learner demand at scale, alongside the importance of practical accessibility, flexible delivery and support that continues beyond qualification.³

The central proposition

Public funding should not displace private commitment; it should meet it at the points where an individual cannot progress alone. A coherent skills system would recognise self-funded Level 2 and Level 3 learning, connect adults to employment and supervised practice, use the Growth and Skills Levy and apprenticeship provision where they genuinely add new occupational capability, then create clear routes into Level 4 and Level 5 learning through the Lifelong Learning Entitlement.

³ Access Training management information, 2003 to 2026. Lifetime learner and course figures are rounded. Network reach is based on Access's internal travel-time modelling.

1. Adult demand for vocational retraining

Start with the person, not the programme

The debate about skills in Britain nearly always begins in the same place, funding, which leads quickly into discussions about the Growth and Skills Levy, devolved budgets, eligibility rules, qualification levels and which institutions should receive public money. These are important questions, but they are not the questions being asked by the person considering a change of career, who is thinking about something far more personal and fundamental.

Can I really do this? Will the training fit around my life? Will I be competent when I finish? Will the qualification be recognised? And, most importantly, will it genuinely help me build a better career? The skills system tends to begin with the programme, while the learner begins with uncertainty, and that difference matters because no amount of policy architecture will succeed unless an individual first has the confidence to begin.

Adults changing career may have jobs, mortgages, children and caring responsibilities, as well as previous experiences of education that shape how they approach learning. They cannot simply place the rest of their lives on hold while they retrain, so provision must work around adult life without allowing flexibility to become a substitute for quality, practice or recognised standards.

A system genuinely designed around lifelong learning would therefore begin by understanding who the person is, where they want to go and what stands between them and that destination. Funding eligibility would remain important, but it would follow a proper assessment of need and opportunity.

A market hidden in plain sight

Adult learning is not a marginal activity. The Learning and Work Institute's 2025 participation survey found that 42% of adults had taken part in learning during the preceding three years and 21% were currently learning, while 98% of learners reported at least one benefit from using digital technology in learning. Participation is nevertheless uneven, with adults in work, on higher incomes and at younger ages more likely to benefit than others.⁴

Those headline figures cover employer-funded, publicly funded, informal and self-directed activity as well as learning paid for by individuals, so they cannot be treated as a count of the self-funded vocational market. The absence of a comprehensive national series for that segment is itself a policy weakness: government can see funded starts and achievements in detail, but it has a much weaker view of adults investing privately before, between or beyond those programmes.

Access Training sees that demand directly because its core model is not built around the apprenticeship levy or routine public subsidy. Learners make a personal financial commitment to training and, in doing so, reveal which occupations they believe offer opportunity, which delivery models work around adult lives and what support they consider valuable enough to purchase.

That financial commitment does not generally involve paying the entire course fee upfront. Around 94%% of learners are supported through staged payment plans, Access Training's own FCA-regulated finance product or recourse loans provided by Premium Credit. Where changing circumstances prevent a learner from continuing to pay, training can be paused or stopped. This approach recognises that adult learners need finance arrangements that accommodate

⁴ [Learning and Work Institute, Adult Participation in Learning Survey 2025](#)

changes in work, income and family circumstances, while ensuring that they are treated fairly and are not locked into unaffordable commitments.

The resulting data should not be exaggerated into a national forecast, but neither should it be dismissed as merely commercial. More than 35,000 learners and 150,000 courses since 2003, supported through a national practical network of 42 centres, represent observed behaviour rather than stated intention. They show that adults will invest when the connection between learning and a better working life is credible.⁵

Why the national skills challenge makes this urgent

Skills England estimates that construction employed 2.8 million people and generated more than £150 billion in gross value added in 2025, while the 30 priority occupations it has identified are projected to require 493,000 additional workers between 2025 and 2035 and a further 595,000 replacements as people leave those occupations. Taken together, that is demand for 1.088 million workers.

This demand is unusually relevant to adult vocational pathways because 59% of the projected additional employment requires Level 2 or Level 3 qualifications, compared with 38% across priority occupations as a whole. The issue is therefore not simply whether Britain produces more graduates or more courses; it is whether people can move efficiently into competent technical work, then continue upwards as technology, regulation and responsibility change.⁶

Electrification, retrofit, low-carbon heating, electric-vehicle charging, new housing and infrastructure all increase the need for practical capability. They

⁵ Access Training management information, 2003 to 2026. Lifetime learner and course figures are rounded. Network reach is based on Access's internal travel-time modelling.

