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# STUDY ON THE COSTS OF PARTICIPATION IN HIGHER EDUCATION

*Selina McCoy, Emma Calvert, Emer Smyth & Merike Darmody*

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*Selina McCoy, Emma Calvert, Emer Smyth & Merike Darmody*

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# LIST OF ABBREVIATIONS

European Social Fund	ESF
Higher Education	HE
Higher Education Authority	HEA
Fund for Students with a Disability	FSD
Institutes of Technology	IoT
Millennium Partnership Fund	MPF
Student Assistance Fund	SAF
University	Uni

# Foreword by Michael Kelly

*Chair of the HEA*



For more than three decades there has been a significant level of investment by the State in programmes to alleviate the financial barriers that students face in accessing higher education. The foundations were laid with the introduction of the student grant schemes, and later built upon with the Back to Education Allowance, the Special Rate of Maintenance Grant and the Third Level Access Measure. It is no coincidence that in parallel with this period of investment we have seen rates of higher education participation treble from 20 per cent in 1980 to what is estimated by the HEA to be 60 per cent in 2007.

In 2005, the National Office for Equity of Access to Higher Education of the Higher Education Authority (HEA) undertook a review of the range of funding that is being invested by the State and higher education institutions to achieve equity of access.<sup>1</sup> There were a number of important outcomes from this review. One was the need identified for a new strategy to raise public awareness on sources of student financial support. This led to the subsequent launch by the HEA in 2008 of the student finance information portal ([www.studentfinance.ie](http://www.studentfinance.ie)).

The review also highlighted a growing concern among those consulted that the current student grant scheme was not keeping pace with the needs of a more diverse student body. On foot of the review, the Department of Education and Science and the HEA agreed that further research was needed on the different costs faced by a range of student groups, in particular students from disadvantaged backgrounds, student parents, mature students and students with disabilities.

This report reflects the outcome of that research, undertaken by the Economic Social and Research Institute. It confirms the views of those consulted in 2005 that the cost of higher education does indeed vary depending on the different personal circumstances and backgrounds of students. It is clear that students from socio-economically disadvantaged backgrounds have less support from family sources and are particularly reliant on grant support and social welfare to support their participation. It is also clear that students with children face considerable additional costs in attending higher education and there is need for further debate on how to support the participation of this group. Unsurprisingly, part-time work is more common among students who have little or no support from either State or family, while less so among mature students, student parents and students with a disability. The HEA endorses the sentiment of this, and previous ESRI reports that no student should be compelled by financial circumstances to work excessive hours to the detriment of their participation or performance in higher education.

Perhaps the most significant outcome of this piece of research is the presentation of important new evidence highlighting how, over time, State grant aid has covered fewer students and less of the cost of participation in higher education. This is bound to have implications for policies aimed at increasing participation over the next five years by students from non-manual worker backgrounds, as well as other target groups identified in the National Access Plan 2008–2013. Our current economic difficulties may well reverse the downward trend in grant recipients. However, those selfsame difficulties will create bigger challenges for students and families in meeting the full costs of participation.

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<sup>1</sup> *Progressing the action plan: Funding to achieve equity of access to higher education*. Dublin: HEA, 2005.

I would like to commend the ESRI for their effective synthesis and articulation of the complex data underpinning this report. The findings are already informing policy at a national level on the closer alignment of student support mechanisms with the needs of specific student groups. It is particularly timely that this report is published when we are close to the introduction of new legislation that will address many of the concerns relating to the current schemes.

I highly recommend this report to all of those engaged in the areas of equity of access and student support. It brings fresh evidence to the current debate on the level of student contribution to the costs of education. The challenge for the future will be around striking an appropriate balance between generating resources for expansion of higher education and research in Ireland, while also ensuring that systems of State financial aid are designed to equitably and adequately support the costs of students who are most in need of that support.

Michael Kelly  
Chair of the Higher Education Authority



# CHAPTER 1

*Introduction and Literature Review*

## 1.1: Introduction

This study sets out to examine the costs of participating in higher education (HE) for full-time undergraduate students from diverse backgrounds. The study stems from a review of funding for higher education, 'Progressing the action plan: Funding to achieve equity of access to higher education', published in 2005 by the Higher Education Authority (HEA, 2005). Many of those consulted during that review expressed views regarding the adequacy of the current student grant scheme, with the supplementary supports such as the Student Assistance Fund and Millennium Partnership Fund considered vital in meeting the shortfall. The review suggested that students from disadvantaged backgrounds are overly dependent on income from paid employment to meet the costs of going to college, which may have an impact on their retention in higher education and their examination performance.

In the light of these and other findings, the review recommended that a study be undertaken to look at the costs of attending college for an increasingly diverse student population: students from disadvantaged backgrounds, mature students and students with a disability. This study sets out to examine these costs for different groups of students, limited to the full-time undergraduate population only, and to relate these costs to levels of income among students. The following objectives guide the study:

1. To review the literature, both national and international, relating to student participation in HE, with particular respect to the issues facing students from diverse backgrounds;
2. To review and assess the methodologies used to assess student costs and student financial needs for a diverse group of students. With respect to available data, to decide on the present study's methodological approach;
3. To identify the main costs for students from diverse backgrounds to allow their full participation in HE: including the academic, social and cultural dimensions of college life;
4. To discuss the main policy issues arising from the research.

## 1.2: Summary of Methodology

The present study does not seek to establish what would constitute an 'adequate' income for higher education students; rather, the study takes a descriptive approach and identifies areas of income and expenditure. In so doing, we rely on a well-established methodology to determine the costs associated with HE, that is, survey information (self-reported responses) on the expenditure and income levels of different groups of students. Essentially, students are regarded as the best informants regarding the costs associated with participation in HE. The study draws on both quantitative and qualitative data on student income and expenditure patterns. The study examines costs over a range of fields of study, with the predominant focus on full-time undergraduate students in both universities and institutes of technology. Attention is given to a range of student groups, including those with different living arrangements, students from disadvantaged backgrounds, mature students, students with dependants and students with a disability.

### 1.2.1: Limitations of the Present Study

It is important to note at the outset the limitations of the present study. First, no primary quantitative data specifically investigating the costs of participating in HE for the diverse range of student groups currently under focus was collected as part of the research. Instead the study relies solely on secondary data sources, which has implications for the scope of the analysis undertaken. One such limitation includes the low number of student respondents with a disability in the available survey data, which therefore greatly impedes any meaningful analysis of average levels of income and expenditure for this particular sub-group. Secondly, given limited resources, the qualitative data that was collected was very small-scale in nature. A series of focus groups

and interviews were conducted in one university and one institute of technology. Given both institutional and regional variation, the qualitative data should be therefore viewed as exploratory in nature and the conclusions and policy recommendations that are drawn are necessarily tentative. Studies in this area in the UK have drawn on a fuller information base. For example, the *Student Income and Expenditure Survey* (Finch *et al.*, 2006) collects data relating to students' income and expenditure patterns through both face-to-face interviews and, in addition, detailed information regarding expenditure was kept by 88 per cent of those students interviewed, through respondents keeping a diary of expenditure for one week. Such a methodology provides a much more comprehensive insight into students' financial experiences than the present study is able to do. The topic under study would benefit from further research specifically focused on estimating the costs of participating in HE for various student groups.

In addition, it should be noted that the present study focuses primarily on full-time undergraduate students. The cost of participating in HE for part-time students is not considered. Since these students are required to pay fees and are not entitled to receive the basic State grant nor many of the supplementary supports available to their full-time equivalents, their financial experiences are likely to differ substantially from the full-time student population. An OECD review of HE in Ireland (OECD, 2006) suggests that this issue should be addressed as the current structures form disincentives to study on a part-time basis for students. In particular they suggest that part-time students should be entitled to receive the basic State maintenance grant on a pro-rata basis.

### 1.3: Participation in Higher Education

Across Europe, higher education has undergone massive expansion, especially during the last two decades. HE has been transformed from an elite to a mass, or even universal, system (Boezerooy & Vossensteyn, 1999). This transformation is as visible in Ireland as elsewhere with participation rates reaching 55 per cent in 2004, from 20 per cent in 1980. The increased overall participation in Ireland has been partly explained by both increased retention at second level and also, growing numbers of mature students entering university (O'Connell *et al.*, 2006).

As well as increased participation rates, there are also significant changes to the nature of participation. For example, an increasing number of students are registered as part-time; the percentage of part-time students rose by nearly 10 percentage points in five years to 22 per cent in 2003–4 (Darmody *et al.*, 2005). The research found that part-time students tend to participate in HE as part of their career development, with the majority enrolled in work-related studies. Added to the trend of increasing numbers of full-time students engaging in part-time employment during term time (*ibid.*), this development represents a shift in traditional understandings of student body characteristics, with a changing mix of 'learner-earners' and 'earner-learners' in many countries across Europe and elsewhere (McInnis, 2004).

Complementary to the successes in increasing overall participation rates, a key policy area over the last decade has been focused on widening participation in HE for those groups currently under-represented. As Carpenter (2004) notes, there has been extensive research on the topic (Skilbeck & Connell, 2000; Osborne & Leith, 2000) including various evaluative reports on the increasing access initiatives of recent years (HEA, 2004; Phillips & Eustace, 2005). A range of different legislative instruments have been enacted in Ireland aimed in part at widening the participation of marginalised groups, for example, Universities Act 1997, Education Act 1998, Qualifications Act 1999, Equal Status Act 2000 (Skilbeck & Connell, 2000). In terms of explicitly tackling issues relating to access, universities were funded by the *Strategic Initiative Scheme*,<sup>2</sup> which was introduced in 1996 by the HEA. In 2006, the funding was 'mainstreamed' into the recurrent core grant of the universities. From 1999 onwards, the institutes of technology also received funding for improving access. The National Office for Equity of Access to Higher Education was established in 2003 in the HEA with a specific remit to facilitate educational

<sup>2</sup> This initiative was originally termed the *Targeted Initiative Programme*.

access for students currently under-represented in higher education.

Mature students, ethnic minorities, students with a disability and students from disadvantaged backgrounds have all been identified by previous research as requiring specific policy interventions in terms of improving their access to HE (Skillbeck & Connell, 2000). However, it should be noted that these ‘categories’ of student are not mutually exclusive (Hesketh, 1999). ‘Access’ in itself has also been problematised, with the distinction drawn between ‘getting in’, ‘getting on’ and ‘getting beyond’ (Osborne, 2003). In Ireland, for example, non-completion has been shown to be a particular issue for first year undergraduate students with financial difficulties and engaged in part-time employment (Healy *et al.*, 1999). Studies in the UK have reported that withdrawal in the first year is a significant factor in non-completion (Ozga and Sukhnandan, 1998; Yorke and Thomas, 2003) and research has found that providing prompt financial assistance to those new entrants experiencing financial difficulty during the first term helps adjustment to the new environment and promote retention (Hatt *et al.*, 2005). However, financial concerns are not the only factors identified by research as important when considering the under-representation of certain groups at higher level; institutional, social and cultural factors have also been highlighted such as the absence of higher education in family background and inadequate information provision (Hutchings & Archer, 2001).

### 1.3.1: Students from Disadvantaged Backgrounds

Increasing participation in HE for students from disadvantaged backgrounds has been a major focus of educational policy since the 1990s. However, while the participation rates in Ireland of some of the lower socio-economic groups (e.g., skilled manual, semi-skilled and unskilled workers) increased between 1998 and 2004, research has found that certain groups such as higher professionals and farmers still account for a higher proportion of new entrants than their share of the population (O’Connell *et al.*, 2006). A recent study (Usher & Cervenak, 2005) of fifteen countries<sup>3</sup> found Ireland seventh in terms of an overall measure of ‘accessibility’ using indicators based on the extent of participation and the social composition of participants.

UK studies suggest that financial issues may deter disadvantaged groups from entering HE (Archer & Hutchings, 2000; Callender & Jackson, 2005) and make continuing with their courses more difficult (Ozga and Sukhnandan, 1998). Healy *et al.*’s (1999) study of first-year institute of technology undergraduates in Ireland reports that financial difficulties are an important factor in explaining non-completion. Hutchings and Archer (2001) note that financial misinformation was common among non-participants entailing, for example, a lack of understanding about the financial resources available to them. Research in the USA argues that inequalities in knowledge of the various costs associated with participation contribute to some extent to the stratification within HE (Grodsky & Jones, 2007). Other research found higher levels of debt aversion in school leavers from more disadvantaged backgrounds than those from other backgrounds, which may be one factor explaining their under-representation in HE (Callender & Jackson, 2004). While Lynch and O’Riordan (1998) found that one of the greatest barriers for those from lower socio-economic groups in Ireland accessing HE is economic, they also highlighted the importance of social and cultural factors, for example, HE being ‘remote and alien’ to family life.

### 1.3.2: Students with a Disability

Students with a disability accounted for 1.1 per cent of the total undergraduate population in the academic year 1998/9 (AHEAD, 2004). Latest figures from the HEA for 27 publicly-funded higher education institutions show that approximately 4.2 per cent of new entrants to higher education in 2007–8 indicated they had a disability, although there is considerable institutional variation (HEA, 2009). While a UK study indicates that many students with a

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<sup>3</sup> Countries include Austria, Australia, Belgium, Canada, Finland, France, Germany, Ireland, Italy, Japan, Netherlands, New Zealand, Sweden, United Kingdom, United States.



disability, for instance dyslexia, are often from relatively socially advantaged backgrounds (Riddell & Weedon, 2006), the researchers argue that students with a disability often face a variety of other difficulties in participating in HE. Shevlin *et al.* (2004) argue that there is a lack of research in Ireland concerning the experiences of university for students with a disability. In the main, their study highlighted the physical access and support issues for students and did not concentrate on the issue of direct financial supports. Holloway (2001) conducted a small-scale study in the UK and found that all of the students with a disability incurred extra costs because of the disability. As well as problems with physical access, support from teaching staff and library support, students cited financial difficulties in paying for specific, often expensive, services deemed essential for the continuation of their studies. Hall and Tinklin (1998) found that financial issues proved difficult for some students and some reported problems accessing suitable part-time or temporary work to adequately support themselves.

Different understandings of disability are inscribed in the different types of financial and other types of support available to students with a disability (Riddell *et al.*, 2005). The medical model, as opposed to the social model, is often employed by procedures which demand that students 'declare' their disability and support is allocated on an individual basis. In Ireland, the National Disability Authority recommends that funding moves to a 'throughput' model, whereby funding is allocated based on services provided, i.e., on the condition that certain services can be delivered; constituting a social model understanding of disability where services are provided as a matter of course as opposed to in terms of the numbers of students identified as having special educational needs.<sup>4</sup>

### 1.3.3: Mature Students

Mature students have increased their participation in HE in recent years. Recent research in Ireland indicates that the share of new entrants who are mature (aged 23 years old and over) has increased from 5 per cent in 1998 to 9 per cent in 2004 (O'Connell *et al.*, 2006). Increased use of modular learning and evening courses often enables students to combine studying with working and/or family commitments. Lynch (1997) found that mature students regarded the lack of financial resources as a major problem in terms of their participation in HE. In the UK, studies have shown that financial concerns are a major issue for both existing and potential mature students not only in terms of the immediate costs such as fees, books and travel, but also the reduction of their current income and the acquisition of debt (Bolam & Dodgson, 2003; Davies & Williams, 2001). In addition, the investment of time was also cited as problematic – especially in the case of parents and those engaging in part-time study with job responsibilities (Davies & Williams, 2001). An Irish study (Murphy & Inglis, 2000) found that part-time fees were a particular disincentive for many mature student applicants who did not take up places, thus indicating the importance of financial issues for participation in HE.

In terms of retention, research has identified issues relating to finance, time or childcare as the most commonly cited reasons for difficulties in completion (McGivney, 1996; Reay *et al.*, 2002; Gerrard & Roberts, 2006). An Australian study (Scott *et al.*, 1996) also found that women with young children in particular were more likely to discontinue study because of financial or childcare-related reasons. In Ireland, a survey of HE institutions carried out in the late 1990s (O'Riordan, 1999) in respect of childcare provision and support found that 30 per cent offered childcare provision to students, although the majority were universities. Half of the institutions which had childcare provision also offered a subsidised rates scheme for students. However, these subsidies were found to vary across institutions, with some offering a 100 per cent subsidy while others offered a discount on the standard (staff) rates. The survey found that in addition to childcare provision, most of the universities offered a grant, enabling the child to be placed at another facility of the parent's choice.