⁶ [Skills England, Sector Skills Needs Assessment, Construction, 2026](#)

also create progression routes from installation into design, inspection, estimating, digital construction, site supervision, project management and specialist engineering. Entry and higher technical learning should therefore be designed as parts of one ladder rather than as separate policy worlds.⁷

⁷ [Skills England, Sector Skills Needs Assessment, Construction, 2026](#)

2. From qualification to sustainable career

Confidence, competence, certification and context

Qualifications are essential because they provide recognised evidence that somebody has achieved an agreed standard and, in regulated or safety-critical occupations, they are fundamental to lawful and responsible practice; however, a qualification is not in itself a career.

It does not automatically give someone the confidence to enter an unfamiliar industry, guarantee that they can perform effectively in a real working environment or teach them how to present themselves to employers, find their first practical experience, win a customer and operate responsibly as a self-employed tradesperson. Too much of the system treats certification as the destination when, from the learner's perspective, it is one milestone in a much longer journey.

Access has developed its approach around three connected stages, all held together by a fourth consideration:

- **Confidence** creates the willingness to begin and the belief that a different future is achievable.
- **Competence** creates the practical ability to perform, not simply the theoretical knowledge required to pass an assessment.
- **Certification** provides recognised and independently assessed proof of that competence.
- **Context** connects the three by recognising the learner's starting point, responsibilities and ambitions alongside employer demand, industry expectations and the development required after qualification.

The outcome should not merely be a certificate; it should be a sustainable career.

What the Access model demonstrates

Founded in 2003, Access Training supports adults entering and progressing through skilled trades, principally electrical, plumbing and gas pathways. Its model combines flexible online theory with intensive, tutor-led practical learning, delivered through a national network that has reached 42 centres by April 2026. Learners can access career support for up to three years covering career planning, CVs, interviews, vacancies, work placements, self-employment and continuing professional development.

The scale of the network matters because flexibility is not only digital. Adults need theory they can complete around work and family, but skilled trades also require realistic equipment, repeated practice, assessment and direct tutor support. Access's 43-facility network plan is designed to put practical training within 60 minutes of 89% of the UK population, translating a national ambition into a journey that is physically possible for the learner.

The scale of participation also points to accessibility as a design question. Adults are prepared to make a substantial commitment to retraining, but they need a model that can fit around work, family and household responsibilities. A serious lifelong learning strategy must therefore consider practical location, flexible sequencing, continuity of support and the predictability of the learning journey rather than focusing only on the qualification itself.

Access is also using longitudinal data to understand where momentum is lost, tracking examination, practical and assessment milestones across multiple learner cohorts over a 24-month period. This is not presented as a national benchmark, but it reinforces a wider lesson: providers need visibility across the complete journey so they can intervene before delay becomes disengagement.

Belief must be demonstrated through investment

An organisation's real beliefs are not found in its mission statement but revealed by where it chooses to invest. If vocational education can change lives, providers must build more than classrooms and courses; they need infrastructure that supports an individual from initial uncertainty through training and assessment, then onwards into employment, self-employment and continued professional development.

Access has invested in practical centres, specialist equipment, experienced tutors, digital learning, career support and relationships with employers, manufacturers and professional organisations. It has also invested in the acquisition and continued development of Y Awards,⁸ reflecting the importance of reliable assessment, portable qualifications and recognised national standards, while retaining the independence, governance and regulatory separation required of an awarding organisation.

Alongside that physical and awarding infrastructure, Access is developing a bespoke learner operating system designed around the person rather than the course. Most education technology records enrolment, attendance, activity, assessment and completion; the next generation must also understand why somebody began, what they want to achieve, where progress has slowed and which intervention may help.

Over time, such a system should connect practical training, online learning, tutor interaction, pastoral support, assessment, career preparation, employment, self-employment support, professional networks and further learning. This is not simply an investment in software; it is the operating infrastructure of a lifelong learning relationship.

⁸ Y Awards (formerly known as [YMCA Awards](#)) is a UK-regulated awarding organization that specializes in health, fitness, and wellbeing qualifications.

Measure careers, not only certificates

If success is measured only through starts, completions and qualifications, the system will optimise what is easiest to count rather than what matters most. Those measures remain necessary, but they should be followed by questions about what happened next: did the learner enter the industry, remain in it, increase earnings, establish a business, progress to higher technical work and return to learning as technology and regulation changed?

Education has traditionally been structured as a transaction — enrol, study, qualify and leave — yet a labour market defined by technological change, regulatory development and converging occupations requires a continuing relationship. The provider of the future will help people enter a career, remain competent within it and reinvent it more than once.

3. Connecting private commitment to public support

The principle of additionality

This is not an argument against public funding. Public investment remains essential for addressing exclusion, regional inequality, employer under-investment and strategic shortages, but publicly funded provision should not be treated as the whole skills system, nor should valuable learning be defined only by whether it sits inside a government programme.

The better principle is additionality: use public money where it unlocks a step that the learner, employer or provider cannot reasonably deliver alone. An adult might self-fund flexible Level 2 or Level 3 learning to acquire core theory and workshop competence, then need access to employment, supervised practice, on-site evidence and specialist training before becoming fully occupationally competent. That transition is where many pathways become fragmented.

The Growth and Skills Levy and apprenticeship units

Apprenticeship units, available for starts from August 2026, create a new form of targeted training within the Growth and Skills Levy. They are designed for employed adults aged 19 and over, last between one and 16 weeks and contain 30 to 140 delivery hours, which makes them potentially useful for employers recruiting adults who already have a strong foundation and need a defined block of new skills.⁹

⁹ [Department for Education and Department for Work and Pensions, Apprenticeship unit funding rules: August 2026 to July 2027.](#)

Their limits are equally important. The learner must be employed through the relevant PAYE arrangement, sole traders are ineligible, the unit cannot duplicate other funded learning and there is no conventional price reduction for recognition of prior learning; if existing knowledge overlaps with 50% or more of the planned hours, the learner is not eligible for that unit. Units can therefore add a specialism or bridge a precise gap, but they are not a universal conversion route for unemployed career changers, self-employed tradespeople or people who primarily need supervised workplace experience.

Policy and practice should respond by building brokerage around the funding. Providers and local partners could identify learners with verified prior achievement, match them with employers, set out what is already known and define the new capability that a unit or full apprenticeship should add. For sole traders and unemployed adults, devolved skills budgets or time-limited transition pilots could support workplace access, mentoring and evidence collection without pretending that a short, funded unit can replace genuine occupational competence.

Full apprenticeships and recognition of prior learning

A full apprenticeship will remain the right route for many adults and employers, particularly where a substantial body of learning and sustained workplace development is required. The opportunity is to make the boundary more permeable: recognise relevant prior learning, avoid unnecessary repetition, preserve the integrity of the occupational standard and allow employers to combine recruitment, supervised practice and training into a coherent pathway.

The test should not be whether an adult began inside or outside public funding; it should be what they can already demonstrate, what the occupation requires and what additional learning will make them productive and safe.

An escalator from Level 3 to higher technical learning

The Lifelong Learning Entitlement creates a second opportunity because, from its launch, eligible learners can access loan funding for full courses at Levels 4 to 6 and for selected modules, including Higher Technical Qualifications. New learners can access up to £39,160 in tuition fee loan entitlement, while modular study begins at a minimum of 30 credits and initially includes engineering as well as architecture, building and planning.¹⁰

The LLE will not fund the Level 2 or Level 3 entry route into electrical, plumbing or gas work, so its value lies in progression. An experienced tradesperson might move into building-services engineering, renewable-system design, inspection and testing, digital construction, estimating, supervision or project management, but that progression will not happen automatically simply because loan funding exists.

Converting adult learners from Level 3 into Level 4 and Level 5 provision will require six practical conditions:

- 1. A visible return.** Learners need to understand the job roles, earnings, responsibilities or business opportunities that higher technical study can unlock.
- 2. Mapped prior learning.** Awarding organisations, independent providers, colleges and higher education partners should agree how occupational competence and existing qualifications translate into entry requirements and credit.
- 3. Bridging support.** Adults returning to formal study may need targeted mathematics, digital, technical-writing and study-skills provision without being made to repeat occupational content they already command.

¹⁰ [Department for Education, Lifelong Learning Entitlement: what it is and how it will work.](#)

4. **Adult-compatible delivery.** Thirty-credit blocks, blended learning, evenings, intensive practical periods and predictable timetables are more compatible with employment and family life than a traditional full-time model.
5. **Employer and project access.** Higher technical learning is more compelling when it is connected to live work, new responsibility and a realistic route to using the skill.
6. **Institutional partnerships.** Because modular LLE provision must be delivered by an Office for Students-registered provider and cannot be franchised, ITPs will need carefully designed progression and referral partnerships rather than informal promises.

Together, these conditions turn the LLE from a financing mechanism into an occupational escalator. Without them, Level 3 completion can remain a cul-de-sac and higher technical provision can continue to recruit mainly from those already comfortable with higher education.

4. Building a connected skills system

A strategic role for independent training providers

Independent Training Providers are often close to learners, employers and rapidly changing occupational markets, enabling them to adapt delivery models, invest in specialist facilities and respond when new technologies or standards emerge. They can also choose to invest ahead of demand, which makes them a source of practical intelligence as well as delivery capacity.