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<sup>4</sup> National Disability Authority Comments to assist the OECD Review of Higher Education in Ireland (January 2004).

## 1.4: Financing Higher Education

Across Europe, the financing of HE has undergone seismic shifts, especially within the last decade, and is a key policy issue (Daniel *et al.*, 1999). There is an assortment of different funding arrangements, even within European Union (EU) Member States, varying from free or subsidised fees, means-tested grants and income contingent loans. However, certain trends can be identified, that is, a gradual transfer of the cost of HE from the State onto the student and family (Johnstone, 2006). For example, Germany, which once provided blanket and practically limitless free tuition, has recently introduced fees for certain categories of students, while the UK has recently further increased its tuition fees. Marcucci and Johnstone (2006) identify the different types of cost sharing mechanisms employed by governments. While some countries have no tuition fees, others operate a dual track policy whereby free or low cost tuition is provided to students who fall below minimum household income thresholds. Those countries which demand tuition fees vary between requiring the fee payment upfront or offering a system of deferred payment.

### 1.4.1: Government Financial Supports

The 1999 EURYDICE report outlines the different typologies of public sector support that are identified in the literature:

- Cash (grants) or cash in kind (exemption from fees, free accommodation, free travel);
- Specific (subsidised meals or transport) and non-specific assistance (grants);
- Assistance to individual students (student benefits personally) and assistance to families (family benefits through tax concessions);
- Direct (grants) and indirect forms of assistance (family allowances).

Many countries have different combinations of financial supports. In addition, it should be noted that countries have different participation rates for particular age groups, thus impacting on the financial supports required. For example, Ireland along with Belgium and Greece, has a relatively young student population and may therefore have a greater proportion of HE students living in the family home rather than independently.

Research in Ireland indicates that 34 per cent of students in 2004 received some form of means-tested financial support. This represents a decrease from 37 per cent in 1998, suggesting that the average income of new entrants' parents (or themselves in the case of 'independents') increased faster than the minimum income levels allowed by the means-tested financial support (O'Connell *et al.*, 2006). The institutes of technology contained the highest proportion of new entrants in 2004 who qualified for a means-tested grant (42 per cent), compared to 35 per cent in the colleges of education, 22 per cent in the universities and 17 per cent in other colleges (which includes private colleges). Most recent data from the 2007 School Leavers' Survey indicates a further fall off in grant receipt among school leavers: 32 per cent of 2005 school leavers received grant support.

A recent study (Usher & Cervenán, 2005) of fifteen different countries<sup>5</sup> found Ireland to be fifth in terms of an overall 'affordability' measure. Affordability was measured using a number of different indicators, taking into account education costs (including tuition and books), living costs, grants, loans and tax expenditures. Sweden and Finland were the leaders in this regard, ranked the most affordable of the countries under study. While the lowest educational costs were in countries with no tuition fees (Finland, Belgium and Sweden), three 'free tuition' countries - Ireland, Germany and France - had surprisingly high educational costs due to high registration fees and the cost of books and so on. The study also notes that in terms of indirect assistance in the form of tax allowances, both Ireland and Australia provide assistance to the amount of less than \$50 (US Dollars) per student per year, on

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<sup>5</sup> Countries include Austria, Australia, Belgium, Canada, Finland, France, Germany, Ireland, Italy, Japan, Netherlands, New Zealand, Sweden, United Kingdom, United States.

average. This compares to Austria and Germany where assistance is close to \$2000 (US Dollars) per student per year. Ireland was placed approximately in the middle in terms of living costs, which included the cost of rent and food for a year, with Belgium (Flemish) and the UK having the least and greatest living costs respectively.

Many countries are adopting a system of loans for HE students either in order to meet tuition fees or living costs while a student, such as the UK, New Zealand, Australia, Canada and the United States. Ireland is one of a number of countries, along with Austria, Belgium, France and Italy that do not provide a system of specifically designed student loans (Usher & Cervenán, 2005). Loans can either be standard, repayable after a specified period of time after completion of studies, or repayment can be dependent on minimum income thresholds (Guille, 2002).<sup>6</sup> Rationales underpinning these policy changes are often founded on the grounds of limited public funds and the financial implications of the rapid expansion of HE (Johnstone, 2006).

Human capital theory argues that an individual will invest in education owing to the significant returns and therefore graduates should be expected to contribute to the cost of their HE (Barr, 2001; Greenaway & Haynes, 2003). In addition, claims of greater equity also underpin these shifts in student financing as providing across-the-board free tuition and grant funding is argued to overly favour the affluent middle class (Christie & Munro, 2003; Finnie, 2001). However, despite the human capital theory argument, Daener (1994) suggests that foregone earnings form an 'insurmountable barrier' to students from low income families. In addition, research has found that school-leavers from more disadvantaged backgrounds were more debt averse than those from other backgrounds, which may be an important factor when considering the overall aims of widening participation in HE (Callendar & Jackson, 2005; Pennell & West, 2005). The current student support system in the UK may therefore act as a potential deterrent and obstacle to participation for those from low-income families. A survey of HE students found that the majority of students have concerns about debts building up (Brennan *et al.*, 2005). The groups most likely to be worried and feeling that their financial difficulties negatively affected their progress and performance at university were older students, single parent students, students from lower socio-economic backgrounds and those who worked during term-time.

Institutions may directly award funds to students, either through money raised by private donors or Government aid. Scholarships, awarded mainly on academic criteria but also taking into account financial need, are another means by which some students support their participation at HE. While scholarships, perhaps most well-developed in the USA, represent a way in which institutions offer monetary support to students who have been characterised as 'needy and deserving' (MacPherson & Shapiro, 1998), criticisms have been levelled at such 'sponsored mobility' (Clancy & Goastellec, 2007) in that it does not fundamentally challenge the stratification within HE itself (see also Heller & Martin, 2002). Funding may also be administered via institutions based primarily on income thresholds, rather than academic criteria. For example, 'bursary' supports were introduced by the UK government in 2001, and are intended to provide limited financial support to students from low-income households. The institutions administer the funds, a system which has resulted in a variety of application procedures and levels of provision (Hatt *et al.*, 2005).

### 1.4.2: Part-time Employment

Students are increasingly financing their participation in higher education and deriving income by undertaking part-time work. Research in Ireland found that the majority of students surveyed held regular jobs (Darmody *et al.*, 2005). A recent survey of full-time undergraduates indicated that the average time worked was 15 hours per week, although a fifth of students worked over 16 hours per week (Hope *et al.*, 2005). While several studies indicate that many students work for financial reasons (Ford *et al.*, 1995; Curtis & Williams, 2002; Bewick *et al.*, 2004), income

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<sup>6</sup> Countries differ substantially in terms of the interest rates applied to the loan and the periods of 'grace' allowed after completion. For example, in Denmark, interest is payable the moment the loan is paid and varies after graduation. However, graduates have twelve months before starting repayments. In the UK, repayments are calculated on the basis of income levels (Guille, 2002).

derived from part-time employment is often to fund students' 'lifestyle' (Bewick *et al.*, 2004). Ford *et al.*, (1995) also found a minority of students in the UK worked because of a principled objection to borrowing.

While a UK study found that working during term-time impacts largely on leisure time (Paton-Saltzberg & Lindsay, 1993), other research found that term-time working adversely affected the studies of some students (Hunt *et al.*, 2004) and that students from lower socio-economic groups were the most significantly affected (Brennan *et al.*, 2005). In Ireland, those with term-time jobs were more likely to report being 'less satisfied' regarding their workload than those not in paid employment (Darmody *et al.*, 2005). In terms of the types of student most likely to work, research has found that full-time students with parents who hold higher qualifications are less likely to have regular jobs than those with parents who have lower qualifications (Darmody *et al.*, 2005; Metcalf, 2003).

### 1.4.3: Student Income and Expenditure

There have been a number of studies regarding the issue of student income and expenditure, seeking to uncover the actual costs to students and their financial experiences while participating in HE.<sup>7</sup> In Ireland, a survey of full-time undergraduate students found that income from paid employment, at €301, represented the largest component of average monthly income, with a further €266 from parents and €224 from State grants (Hope *et al.*, 2005).<sup>8</sup> While two thirds of students received money from their parents, nearly 60 per cent raised some income from paid employment and over a quarter received State grants. A recent study conducted on behalf of Bank of Ireland<sup>9</sup> found that nearly half of full-time students surveyed derived their main income from employment. Just under a quarter received their main income from their parents.

In terms of expenditure, research has found that accommodation costs represent the highest monthly outgoing for students (Hope *et al.*, 2005), averaging €273 per month. This finding is echoed by the Bank of Ireland study which also found rent to be the largest item of student expenditure. Significant regional variations have been found with regard to accommodation costs, with Dublin, Limerick and Cork all higher than the national average (Darmody *et al.*, 2005).

Course materials and travel were other significant participation costs. A recent UK survey (Finch *et al.*, 2006) of student income and expenditure found that over half of students' expenditure is spent on living costs (food, personal items, entertainment, household goods), with housing costs and participation costs representing a further fifth of spending each. The study found that participation costs varied by student 'category'. For example, females, older students and those whose own or parental background were classified as 'routine', 'manual' or 'intermediate' had higher participation costs. For both part-time and full-time students, spending on direct course costs (e.g., books, computers, equipment) was found to be higher in the first year. Course-related travel was higher for part-time students and those with children. For this latter student group (7 per cent full-time students, 37 per cent part-time students), spending on childcare was an important element of expenditure. In total, 13 per cent of students reported that they had a lot less money than they needed. The student groups with the most negative views about their financial situation were lone parents and minority ethnic students.

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7 However, these studies suffer from being 'budget-constrained', i.e., they reflect what students are actually spending, not what they would spend if they had the resources to do so. This may be particularly acute for certain groups such as students with a disability, with a downward bias (Riddell & Wheedon, 2006).

8 The survey was conducted during the 2002/3 academic year.

9 Sample of over 1,000 full-time students (both postgraduate and undergraduate). The survey was conducted during 2007.

## 1.5: Higher Education in Ireland: The Current System

This section provides a brief overview of the current system in Ireland with regard to HE funding and student financing. In 2003, State expenditure per higher education student stood at €8,596; this had increased to €10,901 per student in 2006-7.<sup>10</sup> HE institutions in Ireland derive income from three main sources: State grants, student fees and research programme funding. The State grants are made up of core funding and a grant in lieu of fees. In addition, income is also derived directly from students through the 'student services charge'. The maximum student services charge allowed in 2003-4 was €670; the comparable figure for 2008-9 is €900.<sup>11</sup> Although tuition fees for full-time undergraduate courses were abolished in 1996-7, part-time students and non-EU students are still required to pay fees.<sup>12</sup> While the Universities Act 1997 allows institutions to set and charge fees, the rate of the annual increase is agreed with the Higher Education Authority and the Department of Education and Science.

The issue of free tuition fees has recently re-emerged onto the policy agenda. O'Connell *et al.* (2006) show that inequalities remain in terms of access to higher education. As Callan *et al.* (2008) point out, participation in higher education is neither compulsory nor complete and 'socio-economic differences in the pattern of participation can have a significant influence on the distributive impact of State expenditure' (p.277). The bulk of public expenditure on student supports is devoted to the provision of free tuition fees, which as the OECD's (2006) recent report highlights, is neither means-tested nor targeted, effectively subsidising students from advantaged backgrounds.

Non-repayable means-tested grants are available to students depending on income thresholds and the number of dependent children in the household. However, there is currently support for full-time students only. In terms of means-tested financial support for higher education students, Ireland has a number of relevant schemes: the Higher Education Grant Scheme (HEG), the Vocational Education Committee Scholarships (VEC) Scheme, and the Third Level Maintenance Grants Scheme for Trainees (TLT).<sup>13</sup> The grants are currently administered by Local Authorities and the Vocational Education Committees, depending on the institution and course type. Table 1.1 details the 2003-4 and 2008-9 levels<sup>14</sup> of provision in terms of the basic State grant. Depending on the number of dependent children, maximum reckonable income levels to qualify for the full maintenance grant fell in the range of €32,000 to €38,100 for 2003-4 (€39,760 to €47,430 in 2008-9). To qualify for the 25 per cent part maintenance grant in 2003-4, the maximum income thresholds increase fell between €38,000 and €45,335 (€47,205 and €56,320 in 2008-9).

10 Source: Department of Education and Science. 2007 prices.

11 This charge relates to examination fees, registration and student services. Where a student qualifies for a State maintenance grant, the Local Authority/VEC will, where applicable, pay the charge directly to the institution.

12 Postgraduate students eligible for a State maintenance grant also are entitled to have their fees paid. However, students repeating a year are currently not eligible for free fees.

13 Third Level Maintenance Grants for Trainees are for students studying at Levels 6/7 within the institutes of technology. There are also grants for students attending Post Leaving Certificate courses (Levels 5/6).

14 Reckonable income is the gross income of parents/guardians and the applicant for the tax year immediately preceding the academic year. Reckonable income for independent mature students is that of the student and her/his spouse, if applicable.

**Table 1.1: Rates of maintenance grant (€)<sup>15</sup>**

	2003-4		2008-9	
	Non-Adjacent Rate	Adjacent Rate	Non-Adjacent Rate	Adjacent Rate
Full Maintenance	2885	1155	3420	1370
Part Maintenance (75%)	2165	865	2565	1030
Part Maintenance (50%)	1445	580	1710	685
Part Maintenance (25%)	720	290	855	345

Source: Department of Education & Science

In terms of additional financial supports, the Third Level Access Measure, provided for by the National Development Plan and co-financed by the European Union, was intended to specifically promote the participation of students under-represented at higher level. There are a number of supplementary financial supports available to students meeting certain criteria through this Third Level Access Funding measure, including the Student Assistance Fund,<sup>16</sup> Fund for Students with a Disability, the Millennium Partnership Fund and the Special Rate of Maintenance Grant. With the exception of the latter fund, these are all administered by The National Office for Equity of Access to Higher Education.<sup>17</sup> The Student Assistance Fund (SAF) was established in 1994 for students in HE who are experiencing 'particular or unexpected' hardship. Students apply directly to their institution to access this fund. In the academic year 2003-4, over 11,000 students received money from the SAF; the latest figures available indicate that just under 9,200 students were in receipt of SAF in 2006-7. Since 2001, annual expenditure on the SAF has decreased, from €7.6 million to €5 million in 2008.

The Fund for Students with a Disability (FSD) was also established in 1994 for HE students. The institution makes application to the Fund on behalf of the student and also administers the funding for qualifying applicants. According to HEA figures, in both 2006-7 and 2007-8, 95 per cent of students were successful in their application to the Fund. In 2006-7, approximately 2,400 students received assistance from the Fund, rising to over 3,000 the following year. Expenditure on the Fund for Students with a Disability has increased substantially, from €2.6 million in 2003 to €13.5 million in 2007.

The Millennium Partnership Fund (MPF), introduced in 2000, aims to increase participation and completion through providing funding to the area partnerships, which can either provide direct financial support to students or fund other post-entry supports.<sup>18</sup> In 2007-8, over 3,500 students received money from this Fund. Per annum MPF expenditure was approximately €2 million between 2002 and 2007.

In 2000, the Government also introduced an additional Top Up grant, now known as the Special Rate of Maintenance Grant, for those students from extremely low-income backgrounds already in receipt of the standard grant. The number of students in receipt of the special rate of grant has increased considerably, from 3,400 students in 2001-2 to 13,200 in 2006-7. Overall Government expenditure on the special rate has also significantly

<sup>15</sup> The adjacent rate applies where the normal residence is 24 kilometres or less from the college attended. 'Normal residence' refers to the permanent address of the students' parents/guardians. The non-adjacent rate is payable in all other cases. Mature students, who have been assessed and deemed eligible, automatically receive this rate.