Access's data shows where adults are willing to invest, which trades they choose, how they finance learning, what forms of flexibility they use and where they lose momentum. That evidence should inform devolved skills strategies, careers provision, employer brokerage and national policy before procurement decisions are made, not merely be invited into the room once a programme has already been designed.

Provider type should matter less than quality, accessibility, responsiveness and demonstrable outcomes for the learner. A genuinely learner-centred system needs publicly funded institutions, employers, awarding organisations, higher education and independent providers around the same table, with national standards combined with local labour-market knowledge.

Partnerships and progression agreements

No single institution can provide every stage of an adult's journey from initial retraining to occupational competence and higher technical progression. A learner may begin with privately funded Level 2 or Level 3 training, move into employment and supervised practice, use an apprenticeship or levy-funded unit to acquire additional skills, and later progress to Level 4 or Level 5 study

through the Lifelong Learning Entitlement. These routes must operate as a connected pathway rather than as separate programmes.

Progression agreements between independent training providers, employers, awarding organisations, colleges and OfS-registered higher education providers should establish how verified prior learning will be recognised, how it translates into entry requirements or credit, and what additional training or bridging support is required. Strategic authorities can support these arrangements through employer brokerage, careers provision and local labour-market intelligence.

Such agreements should preserve national occupational standards while making progression more visible and portable. Learners should be able to understand what they have achieved, what their next step is, how it can be funded and what career opportunities it will unlock. The purpose is not to direct every learner through the same institutional route, but to ensure that neither privately nor publicly funded learning becomes a dead end.

Seven actions for a connected system

- 1. Count privately funded learning.** Government and sector bodies should develop a consistent evidence base covering who pays, what adults buy, completion, progression and employment outcomes, while protecting commercial confidentiality.
- 2. Recognise verified prior learning.** Progression agreements should allow adults to carry credible achievement between self-funded provision, apprenticeships, apprenticeship units and higher technical study without lowering occupational standards.
- 3. Fund the bridge to workplace competence.** Devolved and national programmes should test support for employer brokerage, supervised

practice, mentoring and evidence collection where these are the missing link between training and full competence.

4. **Use levy-funded units for genuine additionality.** Apprenticeship units should add a defined critical skill for eligible employees, with clear referral routes and no duplication of learning already completed.
5. **Create Level 3-to-Level 5 progression agreements.** ITPs, awarding organisations, colleges and OfS-registered providers should publish mapped pathways into LLE-supported HTQs and modules, including bridging support and adult-compatible delivery.
6. **Give ITPs a strategic role.** Independent providers should help shape local skills plans and careers systems using real-time learner and employer intelligence, rather than being treated only as downstream contractors.
7. **Measure sustained outcomes.** Policy and provider accountability should extend beyond certification to occupation entry, retention, earnings, business creation, higher-level progression and continuing professional development.

5. Conclusion

Britain does not simply need more courses, more qualifications or another funding mechanism; it needs credible pathways that adults can understand, enter and continue travelling throughout their working lives. Confidence creates the willingness to begin, competence creates the ability to perform, certification provides recognised proof and context ensures that all three lead somewhere meaningful. Private investment can start that journey, public funding can unlock the steps that individuals cannot take alone, and partnerships can prevent one programme from becoming a dead end.

The destination is not a qualification; it is an ever-evolving career.

About the LEI

The [Lifelong Education Institute](#) (LEI) promotes learning and skills training for people at all ages and stages of their lives and careers. Our unique convening role connects the education-and-skills landscape - linking universities, colleges, independent training providers, local authorities and employers - by providing research, policy and advocacy services to make lifelong learning work for people, employers and places.

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What the skills system can learn from adults who invest in their own future

Britain's skills debate is dominated by publicly funded programmes, yet thousands of adults are already investing their own time and money in vocational retraining. Drawing on the experience of Access Training and its work in the electrical, plumbing, gas and related trades, this report examines a substantial market that remains largely hidden from policymakers. It shows that adults will commit to learning when they can see a credible route to skilled employment, greater security or self-employment, and when training is flexible, accessible and supported beyond the point of qualification.

This paper argues that a qualification should be a milestone on the journey to a sustainable career, not its final destination. It sets out how private commitment can be connected more effectively to apprenticeships, the Growth and Skills Levy and higher technical study through the Lifelong Learning Entitlement. It calls for stronger recognition of prior learning, clearer progression agreements, better links to employers and supervised practice, and a strategic role for independent training providers. Above all, success should be measured not only by certificates awarded, but by whether learners enter employment, progress and continue developing throughout their working lives.