<sup>16</sup> Previously known as the *Hardship Fund*.

<sup>17</sup> The National Office was established in 2003 by the HEA and took over many of the funding administration duties from the Department of Education and Science.

<sup>18</sup> For an evaluation of the Millennium Partnership Fund, see Phillips & Eustace (2005).

increased, from €3.8 million in 2003 to €30.9 million in 2006. To qualify for the special rate of maintenance grant in 2003–4, the reckonable income should not have exceeded €13,760, which must include a social welfare payment;<sup>19</sup> for 2008–9 the reckonable income limit is approximately €20,147. The rates are shown in Table 1.2; the special grant rate has increased considerably since its inception, and now stands roughly equivalent to the normal maintenance grant, non-adjacent and adjacent respectively.

**Table 1.2: Special rates of maintenance grant (€)**

	2003–4		2008–9	
	Non-Adjacent Rate	Adjacent Rate	Non-Adjacent Rate	Adjacent Rate
Maintenance Grant	2885	1155	3420	1370
Special Rate	1610	645	3270	1310
TOTAL	4495	1800	6690	2680

Source: Department of Education & Science

There are a variety of other forms of State direct and indirect financial assistance. If the student is under 19 years old, his/her parents receive Child Benefit; however, this policy has recently been changed – in 2009, 18-year-olds will receive half payment and from 2010, this age group will no longer be eligible for any payment. The Back to Education Allowance (BTEA),<sup>20</sup> first introduced in 1990, provides income to certain groups of students, including those previously unemployed, single parents, and those with a disability who have been in receipt of welfare payments for a qualifying period. In addition, recipients receive an additional allowance at the start of each academic year. In 2004, there were just under 5,000 HE students in receipt of the Back to Education Allowance (HEA, 2005). Disability Allowance is payable to students with a disability meeting certain low-income criteria. A form of indirect financial assistance includes tax allowances for the payment of fees.

## 1.6: Report Format

This report is structured as follows: Chapter Two details the methodology of the study and Chapter Three examines the expenditure patterns of students. Chapter Four discusses students' experiences of State financial support, while Chapter Five examines other sources of income, including income from employment and parental/family financial support. Chapter Six examines students' assessments of their financial well-being. Chapter Seven deals with key stakeholders' perspectives on policy issues. The report concludes with an overview of main findings, implications for further research and issues for policy (Chapter Eight).

<sup>19</sup> For a list of social welfare payments, please see the section on the special rate of maintenance grant at <http://www.studentfinance.ie/mp9521/general-information/index.html>

<sup>20</sup> The Back to Education Allowance was originally known as the Third Level Allowance (TLA). It was renamed in 1998 following expansion to include second level and further education studies (HEA, 2005). Only certain postgraduate courses (diploma level) are recognised under the scheme.







# CHAPTER 2

## *Methodology*

## 2.1: Introduction

This study sets out to examine the costs associated with participation in HE for different groups of students and to relate these costs to levels of income among students. The study does not seek to establish what would constitute an 'adequate' income (for particular groups of) students in HE. Callan *et al*, (1996) have argued convincingly that:

Statements about adequacy reflect judgements, values and attitudes; research cannot substitute for, but can inform, such judgements. ... A research study [about poverty] like this one can hope only to provide as many relevant pointers to help policy-makers in arriving at conclusions about adequacy, rather than presenting firm conclusions or recommendations about ... [what] would be adequate. (Callan *et al*, 1996, p.137)

The issues involved in addressing questions about adequacy can be illustrated by considering one method of seeking to derive a minimally adequate income, the 'budget standard' or 'basket of goods' approach. This involves specifying and costing in very fine detail a basket of goods and services which are considered to constitute an adequate minimum for particular groups within the population, including, for example, items such as housing, food, clothing and so on (see, for example, Bradshaw *et al*, 1987). One of the difficulties of this approach is that an 'expert' view of acceptable living standards is a 'privileged' one and asserted over and above the views of groups actually living in a particular situation. However, this expert view will involve very subjective judgements and the apparent precision of the estimate of 'adequate income' may obscure the arbitrariness involved (see Callan *et al*, 1996).

The kinds of questions raised in constructing a budget standard reflect more fundamental issues. The issue of determining the adequacy of income is a complex one, since it requires that we answer the question 'adequate for what?' (Veit-Wilson, 1998). Should the same standard be applied in deciding what is adequate for students as against other groups within the population, for example, young people working full-time? There is, however, no consensus about the standards of living which are deemed acceptable for students and students have generally been ignored in research on income adequacy.

In contrast to the prescriptive approach used in budget standards research, this study uses a descriptive approach and identifies main areas of income and expenditure. In so doing, we rely on a well-established methodology to determine the costs associated with HE, that is, survey information on the expenditure and income levels of students. The Global Higher Education Rankings report (Usher & Cervenán, 2005), for example, used Eurostudent Survey data from 2000 to calculate estimates of living costs among students in order to assess the relative affordability of HE in different countries. Similarly, there have been a series of UK surveys of HE students specifically collecting information on income and expenditure in order to explore the financial situation of students (Callender & Kemp, 2000; Finch *et al*, 2006).

From this perspective, students are regarded as the best informants regarding the costs associated with participation in HE. A similar approach is adopted in the current study, combining quantitative and qualitative data on student income and expenditure patterns. There are, of course, some limitations to these kinds of data. Respondents may misreport income or expenditure levels. Furthermore, students may curtail their spending if their income is insufficient for particular purposes, for example, by not buying study materials or by skipping meals. In addition, some students may remain living in the parental home or rent lower quality accommodation because of financial constraints. The estimates of HE costs presented in this study must, therefore, be regarded as relatively conservative estimates of such costs.

Among the issues considered are student experiences of, and views on, State support, other sources of financial support and their main areas of expenditure. Particular focus is placed on the extent to which students experience financial strain and their levels of financial satisfaction. While much of the focus is on the overall patterns for

full-time HE students, the analysis also examines the particular experiences of sub-groups, notably students from disadvantaged backgrounds, mature students and students with a disability. The qualitative research, in particular, assesses the experiences of individuals from these groups in terms of meeting the academic and non-academic costs of attending college and identifies the challenges they face in terms of fully participating in the academic, social and cultural dimensions of student life.

## 2.2: Data Sources

This report draws on secondary analysis of two main data sources: the Eurostudent Survey and the Annual School Leavers' Surveys. In addition, it draws on historical data on grant levels and overall expenditure levels provided by the Department of Education and Science, alongside data on social welfare rates and the average industrial wage.

### 2.2.1: *The Eurostudent Survey*

The primary data source used for the study is the 2003–4 Eurostudent Survey. This provides valuable data on the income, expenditure and well-being of 3,900 full- and part-time higher education students at undergraduate and postgraduate level across HE institutions. It incorporates areas such as expenditure patterns in relation to accommodation, food, utility bills, study materials, social activities etc; their sources of income, including financial subsidies from parents, HE grants, social welfare payments and income from employment; and students' perceptions of their financial situation and financial well-being.

### 2.2.2: *Annual School Leavers' Surveys*

School Leavers' Surveys have been undertaken at the ESRI for over 25 years. These surveys capture the experiences of young people 12–18 months after they have left school and provide valuable insights into their views and experiences of their schooling and their post-school choices. For those who progress to HE, the surveys provide useful information on whether they received statutory financial support, allowing us to identify which students are most likely to receive grants or other forms of State support and the extent to which this has changed over time. The main focus is on changes since the early 1990s with analysis presented based on the 1992 and 2004 surveys of 1990–91 and 2002–3 school leavers respectively.

### 2.2.3: *Adjustment to Expenditure and Income Figures*

In the absence of recent and reliable data on student expenditure and income patterns, the present report draws largely from the 2003–4 Eurostudent Survey, which has been updated using an innovative methodology taking account of both consumer price indices and national wage and employment data. This therefore reflects changes over time in income and expenditure patterns for diverse groups of students.

Income levels have been adjusted to average earnings growth over the 2004–8 period, using the National Income and Expenditure Accounts data on the total wage bill and total employment. Using this methodology, income levels have grown 24 per cent over the 2004–8 period.

In terms of expenditure, figures have been updated using the Consumer Price Index (CPI) to reflect 2008 prices, in as far as is possible. The CPI, compiled and published regularly by the Central Statistics Office (CSO), is designed to measure the change in the average level of prices paid for consumer goods and services in Ireland. The average annual rate of inflation over the 2004–8 period is 3.5 per cent. While the overall index is an important measure of inflation, our adjusted 2008 figures take account of the breakdown of the index into twelve main

groups (also provided by the CSO), allowing for a more precise measure of price changes within these groups:

- Food & Non-alcoholic Beverages;
- Alcoholic Beverages & Tobacco;
- Clothing & Footwear;
- Housing, Water, Electricity, Gas and Other Fuels;
- Furnishings, Household Equipment and Routine Household Maintenance;
- Health;
- Transport;
- Communications;
- Recreation & Culture;
- Education;
- Restaurants & Hotels;
- Miscellaneous Goods & Services.

In addition, we also obtained from the CSO a Private Rents Index to take account of student rents over the period. Thus these adjustments provide an indication of inflation between the point of data collection and analysis and publication of the present study. However, it is important to note that the CPI measures price change and is not a cost of living index. It does not take into account any changes made by households, in this case students, to their expenditure patterns in response to changes in prices, incomes or circumstances.

#### *2.2.4: Qualitative Research*

In addition to the quantitative data analysis, the study draws on two pieces of qualitative research, to provide more insights into the factors, financial and otherwise, influencing participation in HE. Interviews with a number of key informants were undertaken, including personnel from the Department of Education and Science Higher Education – Equity of Access Unit, the Union of Students of Ireland and a member of the Higher Education Authority National Office for Equity of Access. These interviews explore key stakeholder views of student financial, learning and social support and participation in college life among various groups, and also provide useful factual information on the organisation and administration of State support for HE students.

The second qualitative component addresses the views and experiences of students and staff in two HE institutions, one in the university sector and the other in the institute of technology sector. The two institutions cater for somewhat distinct student populations (in terms of socio-economic composition, mature student numbers and prevalence of students with a disability). Focus group interviews were undertaken with groups of students (recruited by staff members with responsibility in these areas) in the following four categories:

- ‘Traditional’ undergraduate students;
- Students from disadvantaged backgrounds;
- Mature students;
- Students with a disability..

Ideally, the focus group participants would have been drawn randomly from the appropriate population, however, the selection by personnel was unavoidable for the present study. On average, six students participated in each focus group. These focus groups explored how students fund the costs of attending college, the extent to which they engage in all aspects of student life and their views on the nature of financial, social and learning supports available to them. Interviews were also undertaken with staff members with responsibilities in the areas of students with a disability, grant administration and access programmes in the two institutions. All interviews were

undertaken with the assurance of complete confidentiality; no individuals or institutions that participated in the research are identified in this report. The interviews were transcribed and analysed using NVivo7.<sup>21</sup>

The qualitative research largely provides greater insights into students' experiences in meeting the costs of attending college and, combined with the large-scale quantitative data, provides a more in-depth and comprehensive exploration of student experiences. Mixed method research is increasingly being used in the social sciences, and education research in particular, and its value in examining policy issues has been highlighted.

Mixed method designs incorporate techniques from both the quantitative and qualitative research traditions yet combine them in unique ways to answer research questions that could not be answered in any other way. ... We believe that mixed method designs will be the dominant methodological tools in the social and behavioural sciences during the 21st century. (Tashakkori & Teddlie, 2003, p.x)

This report draws on the findings from both the quantitative and qualitative analyses to provide a picture of experiences of students, from a variety of circumstances, in meeting the costs of participating in the academic and non-academic aspects of student life. The report also highlights the implications for further research and for future policy development.

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<sup>21</sup> NVivo7 is a software programme used for the analysis of qualitative data.





# CHAPTER 3

## *Expenditure Patterns of Students*

## 3.1: Introduction

To gain an understanding of the costs of participation in HE for students, this chapter examines the expenditure patterns for full-time undergraduate students, the main focus of the current study. The experiences of HE students vary considerably. It should be noted that as expected, expenditure of part-time students differed substantially from that of full-time students. In terms of the undergraduate student body, part-time students spend considerably more on average per month compared with full-time students. This is likely to reflect the particular part-time student characteristics: the fact that they are on average older than full-time students, more likely to be living in independent households and greater numbers would have children and the associated childcare costs.

## 3.2: Findings from Eurostudent Survey Data

### 3.2.1: Overall Expenditure Patterns

Given that students with different living arrangements<sup>22</sup> are likely to have varying expenditure patterns, it is necessary to differentiate between students in different living situations. Two main groups are distinguished: those living with their parents and those with other living arrangements (typically living in privately rented accommodation or student residences). Five main areas of expenditure are identified: accommodation, subsistence, other regular expenditure, transport and social activities (see Table 3.1). Additional analyses were undertaken on medical expenses, expenditure on books and study materials and the registration fee.

Table 3.1 displays the expenditure patterns of students living with their parents and those living away from home. Overall, students living away from home face considerably higher monthly expenses, driven by sizeable accommodation costs (€371 per month; adjusted 2008 figure is €471<sup>23</sup>). For these students living independently, subsistence costs (food and regular bills) are the next highest item of expenditure with €145 per month (€171) allocated to such expenses. Subsistence costs are, as expected, significantly lower among those residing with their parents (€76 per month; €85). Expenditure on transport and other regular expenses (loan repayments, clothing, toiletries, mobile phone etc.) does not differ between the two groups. It is interesting to note that students living at home spend slightly higher amounts on social activities than those living away from home and may reflect greater financial pressures among the latter group. Overall total expenditure on these five categories is €382 per month (€406) for those living at home and €787 (€925) among those living independently. It should be noted that these figures, based on 2004 levels, represent expenditure levels of at least twice the maximum rate of the ordinary grant at that time (when the figures are adjusted to take account of inflation and corresponding grant levels, a similar pattern emerges). When we consider other costs students face, we find overall medical expenses of €26 per month (€31), expenditure on books and study materials averaging €25 per month (€30) and registration fee costs of €58 per month (the registration fee for 2008–9 stands at €900 which averages €75 over a twelve-month period).

22 Of the full-time students in the survey, 44 per cent rented a house/flat, 36 per cent lived with parents/relatives, 9 per cent lived in college residences, 6 per cent lived in their own household, 5 per cent lived in lodgings/digs.

23 Hereafter the 2008 adjusted figure will be represented in italics.



**Table 3.1: Average monthly expenditure levels of all full-time students (€)**

(figures in brackets refer to the adjusted 2008 figures)

Expenditure Categories	Living with parents	All other students
Accommodation, of which:		
Direct spending		240 (303)
Indirect spending (parental subsidy)	N/A	131 (168)
Total spending		371 (471)
Subsistence (total of food, regular bills)	76 (85)	145 (171)
Other regular expenditure (total of loan repayments, clothing/toiletries/mobile)	95 (90)	92 (86)
Transport	63 (72)	57 (65)
Social activities (total of entertainment, alcohol, tobacco)	149 (159)	123 (132)
<b>Total of all of the above</b>	<b>382 (406)</b>	<b>787 (925)</b>

Source: 2003-4 Eurostudent data

Notes on Additional Expenses:

**Medical expenses**

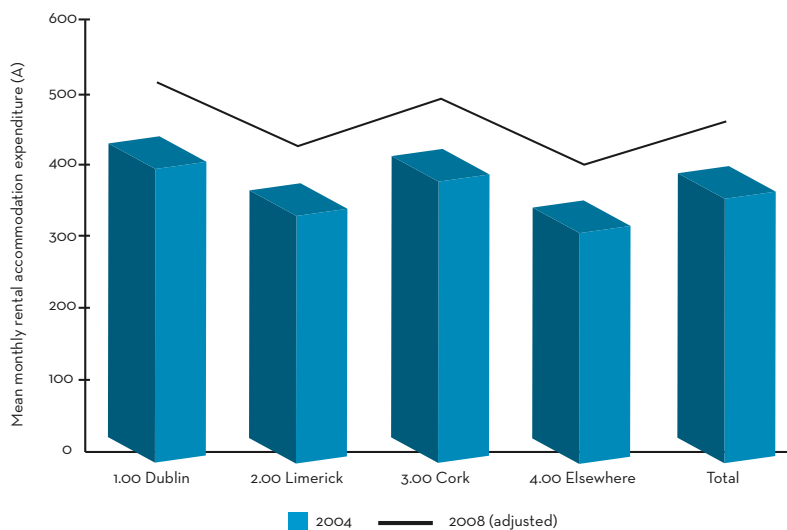
- Among those who have medical expenses (nearly 20 per cent of respondents), the mean monthly expenditure is €26 (€31) and the standard deviation €27 (€32).

**Direct educational costs**

- Expenditure on books and study materials: overall mean was €25 (€30) and the standard deviation €35 (€42). There was some variation in costs across subject categories but the differences were not large.
- Registration fee: The average amount paid on a monthly basis (over twelve months) was €58 (€70) with a standard deviation of €44 (€53).

Expenditure patterns are also found to vary widely across the country. In terms of rental accommodation expenditure, levels are significantly higher in Dublin and Cork; with students' average expenditure levels €426 (€515) and €406 (€491) per month respectively. Students living outside Dublin, Cork and Limerick indicate expenditure levels of €332 per month (€401). Figure 3.1 displays mean levels of expenditure on rental accommodation only for students living away from home in Dublin, Limerick, Cork, elsewhere and the overall average.

**Figure 3.1: Average monthly expenditure on rental accommodation for full-time students living away from home, by city (€)**



Source: 2003-4 Eurostudent data

### 3.2.2: Field of Study

In assessing full-time undergraduate student expenditure patterns, we also consider the extent to which costs vary across different fields of study. The 2004 Eurostudent Survey provides useful information on expenditure on books and materials, which is indeed found to vary widely. Students studying Maths, Science, Engineering and Agricultural/Veterinary courses spend the least amount on books/materials – around €18-19 on average per month (€22-23). Those in Law, Education, and Humanities/Arts spend the greatest amount on such items, averaging €30-35 per month (€36-41). Students in Business, Social Science and Health spend about €25 per month (€30). Further analysis of students enrolled in different fields of study is presented in Chapter Five, when we consider the time commitments (in terms of class contact time and study time) of students in different courses and the implications this has for their capacity to raise (additional) income through part-time work.

### 3.2.3: Students from Disadvantaged Backgrounds

Table 3.2 displays expenditure levels for students classified by socio-economic group. Students from lower socio-economic group (SEG) backgrounds<sup>24</sup> (i.e., those from skilled, semi- and unskilled manual backgrounds) appear to have distinct spending patterns, with greater expenditure on travel, regardless of living situation, and slightly lower spending on accommodation for those not living with parents. These findings suggest that students from lower SEG backgrounds seek out lower cost accommodation, which may entail longer commuting times to college. For students from lower socio-economic backgrounds not living with their parents, the total mean expenditure is €770 (€929); the comparable figure for those from higher SEG backgrounds is €807 (€940), reflecting higher spending on accommodation for the latter group. For students living with their parents, students from lower socio-economic backgrounds spend slightly more on subsistence (food and regular bills) and other regular expenditure (loan repayments, clothing/toiletries) than those from higher SEG backgrounds. Furthermore, those from non-manual and lower socio-economic backgrounds spend less on social activities than those from higher socio-economic backgrounds. This could perhaps reflect greater financial pressures among this group or choice processes. Chapter Six further discusses the levels of financial satisfaction among students from different social backgrounds

<sup>24</sup> Based on the dominant (highest) parental SEG background. Here, lower SEG includes skilled, semi-skilled and unskilled manual. Higher SEG includes those with one or both parents in professional occupations.

**Table 3.2: Average monthly expenditure levels of full-time students by socio-economic group (SEG) (€)**

(figures in brackets refer to the adjusted 2008 figures)

	Living with Parents			All Other Students		
	Higher SEG	Non-Manual	Lower SEG	Higher SEG	Non-Manual	Lower SEG
Expenditure categories						
Accommodation, of which:						
Direct spending				229 (282)	249 (318)	252 (334)
Indirect spending (parental subsidy)	N/A	N/A	N/A	161 (203)	107 (134)	95 (132)
<b>Total spending</b>				<b>390 (485)</b>	<b>356 (451)</b>	<b>347 (466)</b>
Subsistence (total of food, regular bills)	73 (81)	80 (89)	80 (90)	146 (172)	143 (168)	145 (173)
Other regular expenditure (total of loan repayments, clothing/toiletries/mobile)	93 (88)	83 (78)	102 (97)	87 (82)	97 (92)	99 (93)
Transport	58 (66)	68 (78)	71 (82)	53 (61)	58 (67)	61 (70)
Social activities (total of entertainment, alcohol, tobacco)	155 (165)	139 (149)	140 (149)	131 (140)	117 (125)	119 (127)
<b>Total of all of the above</b>	<b>378 (401)</b>	<b>369 (394)</b>	<b>393 (418)</b>	<b>807 (940)</b>	<b>771 (903)</b>	<b>770 (929)</b>

Source: 2003-4 Eurostudent data

### 3.2.4: Mature Students

Table 3.3 illustrates the expenditure patterns broken down by mature/non-mature student status and also differentiated by living arrangements.<sup>25</sup> Mature students living with parents spend greater amounts on all areas of expenditure except for social activities than the comparable non-mature group, where mean spending patterns are approximately the same. For students living independently, the total mean monthly expenditure level is €886 (€1,118) for mature students; this figure is significantly greater than the average expenditure for non-mature students (€768; €887). While direct spending on subsistence and other regular payments is much higher for mature students in independent households than non-mature students, expenditure on travel is slightly greater and spending on social activities is lower. Mean expenditure on social activities is €106 per month (€113) for mature students living independently, compared to €127 (€136) for non-mature students.

Many students with children face additional childcare expenses in attending HE on a full-time basis. Unfortunately, data restrictions and the numbers of students with children participating in the Eurostudent Survey were too small to allow any meaningful analysis.<sup>26</sup> However, recent figures from the Quarterly National Household Survey (Quarter 1, 2005) module on Childcare indicate that the average cost of paid childcare per week (Dec-Feb 2005) was €120. This includes both pre-school- and primary-school-age childcare-costs and captures childcare in a formal setting (crèche/Montessori etc.), as well as by paid relatives and paid carers. Childcare costs varied considerably

<sup>25</sup> The data poses some limitations with regards to expenditure on accommodation and subsistence for mature students maintaining their own households particularly. Some students may have interpreted the questions as relating to their own personal expenditure while some may have referred to the total household/family expenditure.

<sup>26</sup> 4.3 per cent of full-time undergraduate students had children. In addition, the 2004 Eurostudent questionnaire did not collect information relating specifically to childcare costs.

by region with families in the Border region paying just under €100 per week while at the other end of the scale families in the Dublin region were paying more than €145 per week. Childcare costs also strongly reflected the intensity of childcare required with those requiring more than 40 hours of paid childcare per week spending on average €184. Those availing of paid childcare 31-40 hours a week, which one might expect would account for many students registered on a full-time HE course, spent on average €145 per week.

**Table 3.3: Average monthly expenditure levels of full-time students by mature status (23 yrs & over) (€)**

(figures in brackets refer to the adjusted 2008 figures)

	Living with Parents		All Other Students	
	Mature	Non-Mature	Mature	Non-Mature
Expenditure categories				
Accommodation, of which:				
Direct spending			303 (443)	227 (276)
Indirect spending (parental subsidy)	N/A	N/A	61 (97)	144 (182)
Total spending			365 (539)	372 (458)
Subsistence (total of food, regular bills)	101 (117)	73 (82)	217 (261)	131 (153)
Other regular expenditure (total of loan repayments, clothing/toiletries/mobile)	138 (133)	91 (86)	131 (126)	84 (79)
Transport	84 (97)	61 (70)	68 (78)	54 (62)
Social activities (total of entertainment, alcohol, tobacco)	128 (136)	150 (161)	106 (113)	127 (136)
<b>Total of all of the above</b>	<b>452 (482)</b>	<b>376 (399)</b>	<b>886 (1118)</b>	<b>768 (887)</b>

Source: 2003-4 Eurostudent data

### 3.2.5: Students with a Disability

Finally, in terms of students with a disability the numbers were small (less than 2 per cent) and did not allow analysis of the additional costs faced by this group. However, the qualitative interviews, discussed in the next section, do examine the expenses faced by students overall and for students with a disability.

## 3.3: Findings from the Qualitative Research

### 3.3.1: Introduction

As discussed in Chapter One, the study adopts a mixed-method approach combining large-scale quantitative data with more in-depth small-scale qualitative material. Earlier sections in this Chapter are based on nationally representative survey data. The following explores students' day-to-day experiences and the costs they encounter in attending college. While the analysis is based on small numbers of interviews and focus groups, the results nonetheless provide valuable insights into student experiences.

### 3.3.2: Living Costs

Focus group interviews with students also highlighted that students differed in their main areas of expenditure in terms of general living costs. Reflecting the broader student population, students were found to have a variety of different living arrangements, for example, living at home with parents or relatives, renting in private accommodation or halls of residence, or owning their own homes, and this is expected to influence their spending patterns. While some students cited rent as the biggest and most significant expense, others found substantial financial burdens relating to their overall living costs: travel and food were all mentioned regularly.

Rent is the biggest one. People seem to think they can up the price just because we'll pay it, because we've nowhere else to go.

(Access student, IoT<sup>27</sup>)

[This] is an expensive place to live, lunches, travel, bits and pieces, it is very expensive.

(Access student, Uni<sup>28</sup>)

While living at home with parents represents a saving on accommodation costs, it often imposes other costs, for example transport. For one student with a physical disability, for whom public transport would have been difficult, this involved running a car.

I live at home, I couldn't afford to live alone. But that involves commuting nearly every day. ... Along with that you have petrol, and car insurance. If you need to commute, you have to pay car insurance.

(Student with a disability, Uni)

The main areas of expenditure reported by mature students were the living expenses associated with maintaining their own household, having a family and the associated childcare costs. Childcare in particular was highlighted repeatedly as causing a significant financial burden for student parents.

We would incur like a mortgage, childcare costs. ... Because you can't ask Daddy for it anymore, because he's long gone ... all the costs that the young student's parents would incur, we already have those. We have to carry those on by some means or another.

(Mature student, IoT)

While students differed by whether they lived at home with their parents or maintained their own households, most mentioned the cost of food and eating on campus as a significant day-to-day cost. However, some students would economise in this respect and either bring food in from home or cut back completely.

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<sup>27</sup> Institute of Technology.

<sup>28</sup> University.

For me, it would be eating, buying food. I leave my house at 7 in the morning and I don't get back until 10 at night. And so I eat all my meals outside home.  
(Traditional student, Uni)

Lunch, you're stuck on campus. You have to eat something during the day.  
(Student with a disability, Uni)

I now have to bring stuff in from home because I just couldn't afford it.  
(Student with a disability/mature, IoT)

### 3.3.3: Academic Costs

In terms of academic costs, the registration fee was mentioned by some students not in receipt of the State grant as causing some financial pressure.

Say you're not getting the grant, this is being slapped on you straightaway. So you're under pressure as it is ... it's a bit unfair.  
(Traditional student, IoT)

Overall, books were cited by most students as causing significant, and sometimes unexpected, financial strain in terms of academic costs. Students perceived an expectation to buy books or sometimes felt they were forced to due to lack of library availability.

The likes of books, even second-hand books can be reasonably expensive at times. The library just doesn't have enough books.  
(Access student, Uni)

The other aspect of that, if it's a core text for your course, you can't depend on getting a copy of it in the library. ... There's so much demand for that particular text. You'd be waiting for weeks.  
(Student with a disability, IoT)

Books - they are unbelievably high. They are so overpriced. You could pay 70, 80 euro at times - that you might not even use that much! Yet you're encouraged to go and purchase the book. You're made to feel that you have to get this.  
(Student with a disability, IoT)

Also, printing and paper were other significant costs to some students. However, some students, for example, those with a disability, were able to apply for help with printing costs. However, this was not the experience of all students with a disability, even within the same institution.

Books, printing and paper - the amount of stuff we're meant to print! You're talking a tenner a week on printing.  
(Access student, IoT)

I used to photocopy notes off a girl in my class ... such a hassle because I had to go and ask her for the notes every day. She often wasn't able to give me everything because she had to go home and study them ... it was so hard to try and get them. On top of that, I had to pay for all the photocopying.  
(Student with a disability, IoT)

I get free printing and a free photocopying card. And I've gone through, I think I'm on the fourth one this semester.

(Student with a disability, Uni)

Some students reported experiencing financial problems with regard to the academic costs particularly because of their family circumstances.

Books, photocopying, notes, student services, day-to-day existence when you're here. ... Because I can't stay on here to get into the library I find it difficult getting books so when I do get into the library, they're all gone. So ... I buy the book. And the average book is €40 ... I have bought eighteen books this year alone.

(Mature student, Uni)

Another item of significant expenditure mentioned by some students was a computer or a laptop. Some students felt like this was essential equipment to participate on the course.

There's no option. I had to buy a computer. I couldn't do it without a computer.

You have to have one ... you have to have a laptop or a computer.

I was trying to operate without a computer until last Christmas and it was impossible. ... There is a need for one.

(Mature students, Uni)

While Access students in one institution were all able to receive a free laptop for the duration of their studies, this was not across the board in every centre of education.

Well, I've a laptop. I bought a laptop a while ago on hire purchase. So I was paying off that every month. ...

(Access student, IoT)

There was some variation concerning the associated costs experienced by students from different fields of study, an issue that also emerged in the survey data. Some reported high initial outlays, however, it should be noted that other students reported very little expense in terms of specific expenditure associated with their course.

Once you get the basics, that'll do you for four years. You set yourself up for first year ... once you get them, they'll do you four years, once you don't break them. So it's just the initial costs. And that can be anywhere between 100 and 200 euro depending.

(Access student, Uni)

Now that I'm in hospital, I need lab coats and equipment which are like 100-odd euro. And doctors are expecting you to have them, and you turn to them and say, look, I can't afford to get them. Which means then for the exams, you can't use that instrument for the exams, therefore you're failing exams, and it's not your fault. You just can't get the equipment that you need.

(Access student, Uni)

The Fund for Students with Disabilities requires students with specific learning disabilities to furnish a psycho-educational assessment (no more than five years old) with the application for funding. This criterion for 'evidence of disability' may require some students with specific learning difficulties to undergo a psycho-educational assessment conducted by a private practitioner registered with the Psychological Society of Ireland. This

requirement has a financial cost which is borne by the individual student. However, it should be noted that students in the focus groups did not mention this as a cost when asked generally about the living, academic and other costs associated with participation in HE. This can be largely attributed to the fact that this one-off fee was paid during the first year and therefore did not represent a recent expenditure. In addition, it should be noted that the students interviewed, by virtue of their inclusion in the focus group, represented those who had in fact already afforded the cost of the one-off psycho-educational assessment. Indeed, students with a disability who proceed to higher education are as a whole, a highly selective group, frequently from more advantaged backgrounds (Riddell *et al.*, 2005). For these students, it's often non-financial issues which are the most prominent and pressing for them.

### 3.3.4: Other Costs

Students varied in how they perceived the financial burden of the other costs associated with participation in higher education, such as clubs, societies and general socialising. For some students, the expense of joining a club and society was not prohibitive and did not discourage attendance.

Participation in team sports would require you to pay a small fee, to pay for your insurance ... the college does try to subsidise you.

Clubs and societies are very good. ... I know it's 20 euro to go out. ... But compared to the actual costs of doing it outside the college, it's a lot cheaper.

(Traditional students, IoT)

However, for some, the costs associated with clubs and societies represented a potential obstacle to their participation. Any additional non-essential costs like this are likely to be a greater issue for students who are facing difficulty in meeting day-to-day basic living costs.

The initial cost is limited, it's usually subsidised, but there would be an expense.

(Mature student, Uni)

No, I couldn't afford to go to anything. They have judo in college, they're subsidised, but they're still 4 or 5 euro a time. That's 4 or 5 euro: it's milk and bread for the week.

(Access student, IoT)

For some students, the issue concerning their non-academic participation in higher education was not primarily financial but time-related. These students experienced other demands on their time, for example, family commitments. However, for some, the two are indelibly linked as it is their part-time work or living arrangements far from campus, necessary for continuation of their studies, which is impacting on their ability to participate in other activities.

It's more of a time issue ... I'm in two societies and there hasn't been any expense. It has been funded out of the society. I don't have time to go.

(Mature student, Uni)

I'm not really involved in any of that. Basically because I'm commuting from home, I spend most of my time backwards and forwards.

(Student with a disability/mature, Uni)



I've given up everything, any sports activities that I used to do in the first semester, since I got this part-time job and have to study. I just can't go anywhere, doing any social life or at least around campus, playing any sports that I used to play, volleyball and badminton, every Wednesday. I just can't do it anymore because of my part-time job.

(Access student, Uni)

The issue of socialising while at college was a divisive one. For some, spending money on socialising represented a big expense. However, some argued that the institution subsidises this to a large extent. Some pointed out the incongruities in student accounts of financial hardship: 'They'll say they have no money, but then they go out drinking all the time' (Access student, Uni).

I don't drink but everyone in your class goes out once or twice a week. ... I'd say socialising is my biggest expense outside trying to actually live.

(Student with a disability, IoT)

But in fairness you can go out in college and not spend much.

(Traditional student, Uni)

You'll still manage to go out somehow, it won't stop you going out! Like buying stuff, like clothes, and maybe travelling. I haven't seen some of my friends at home as much ... I still socialise because it's the same that's keeping me sane.

(Traditional student, IoT)

Analysis of the 2003–4 Eurostudent data further highlights the issues facing students in fully participating in all aspects of college life. Participation in clubs/societies and sports is much more prevalent among younger students, while those with children, in particular, indicate least involvement in this aspect of college life. Students who live at home also spend more time engaged in college social/cultural activities than those living independently, even though the group who live at home are actually more likely to hold part-time jobs. These findings suggest that those living independently face greater difficulty in enjoying the non-academic activities of college, perhaps reflecting the greater day-to-day expenses they must meet.

There are significant social class differences in participation in clubs and societies, with students from less advantaged backgrounds spending least time participating in such activities. This is interesting since we do not find this group to be any more likely to work part-time (although they do work slightly more hours), which might impact on their available time for non-academic pursuits. Furthermore, those from lower socio-economic groups do not have any more class contact time (time in lectures, tutorials and practicals) than other groups. These findings suggest that this group face barriers to participation in the non-academic aspects of college life, perhaps reflecting financial constraints (which is further supported in Chapter Six, where students from lower socio-economic backgrounds are more likely to indicate they are dissatisfied with their financial and material well-being).

In sum, focus groups with students from diverse groups highlight the wide range of costs facing students in attending college, with diverse groups highlighting different areas of expenditure. For mature students, expenditure on childcare represents a considerable expense, an issue we could not examine using the quantitative data as the 2003–4 Eurostudent Survey did not include specific questions on childcare expenditure. As might be expected, day-to-day living costs also figured prominently, again with variation across students depending on their living situation. Academic costs were cited by students from all groups, with the cost of a psycho-educational assessment for students with learning disabilities raised by personnel. Participation in the non-academic aspects of college life represented an additional cost, with issues also emerging regarding students' availability to engage in such

activities. Again, students from diverse groups and different living arrangements had different experiences in terms of participation in social and cultural activities. These results, while not based on large numbers or a representative sample, do, nonetheless, provide valuable insights into students' expenditure patterns in attending college.



# CHAPTER 4

*State Support*

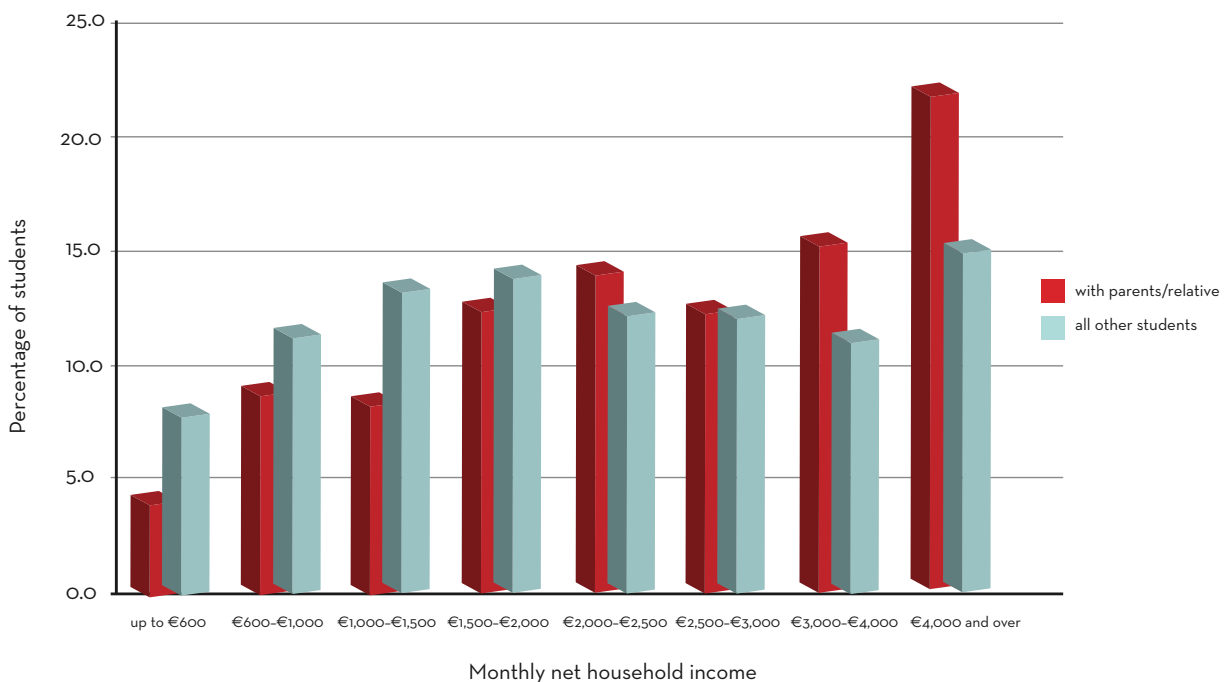
## 4.1: Introduction

While the previous chapter presented the main areas of expenditure for full-time HE students, this chapter focuses on the role played by State support in meeting these expenses, for those students who meet eligibility requirements. Both levels of State support over time are presented alongside student and staff experiences of, and views on, State support, as discussed in the qualitative focus groups and interviews.

## 4.2: Overall Income Levels

Students in the 2003–4 Eurostudent Survey were asked to estimate the net after-tax monthly income of their family household.<sup>29</sup> Figure 4.1 shows that the largest proportion of full-time undergraduate students living at home (23 per cent) have net monthly family income of €4,000 and over, while 4 per cent report having monthly household income up to €600.

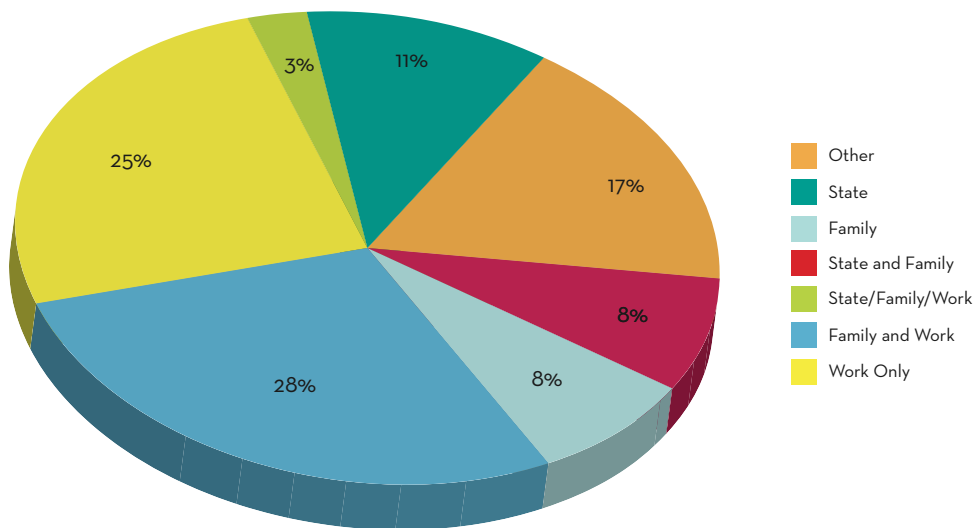
**Figure 4.1: Monthly net income of family/household of full-time students (€)**



Source: 2003–4 Eurostudent data

Students were also asked about their main sources of income and classified by whether they drew on support from family, State (including grants and social welfare payments) and employment. The two largest groups were those relying on employment income only and those relying on a combination of employment and parental support, with just over half of all full-time undergraduate students falling into these categories (see Figure 4.2).

<sup>29</sup> The reliability of some of the answers poses something of a problem, as many students, especially if living in the family home, may not have an accurate estimate of the monthly net household income.

**Figure 4.2: Sources of income for full-time students**

Source: 2003-4 Eurostudent data

Student income (rather than family/household income) can be contextualised by comparing levels to two other benchmarks: Supplementary Welfare Allowance (SWA) payments, which reflects the standard basic minimum income guaranteed by the State, and the minimum wage level. Using 2003-4 Eurostudent Survey data, over two-thirds (70 per cent) of full-time students were found to have income levels below the SWA payment level. This pattern is more common among those living with their parents (84 per cent) than those in independent households (63 per cent). The minimum hourly wage level was €7 per hour in 2004. On the basis of a total of 40 hours a week, this gives a total minimum monthly income of €1,200 (the corresponding monthly income for 2008 is €1,500). Almost all (96 per cent) students are receiving a monthly income below the minimum wage level.

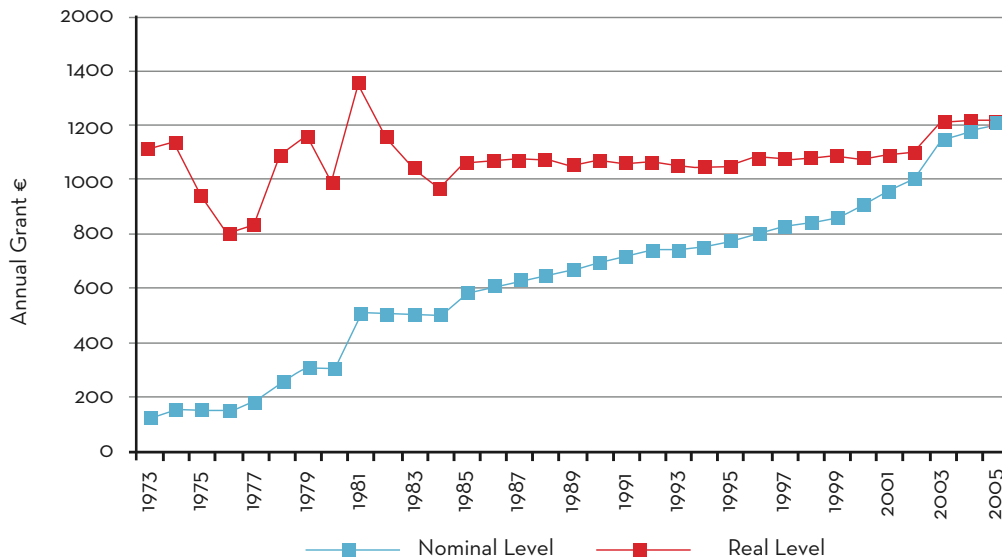
## 4.3: State Support for Full-time Students

Drawing on government data, the School Leavers' Surveys and the 2003-4 Eurostudent data, this section considers financial support from the State for full-time students in the form of grants, State scholarships and social welfare payments.

### 4.3.1: Student Grant Levels over Time

Figures 4.3 and 4.4 indicate the nominal and real values of the annual grants at the maximum rates for adjacent and non-adjacent payments over the period 1973 to 2005. The real values adjust actual payment levels according to changes in the Consumer Price Index (CPI) using 2005 as the base year. For example, students were paid €127 in 1973 but in 2005 prices, this would amount to €1,111. There was considerable fluctuation in the real value of the adjacent grant over the 1970s and 1980s. However, looking at the period 1973 to 2005, adjacent grant levels have increased only marginally (by about €100) in real terms.

**Figure 4.3: Adjacent grants - nominal and real values 1973-2005 (€)**

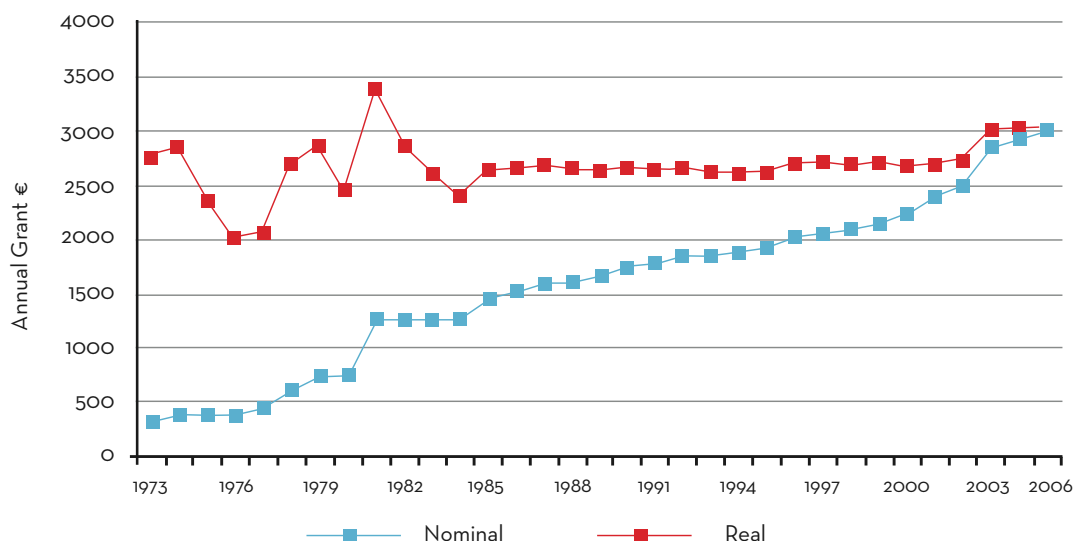


Source: Government data

A similar pattern is evident in relation to non-adjacent grants. The actual value of non-adjacent grant payments is, of course, higher than for adjacent grants and has been set as 2.5 times the adjacent rate over the whole period considered. The increase in the real value of the non-adjacent grant has been under €250 over the period examined.

Comparing mean expenditure levels, those in independent households have expenditure levels 1.6 times as high as those living with their parents. Using mean expenditure, the ratio increases to 2.2 times the level of those living with their parents. However, as noted above, the ratio of non-adjacent to adjacent grant levels has been set at 2.5 over time, a higher ratio than that implicit in student spending levels. It would appear therefore that students living with their parents have proportionately less of their costs met by the State grant than those in independent households.

**Figure 4.4: Non-adjacent grants - nominal and real values 1973-2005 (€)**

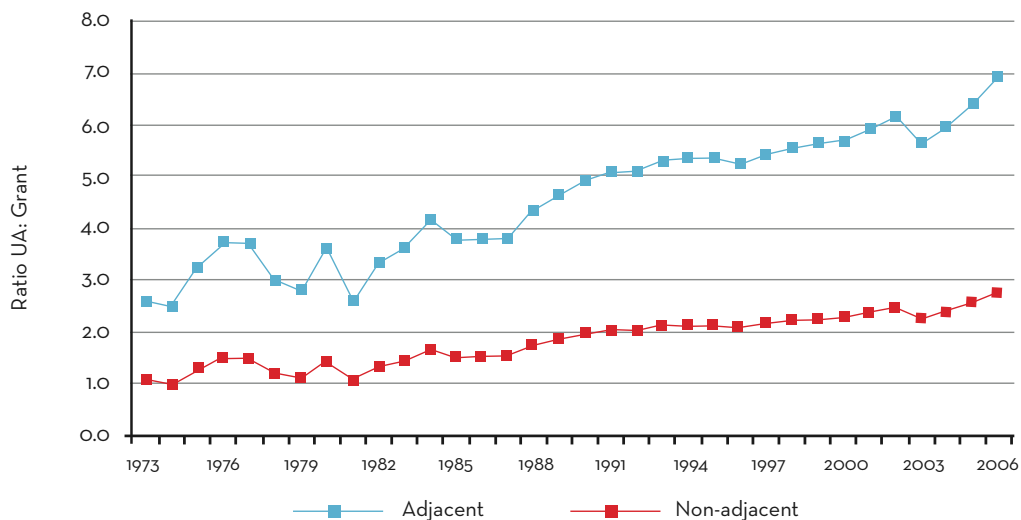


Source: Government data

These figures show that the level of student grants has remained relatively constant in relation to overall price increases over time. However, it should be noted that the period from the early 1990s onwards was one of unparalleled economic growth with significant increases in living standards among the population as a whole. One way of contextualising grant payments is to examine them in relation to other sources of income. Here we select two potential comparators: the rate of Unemployment Assistance (for a single adult), now known as Job Seekers Allowance, and average industrial earnings.

Unemployment Assistance (UA) can be a useful benchmark in exploring living standards over time. The UA rate is analogous to the Supplementary Welfare Allowance (SWA) level,<sup>30</sup> which reflects the standard basic minimum income guaranteed by the State. At the beginning of the period, in 1973, student non-adjacent grants payments were roughly equivalent to Unemployment Assistance rates (Figure 4.5). Over time, however, this pattern changed markedly. By the end of the period considered, single adults on UA were receiving almost seven times as much as students on the non-adjacent grant. If anything, these figures underestimate the disparities in income between the two groups since they do not take account of subsidies for accommodation costs for welfare recipients. Students are expected to meet accommodation costs through their grant. In contrast, UA recipients in the private rented sector are entitled (in certain circumstances) to receive a supplementary payment to assist with accommodation costs. To take an example, in 2005 the average weekly payment to rent supplement recipients was €124. Adding this figure to the UA payments means that single adults living in the private rented sector and receiving UA are in receipt of almost twelve times the level of payments as students on higher education grants.

**Figure 4.5: Ratio between Unemployment Assistance and student grants 1973–2006**

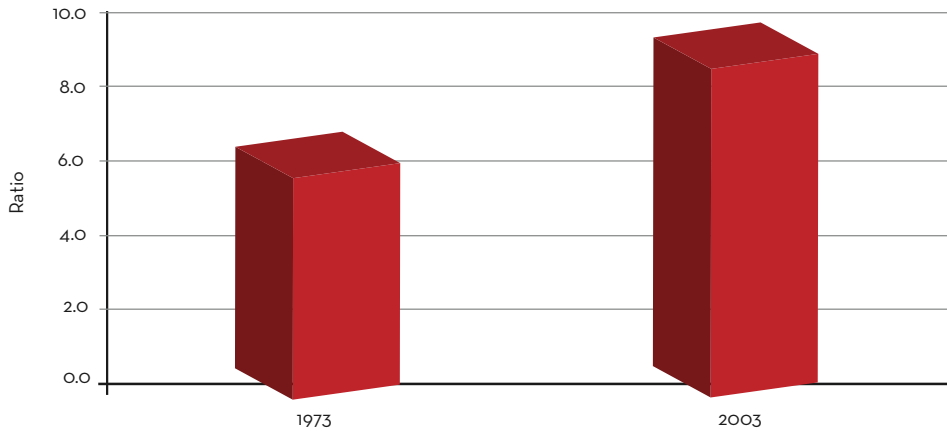


Source: Government data

Another potential benchmark for the student grant is average earnings since students must forego (at least partially) earnings from employment in order to participate in HE. Figure 4.6 indicates the ratio of average industrial earnings to student grant levels for the years 1973 and 2003. In 1973, average industrial earnings amounted to 6.3 times the level of the maximum non-adjacent grant rate. However, by 2003, this ratio has increased very significantly to 9.3 times the grant level.

<sup>30</sup> Because the Supplementary Welfare Allowance scheme only came into operation in 1977, UA rates are used rather than SWA rates.

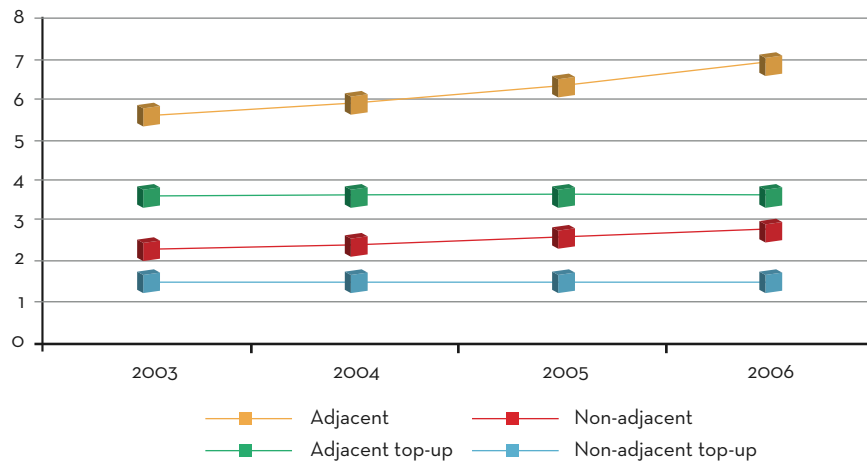
**Figure 4.6: Ratio of average industrial earnings to grant levels, 1973 and 2003**



Source: Government data

Figure 4.7 indicates that the special rate of maintenance grant payment, intended to provide additional financial support for students from welfare-dependent families, narrows the gap between UA and the grant level compared with 'ordinary' student grants. However, single adults on UA still receive almost 1.5 times the income of students in receipt of the special rate.

**Figure 4.7: Ratio between Unemployment Assistance and student Top Up grants (2003-6)**



Source: Government data

In sum, the level of student grant payments has broadly kept pace with inflation in recent decades. However, grant payments have fallen significantly behind UA and industrial earnings levels, which, in the absence of other sources of financial support, mean that living standards for students are likely to have fallen behind those of the population as a whole.

It is also possible to compare grant levels with the expenditure patterns of students as indicated in Chapter Three. In doing so, it should be emphasised that students may constrain their expenditure in the context of lower income levels. The expenditure levels of students living with their parents are compared with the adjacent grant



while the expenditure levels of those in independent households are compared with the non-adjacent rate. Calculations are carried out using two different assumptions: the first averaging grant payments over the whole of the year, the second averaging grant payments over term-time (taken to be nine months). Table 4.1 shows the proportion of average monthly expenditure covered by the full State grant for all students, for those from lower socio-economic backgrounds and for mature students. Grant levels cover between a quarter and a third of average monthly expenditure for students living with their parents. Grant levels cover somewhat more of the living costs of students in independent households (31 to 42 per cent), a pattern which reflects the ratio between non-adjacent and adjacent grant rates (see previous page). It is clear that for mature students, the grant covers less of their average monthly expenditure than for other students (see Table 4.1).

The situation for students from more disadvantaged backgrounds is broadly similar to that for students as a whole. Students living at home and in receipt of the special rate of maintenance grant on top of the normal grant have between 39 per cent and 52 per cent of their expenditure met; this rises to 48 per cent and 63 per cent for students living independently. The level of the special rate has increased considerably between 2004 and 2008 and now stands at approximately the same as the normal maintenance grant. As a result, the proportion of average expenditure covered by this payment is greater in 2008.

The 'gap' between grant levels and average monthly expenditure must therefore be covered by other income sources, including family support and part-time employment. The profile of students receiving such support and the average income from these sources are discussed in Chapter Five.

**Table 4.1: Proportion of average monthly expenditure covered by full State grant payment rates**  
(figures in brackets refer to the adjusted 2008 figures)

	Averaged over 12 months	Averaged over 9 months
<b>All students:</b>		
Living with parents	25 (28)	34 (37)
Independent household	31 (31)	41 (41)
<b>Lower SEG students:</b>		
Living with parents	24 (27)	33 (36)
Independent households	33 (31)	42 (41)
<b>Mature students:</b>		
Living with parents	21 (24)	28 (32)
Independent households	27 (25)	36 (34)
<b>Special rate grant holders:</b>		
Living with parents	39 (55)	52 (60)
Independent households	48 (73)	63 (80)

Source: 2003-4 Eurostudent data

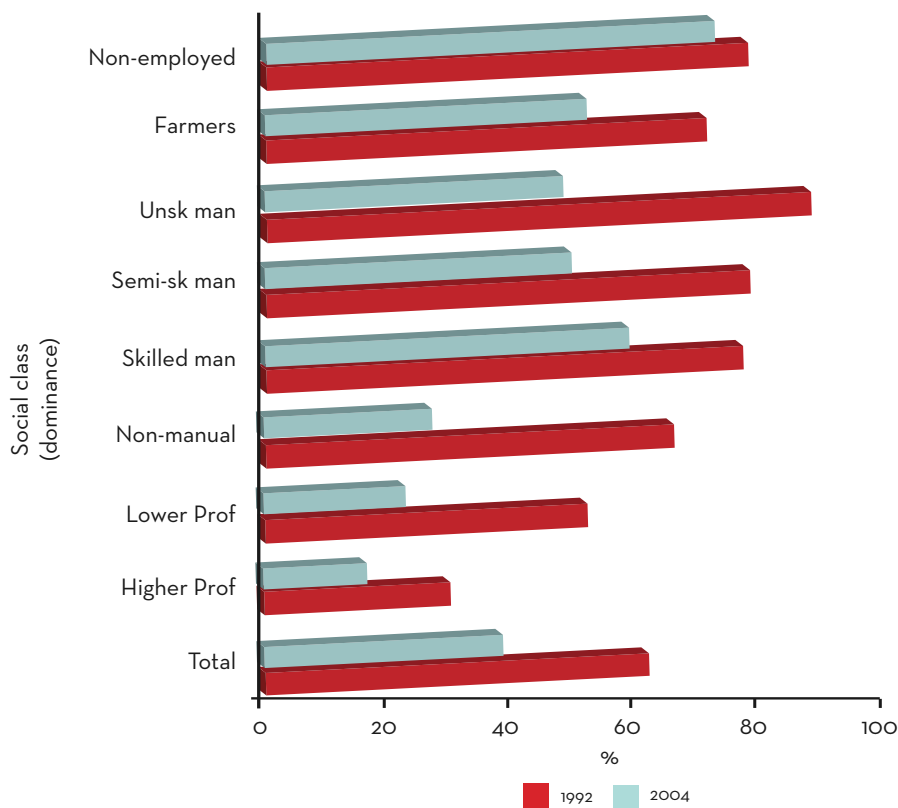
#### 4.3.2: Grant Recipients: Proportions and Profile

School Leavers' Survey data can be used to explore trends in the proportion of students receiving higher education grants and their characteristics. Analyses relate to full-time students in higher education institutions deemed eligible for grants purposes. The proportion of students receiving grants fell from 63 per cent in 1992 to 44 per cent in 1998 with a further decline to 36 per cent in 2004 (and has since declined further to 32 per cent in

the 2007 School Leavers' Survey). This partially reflects the phasing out of ESF grants in institutes of technology. However, it is also likely that the increase in income levels over this period has reduced the numbers of students below the income threshold for grants.

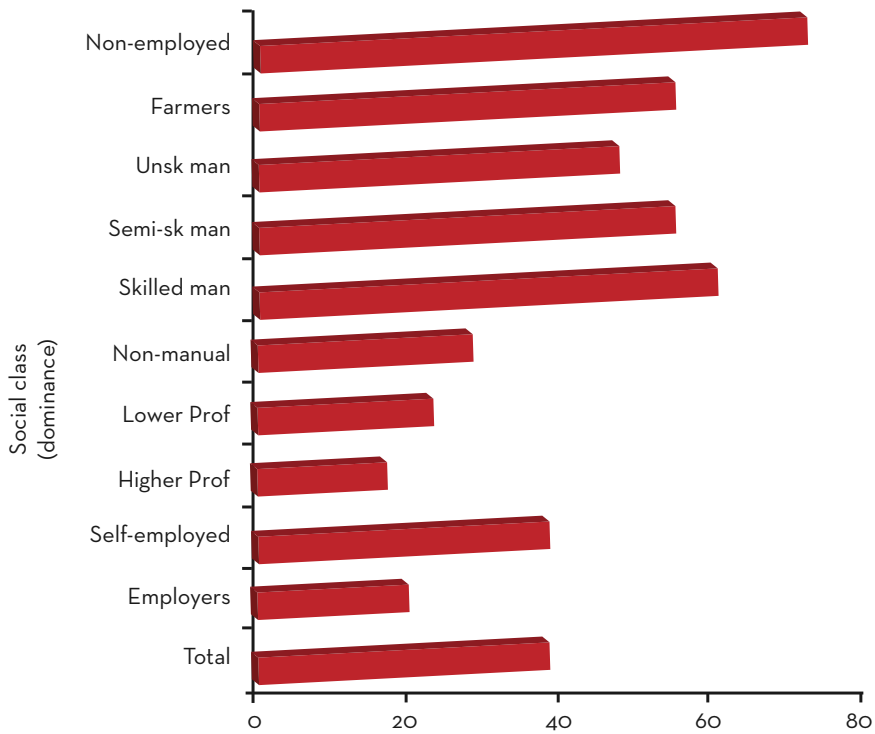
Figure 4.8 indicates variation across social classes in receipt of grants in 1992 and 2004. Students from non-employed households have the highest levels of grant receipt in 2004 whereas those from unskilled manual backgrounds had the highest rates in 1992. Rates are relatively high among those from working-class backgrounds in both years. Over half of those from farming backgrounds were in receipt of grants with the pattern for farmers resembling that of semi-/unskilled manual workers by 2004. The decline in grant receipt between 1992 and 2004 was evident for all social classes, but was particularly marked among the non-manual group.

**Figure 4.8: Receipt of grants by social class, 1992 and 2004 Surveys**



Source: School Leavers' Surveys

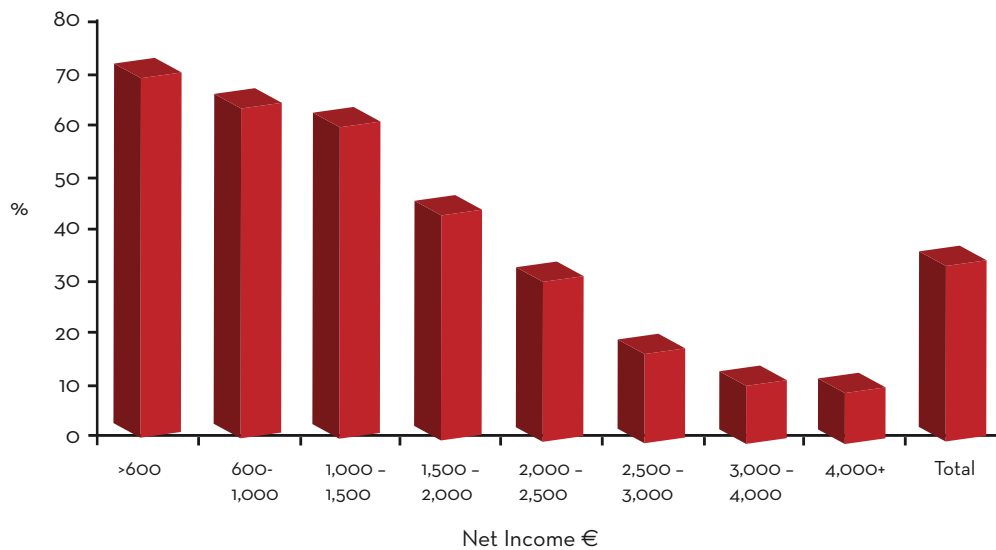
The Advisory Committee on Third-level Student Support Report (HEA, 1993) on financial support for students raised the issue of assessing capital holdings as part of the criteria determining grant eligibility. A more detailed analysis of the SLS data allows us to distinguish the self-employed from other groups. Figure 4.9 shows that grant receipt for the employer group is comparable to levels among those from higher professional backgrounds. Self-employed (without employees) rates are higher than for any of the non-manual groups.

**Figure 4.9: Receipt of grants by social group, 2004 Survey**

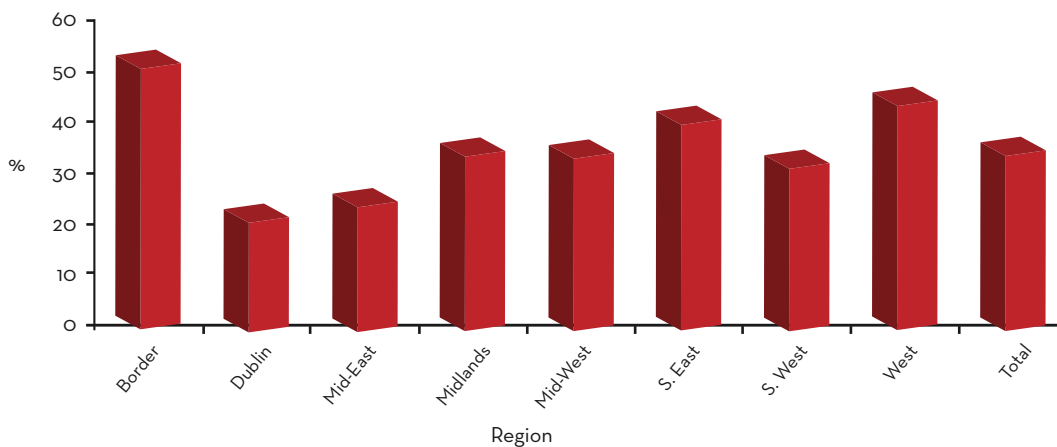
Source: School Leavers' Surveys

The above analyses relate to students who left school twelve to eighteen months previously. 2003-4 Eurostudent Survey data can be used to look at grant receipt across the student body as a whole. In 2004, over a third of full-time undergraduate students were in receipt of a State grant. As might be expected, grant receipt is strongly related to household income with grants targeted on the lowest income households (Figure 4.10).

Levels of grant receipt are comparable among mature and younger-age students. As might be expected given the socio-economic profile of this group, grant receipt is significantly higher among those who enter through non-traditional routes (52 per cent compared with 32 per cent among Leaving Certificate entrants). Students who have children are also more likely to receive grants than other students (58 per cent compared with 35 per cent).

**Figure 4.10: Grant receipt by full-time students by net monthly income of family household**

Source: 2003-4 Eurostudent data

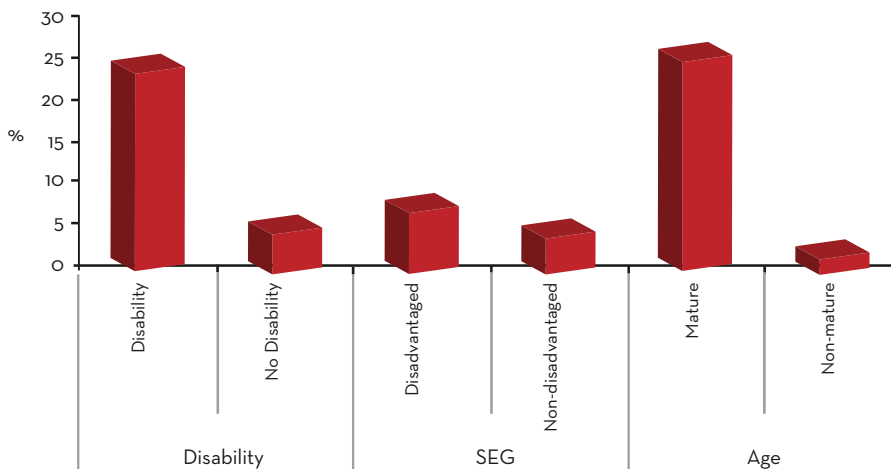
**Figure 4.11: Grant receipt by region**

Source: 2003-4 Eurostudent data

There are significant regional disparities in the proportion of full-time undergraduate students receiving grants. The highest level of grant receipt is found in the Border counties with the lowest level found in Dublin (Figure 4.11).

### 4.3.3: Social Welfare Payments

Five per cent of full-time undergraduate students are in receipt of social welfare payments. Levels of social welfare receipt are similar among undergraduate and postgraduate students. In contrast to the pattern for grants, there is no marked regional variation in the receipt of social welfare. Welfare recipients are more commonly from skilled manual backgrounds and lower income households. Full-time undergraduate students with children are much more likely to be in receipt of social welfare than other students (56 per cent compared with 3 per cent). Full-time undergraduate students who entered HE through 'non-traditional' routes are also more likely to be in receipt of social welfare (19 per cent compared with 3 per cent).

**Figure 4.12: Social welfare recipients by student group**

Source: 2003-4 Eurostudent data

As Figure 4.12 shows, over a quarter of mature full-time undergraduate students are claiming social welfare compared with only 2 per cent of younger students. Students with a disability (both physical and 'other') are also more likely to receive social welfare payments than those without a disability. Students from disadvantaged backgrounds are somewhat more likely to receive a social welfare payment than those not from disadvantaged backgrounds, although the difference is not marked.

## 4.4: Findings from the Qualitative Research

### 4.4.1: Maintenance Grant

Students differed in how they supported their HE studies. One source of funding includes State maintenance grants, issued by the city/county council or the Vocational Educational Committee, depending on the students' geographical location and type of institution attended. It should be noted that the student services charge or the 'registration fee' is waived for students who are in receipt of the State grant.

Some students reported experiencing the application procedures for a grant as overly complicated and sometimes expensive. This was especially true for those whose parents were self-employed, including farmers, who needed accountants to complete the application. However, these groups, particularly the farming group, have been found to have high levels of grant receipt, as shown in section 4.3.2.

As well as the level of the State grant being criticised as being inadequate to meet the cost of living, some students felt that the timing of the State grant did little to ease financial strain. IoT students who used to receive the grant monthly now receive it on a similar basis to the university students, paid in three instalments over the calendar year. This caused students budgeting difficulties, as was noted by personnel as well.

I have to say that it's not the amount that's troubling, I find the timing of it is very bad - October. To be honest, it's a bit pointless. A lot of your expenses are in September. The books are extremely expensive.  
(Student with a disability, IoT)

Well the last time it was paid to you monthly and this last time now it's paid 3 monthly. So to try and budget out for 3 months at a time ... so you're only paid every 3 months. And you're back in college and it's normally the end of October before the first cheque comes through.

(Student with a disability, IoT)

#### 4.4.2: Other Government Supports

In addition to the basic State support, many mature students also reported receiving the Back to Education Allowance (Back to Ed/BTEA). Some students with a disability were able to claim Disability Allowance (Disability) while attending higher education.

I'm not actually employed. I get Disability Allowance, I get a grant. It's fairly difficult. I got a certain amount of redundancy when I was made redundant and obviously I'm dipping into that. It wasn't an awful lot.

(Student with a disability/mature, Uni)

However, some students reported confusion over their entitlements to, and sources of, financial support with regards to the various State supports. They reported instances of misinformation which sometimes created subsequent financial strain. Students often indicated that their situation was a discretionary one, and thus felt particularly vulnerable to potential changes or shifts in their circumstances.

I was given incorrect information because I subsequently found out if I had not gone on Back to Education and stayed on Disability, I would still have my Disability money now ... the Department of Social Welfare, they said that because I was going back to college, I would have to have to go on Back to Education but I was talking to another student, he didn't go on BTEA, he stayed on Disability and he continues to have Disability as a postgraduate ... whereas when I went back on Disability because my stamps had run out over the period of time I was doing the degree, they weren't valid.

(Student with a disability/mature, IoT)

They wanted me to go on Back to Ed and I said no, that was going to cause too many problems. So I insisted and I stayed on my Invalidity/Back to Education ... technically, I'm on Back to Education for the length of college but I've never given up my book. It does depend on who you meet in the Department of Social Welfare.

(Student with a disability/mature, IoT)

No ... well, prior to coming in, I had been working part-time ... the advice I got is that I would be allowed to keep my Lone Parent payment and receive BTEA. And receive my grant. And I set my plan out based on that income. But you are not allowed to [have] both BTEA and Lone Parent so my income was down 50 per cent immediately.

(Mature student, Uni)

Some students were aware of a book allowance available from the Department of Social and Family Affairs. However, others reported being made aware of it for the first time at the focus group.

Even if you qualify for a book allowance, which is 400 euros, it's totally inadequate. It wouldn't cover even one module of my semester's books.

(Student with a disability/mature, IoT)

In summary, while the quantitative analysis provided important findings on the value of grants and proportions

in receipt of grants over time, the qualitative research highlights some of the experiences of students in seeking or obtaining grant funding. As well as highlighting the adequacy of grant payments, which was examined in some depth earlier in the chapter, the students highlighted practical issues over application procedures for the grant, the timing of grant payments, confusion over eligibility for other supports such as the BTEA and the Disability Allowance and general issues around awareness of the supports available.







# CHAPTER 5

## *Other Income Sources*

## 5.1: Introduction

This chapter, drawing on the 2003–4 Eurostudent Survey, considers the range of other sources of income for HE students. The analysis is based on mean income patterns and in particular, focused on income from family and employment. While not the focus of the study, full-time postgraduate students draw considerably more income from employment and less from family than full-time undergraduate students; likewise part-time students, both undergraduate and postgraduate, draw significantly more income from employment than their full-time counterparts and less from family sources. As with the expenditure patterns, this is likely to reflect student characteristics such as age and economic status.

## 5.2: Findings from Survey Data

### 5.2.1: Overall Patterns

Analysis of the 2003–4 Eurostudent Survey was carried out in order to explore income patterns across different groups of full-time undergraduate students. With regard to gender, male full-time undergraduate students receive a slightly greater amount of average monthly income from their families and considerably more from employment compared to their female counterparts (average of €232 per month for males versus €190 per month for females; €288 versus €236). Full-time students who work during term-time draw less income from their families (average of €140 per month for those who work compared to €224 for those who don't; €174 versus €278) and, as to be expected, considerably more from employment compared to students who do not work.

Table 5.1 details the average monthly income of students according to their living arrangements and whether they receive direct financial support from their family. Depending on their circumstances, students derive their income in a number of ways. As would be expected, those living at home have a lower total cash income than those living away from home, as this latter group has higher expenditure, namely accommodation costs. Those who live at home and do not receive any direct income from their parents make up the majority of their income from employment. For students living away from home, those who receive financial support from their family make up less of their income from paid employment than those who don't receive such support.

Irrespective of their living arrangements and financial support from family, the majority of students work during term-time. However, those without parental financial support work longer on average, fifteen hours per week, compared to eleven hours per week for those with such financial support.

**Table 5.1: Average monthly income by living arrangements and financial supports (€)**

(figures in brackets refer to the adjusted 2008 figures)

	Income from family	% of total	Income from employment	% of total	Total cash income <sup>31</sup>
<b>Living with parents:</b>					
Financial support	182	47	175	45	388 (482)
No financial support	-	-	310	69	449 (557)
<b>All other students:</b>					
Financial support	315	56	139	25	560 (695)
No financial support	-	-	301	45	665 (825)

Source: 2003–4 Eurostudent data

<sup>31</sup> Total income includes income from family and employment as detailed alongside State supports, fellowships/scholarships, loans and other sources.

### 5.2.2: Students from Disadvantaged Backgrounds

With regard to students' socio-economic background (Table 5.2), average monthly income derived from the family is highest among students from the higher socio-economic groups (higher and lower professional). Income derived from family sources is lowest among the skilled, semi-skilled and unskilled manual group (lower socio-economic groups). The greater total income of the higher SEG is consistent with the greater expenditure patterns shown in Chapter Three.

**Table 5.2: Average monthly income from family and employment by socio-economic group (SEG) and living arrangements (€)**

(figures in brackets refer to the adjusted 2008 figures)

		Income from family	% of total	Income from employment	% of total	Total cash income <sup>32</sup>
<b>Higher SEG</b>						
Living with parents	Financial support	199	50	172	43	398 (494)
	No financial support	-	-	345	79	439 (545)
All other students	Financial support	348	63	142	26	556 (690)
	No financial support	-	-	397	54	730 (906)
<b>Non-manual</b>						
Living with parents	Financial support	147	42	181	51	354 (439)
	No financial support	-	-	280	64	436 (541)
All other student	Financial support	292	52	125	22	560 (695)
	No financial support	-	-	327	50	655 (813)
<b>Lower SEG</b>						
Living with parents	Financial support	133	36	174	47	368 (457)
	No financial support	-	-	297	62	480 (596)
All other students	Financial support	240	41	147	25	583 (724)
	No financial support	-	-	214	35	616 (764)

Source: 2003-4 Eurostudent data

### 5.2.3: Mature Students

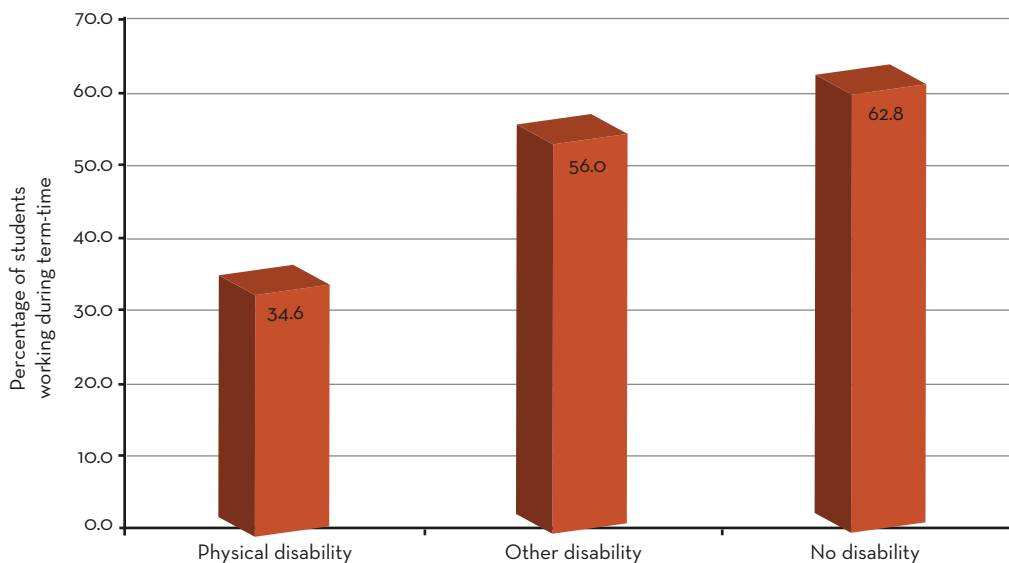
The vast majority of mature students maintain independent households; a minority of students over the age of 23 years old live with their parents. Analysis reveals that mature students have a greater total income overall than non-mature students, reflecting their higher earnings from employment and State supports, such as grants and social welfare payments. Analysis reveals that full-time married undergraduate students and those living as a couple rely less on family support (€152 per month compared to €172 for those not married/living as couple; €189 versus €214) and considerably more on income from employment compared to other students (€323 from employment for married/couples relative to €202 for others; €401 versus €251).

<sup>32</sup> Total income includes income from family and employment as detailed alongside State supports, fellowships/scholarships, loans and other sources.

### 5.2.4: Students with a Disability

In terms of students with a disability the numbers were small (less than 2 per cent) and did not allow detailed analysis of their income. However, as can be seen from Figure 5.1, students with a physical disability are less likely to engage in part-time work than students with no stated disability. This raises issues over the employment opportunities for this group and suggests greater reliance on State and family support.

**Figure 5.1: Percentage of full-time students working part-time**



Source: 2003-4 Eurostudent data

### 5.2.5: Further Income Issues for Students

As shown in Figure 4.2 the main source of income of full-time students is from employment.<sup>33</sup> In an attempt to identify the profile of students most likely to engage in paid employment, a logistic regression model was used to assess the characteristics associated with working part-time in a regular job while in college. Logistic regression allows an examination of the extent to which propensity to engage in part-time work varies across individual characteristics. The factors examined include: demographic and background characteristics, time constraints on potential participation, access to other income sources and location.

Table 5.3 demonstrates that the likelihood of working part-time is found to vary among full-time undergraduate students. Age plays a role, with mature students (over the age of 23 years) less likely to engage in term-time working. Gender differences are not significant when other background factors are taken into account. Social class background is not significantly associated with term-time employment so is not included in the model. However, the results show that parental educational level is significant with students whose parents have HE qualifications less likely to engage in regular employment than those whose parents have lower levels of education. This may suggest greater financial support from parents among such students, thereby reducing their need to engage in employment.

International students, that is, those from outside Ireland, are less likely to engage in paid employment than Irish-born students. This may suggest greater financial support from home for such students, a desire to focus more intensively on their studies or a difficulty in securing employment.

<sup>33</sup> It is important to state that a notable proportion of students derive support from their families.

Students attending universities are found to be less likely to work part-time than those in institutes of technology or other colleges. This effect holds above and beyond the educational level of parents of students attending the different HE sectors. When we consider course intensity, students with more than 26 hours of lectures per week are less likely to work. Furthermore, students in the final year of their course are less likely to hold employment, suggesting students terminate their employment to concentrate on their studies in their final year.

While marital status does not impact on the likelihood of part-time employment, having children does reduce the take-up of part-time work, presumably reflecting the time demands of child-rearing.

Those in receipt of State support (through grants or social welfare) are less likely to engage in paid employment; although propensity to work does not seem to vary with amount of support received. Those in receipt of State support are significantly less likely to work regardless of the amount they receive. In addition to State support, family support plays an important role - for those living independently, students receiving financial support from their parents are less likely to work part-time. Interestingly, those living at home and not in receipt of parental support are more likely to work than similar students living independently. While the amount received in State support did not impact on the likelihood of employment, the amount received in family support does impact on the propensity to work part-time with increasing amounts progressively reducing the likelihood of engaging in paid work.

**Table 5.3: Factors predicting regular employment during term-time among full-time students (logistic regression model)**

Factor	Model 1	Model 2
Constant	0.525**	1.220***
<b>Demographic characteristics:</b>		
Older student (>23 years of age)	-0.317*	-0.261
Female	-0.584	-0.416
Higher qualification among parent(s)	-0.330 **	-0.335 **
International student	-0.438 *	-0.512 *
<b>Time constraints:</b>		
Attends university	-0.366***	-0.324**
No. of hours lectures:		
15-20	0.010	-0.007
21-25	0.011	-0.064
26-30	-0.296*	-0.318*
>30 hours	-0.352*	-0.439*
Final year of course	-0.426***	-0.431**
Married or living as a couple	0.634*	0.321
One or more children	-0.948**	-1.225***
<b>Access to income sources:</b>		
Receives income from State (grant, social welfare)	-0.491***	
Amount received (monthly):		
1-100		-0.905**
101-200		-0.621**
>200		-0.930***
(Base: None)		
<b>Family support:</b>		
Not living with parents - financial contribution	-0.672***	
Living with parents - no contribution	0.675***	
Living with parents - financial contribution	-0.258	
(Base: not living with parents - no contribution)		
<b>Amount received (monthly):</b>		
1-100		-0.763***
101-200		-0.896***
201-300		-1.424***
301-400		-1.547***
>400		-1.631***
(Base: None)		
Living with parents		0.280**
Dublin	0.216	0.208
Limerick	0.072	0.008
Cork	0.270	0.149

Note: \*\*\* p<.001, \*\* p<.01, \*p<.05.

Source: 2003-4 Eurostudent data

Further analysis was undertaken to assess the extent to which the intensity of student academic (lecture/study) time commitments impacts on their capacity to engage in paid employment and whether this varies across different fields of study. Among full-time students, the average number of hours spent in lectures/tutorials etc. per week varies considerably across subject areas, as does the average time spent on personal study (see Table 5.4). Time spent on these academic activities ranges from between 28 and 41 hours per week depending on a student's field of study. Students in health, agriculture/veterinary and engineering/architecture courses have a much greater academic workload, while those in social science, law, business and humanities/arts have fewer demands in terms of academic workload. To what extent does this have implications for their capacity to take on paid employment outside of their academic lives and for the intensity of that employment? Table 5.5 illustrates the proportion of full-time students engaging in paid work by field of study. It is interesting to observe that the relationship between academic workload and participation in part-time work is not strictly linear. Students in some courses, such as law and maths, with relatively low workloads also have low levels of participation in paid employment. However, students in health, agriculture/veterinary and engineering/architecture all have relatively low levels of participation in paid work, which may well reflect the more time-intensive nature of their courses. In terms of employment hours, no notable pattern across fields of study is apparent.

**Table 5.4: Average hours spent in lectures/tutorials etc. and study by field of study**

Field of Study	Mean hrs/wk in lectures/tutorials etc.	Mean hrs/wk on personal study	Mean hrs/wk lectures and study
Education	25	11	36
Humanities/Arts	17	13	30
Social Science	18	10	28
Business	20	10	30
Law	16	13	29
Science	25	11	36
Maths	20	10	30
Computing/Computer Science	23	11	34
Engineering/Architecture	27	11	38
Agriculture/Veterinary	30	11	41
Health/Welfare	28	13	41
Sport/Catering/Services	24	10	34
Other	23	14	37
<b>Total</b>	<b>22</b>	<b>11</b>	<b>33</b>

Source: 2003-4 Eurostudent data

**Table 5.5: Percentage working in part-time paid employment by field of study**

Field of Study	% Working part-time	Mean hours worked (among those with jobs)
Education	61	10
Humanities/Arts	59	13
Social Science	74	17
Business	72	13
Law	54	12
Science	63	12
Maths	50	10
Computing/Computer Science	62	14
Engineering/Architecture	61	13
Agriculture/Veterinary	58	16
Health/Welfare	49	11
Sport/Catering/Services	71	12
Other	53	14
<b>Total</b>	<b>63</b>	<b>13</b>

Source: 2003-4 Eurostudent data

## 5.3: Findings from the Qualitative Research

As with previous chapters, we now draw on the qualitative interviews to further explore issues around student income. In addition to, or instead of, State supports, the other main sources of income students report drawing on include parental or family support (direct/indirect), part-time employment, grants directly received from the institution such as the Student Assistance Fund, private scholarships, the Millennium Partnership Fund and sources of credit including credit cards, bank and credit union loans and overdrafts. In general, students reported deriving their income from a variety of these sources.

### 5.3.1: Parental and Family Support

For younger students, parents often provided some of their income, for example, through subsidising their accommodation costs. Some mature students also relied on family support, such as spouses.

Well my parents pay for my rent. I pay, through work, for going out during the week and stuff like that.  
(Traditional student, IoT)

I work one day a week as a receptionist and my parents help out.  
(Student with a disability, Uni)

This year ... I'm drawing on my husband to support me. Whereas [before] at least I had a certain level of my own money coming in to fund my independence, my travel here, my food here, my books. This year I'm very much dependent on my husband with regard to funding all.  
(Student with a disability/mature, IoT)



However, due to circumstances, some younger students reported not receiving any family financial support. While for some, this reflects persistent financial strain in the home, which allows little scope to support a son/daughter's college expenses, for others an unforeseen change in circumstances can lead to financial difficulties.

At the start of term, in September, my two parents were working and my mum got very sick so now it's only one working. So I can't really depend on my parents anymore. Because it's hard enough as it is for them without having to support me going to college.

(Traditional student, Uni)

### 5.3.2: Other Sources of Support

In general, in addition to the basic State support in the form of the maintenance grant, Access and mature students also received specific streams of money from the institution they attended, through the Student Assistance Fund. Some institutions also operate a welfare fund, which may be administered by the Students Union or other body. However, some received other sources of funding, for example, the Bank of Ireland Millennium Scholars Trust or the Millennium Partnership Fund. In general, Access students seemed very knowledgeable about the different sources of funding available to them.

The Students Union have a welfare fund ... they'll means-test you again and they'll ask you to write an essay, a personal application, and they give you a grant.

I've been lucky. I applied for Bank of Ireland Millennium Scholars Fund and I was accepted for that just before I started first year. So that basically gets me through each year. Without that I'd probably have to take on a job.

Actually, the Area Partnership give me a travel allowance. I get travel allowance from them ... so it's an additional kind of support.

(Access students, Uni)

One student, who was unable to take on part-time work, reported being highly dependent on the combination of grants from the State and his institution. Other students supplemented this basic income with part-time employment.

I have a State grant and I have an Access grant. And without them I would be lost. Because I come from a single-parent family and my mother isn't on an income and we've two other children in the house. ... I'm the eldest. ... The grants are fantastic, I'd be lost without them

I've got a State grant and an Access grant. This year, I applied for the student welfare grant. I also have a part-time job. I have two at the moment ... it's just casual work. I don't get support from my parents ... I usually end up at the end of the year breaking even. I work during the summer so that I could have a bit of money when I go into college the next year.

I also get a State grant and an Access grant. But I find living away from home ... it's very expensive, the cost of living and the rent ... so had to take on a part-time job. I work maybe fifteen hours per week part-time. During the summer holidays I work full-time.

(Access students, Uni)

Mature students were also able to access funds through the institution, through the Student Assistance Fund. For mature students, such funds were largely directed to pay for their childcare costs.

The college here have a system ... I applied for a subsidy for childcare and they pay 50 per cent of my childcare. But the other 50 per cent is still a huge chunk of my income.  
(Mature student, Uni)

... I did get some help from the Access Office. They have been very supportive. They did provide for the childcare, which went a long way. I have three children and I have a little one that is six, the other two are nine and eleven ... they go off to extra tuition, but the 6-year-old, I have to get someone to mind her. So they did provide although it's not enough. But my goodness, half of it is better than none ... my husband is the one who is fending for us ... there's extra burden on him as well. So the Access Office was a big help.  
(Mature student, IoT)

Another (non-Irish national) student received funds from a variety of sources as they were unable to access the State grant.

I applied for mature student grant but I was not successful. I was told I could not apply for that on the basis of how I'm staying here ... I got some funding from the Area Partnership but it was not enough, as well as St Vincent de Paul.  
(Mature student, IoT)

### 5.3.3: Sources of Credit

The majority of students did not report being in debt to banks or credit unions. However, a few did indicate that they were supporting themselves through these means.

I don't have a credit card or anything like that. But because of circumstances I have a revolving credit union loan which will never really ... it's never cleared as such because as soon as you pay back so much, you have to get another one.  
(Student with a disability/mature, Uni)

Some anticipated taking out loans in order to continue studying and not sacrifice their final degree.

I'm going into my final year next year. I'll have to work full-time over the summer and take a loan out not to work next year.  
(Access student, Uni)

However, others expressed reluctance to go down this route and would consider working for a year to earn enough money in order to continue.

I wouldn't have applied for college unless I'd been told [about the grant]. I would have went for a job and thought of saving up and then applying. My brothers had taken out loans for four years, which was an awful burden ... I'm considering taking a year out ... to work rather than take a loan out.  
(Access student, Uni)

In addition to State supports, mature students also reported deriving income from either previous savings, loans, employment or a combination of the three.

I've been funding myself. I have to pay my tuition fee as well. So the only way I've been supporting myself is by getting a loan and working.

[Mature student, IoT]

#### 5.3.4: Part-time Employment

As already mentioned, many students reported having part-time jobs in order to support their studies. Students who worked part-time reported working anywhere from eight hours per week up to 26 hours per week. One student worked two 12-hour days over the weekend. Some report cutting down in anticipation of their exams.

Yes, I used to work longer hours but I shaved it down before exams.

(Traditional student, Uni)

At the moment, I've cut down to eight hours but I was working sixteen hours throughout the year.

(Traditional student, IoT)

Some felt that they would like to cut back on their working hours to devote more time to their studies, but felt unable to do so.

I'm going into my final year next year so I'd like to cut down on my part-time work to try and concentrate on that ... with my financial situation, it's going to be difficult to do that.

(Access student, Uni)

The student experience of part-time work is not uniform. One student reported having 'good' employers, in that her hours are flexible.

Where I work is very good about it, if I'm not in college, they'll find more work for me to do.

(Student with a disability, Uni)

However, employer inflexibility around minimum working hours was a concern expressed by some students.

I've got a part-time job ... I asked for the next week off because I had to study and they wouldn't give it to me because obviously they need me. And I have to work four days a week, twenty hours a week. Which really has a negative impact on my studies.

(Access student, Uni)

I did work up until Christmas. ... We had our Christmas exams, it's very hard to keep a job while you're doing exams. Because most people won't give you time off. There are some places that are very good, but most places they won't. You have to work through your exams, it's really hard. So usually, work up until Christmas and then quit ... that's what I did the last 2 years.

(Mature student, IoT)

The impact of part-time employment on study time and exam performance was noted by other students.

I wish I didn't have a part-time job, it would give me more opportunities to study. I would get an opportunity to study at the weekend ... the course expects you to be studying at the weekend. ... I still have to work ... about 26 hours a week in order to make the rent.

(Access student, Uni)

While I'm working, it's very hard. Definitely the first set of exams always suffer, they're always mediocre. They're never very good, because you're studying and working and college as well. The second ones are usually pretty alright, because you don't have to work.  
(Access student, IoT)

One student noted the expectation of employers to have undertaken relevant work experience while at college. This was difficult in a situation where students have part-time jobs in areas unrelated to their field of study or intended profession.

And most of us might be working in shops or pubs. And unless you're doing a bar management course, it mightn't have any relevance to the course you're doing. So if you're trying to get experience in the place that you're trying to do, you'd be very lucky to get paid for it, most of the time it's volunteering. But when you get your degree, they're looking for experience, but you're like, I've been working in a shop for the last four years to put myself through college and you want me to have two years experience as well!  
(Traditional student, IoT)

For others, part-time work mainly impacted on social and leisure activities, or on general 'down' time.

I work until 10pm every weekend night so it cuts into my social life.  
(Traditional student, Uni)

It has to impact on your studies. Maybe not directly on your studies. When you're not studying, that should be your down time for a lot of people, it is for me anyway. Definitely shouldn't be forced into a situation where you have to work.  
(Student with a disability, IoT)

For some students, course commitments prevented them from being able to take up part-time employment, which in turn created extra financial strain. For others in receipt of social welfare benefits, government restrictions prevented them from seeking employment.<sup>34</sup> For others, existing family commitments prevented them from seeking part-time employment.

With the course, you don't have the time to work ... work isn't an option. So you really do have to budget your money, what to sacrifice.  
(Access student, Uni)

Because in my circumstances ... whilst I am on BTEA I am basically not allowed to work by the system ... you're allowed to earn €50 per week but if you exceed it, you lose all the benefits.  
(Mature student, Uni)

On Back to Education, after my exams were over, I had to sign on the dole. They should just let it go through to three years. Once I show him that I have my exams passed ... I can't get someone to mind the kids for three months, no one is going to do it. Plus, then if I do that, I'll lose my rent allowance ... it's not worth it.  
(Mature student, IoT)

I don't work ... I don't have the time to work. Because I'm trying to juggle home and college, I've a family.  
(Student with a disability, IoT)

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<sup>34</sup> Some students seemed confused over whether they could work part-time and receive benefits such as BTEA and Disability Benefit.

However, some students felt that it was appropriate that students should undertake some hours of part-time work in order to support their studies in higher education.

I think it's OK to work part-time ... if you add up the hours of lectures and hours of study, you can still fit in a bit of part-time work ... I have children as well. So I can study full-time, and have children and do a bit of part-time work, and still get OK in my grades ... I think it's OK to make some sacrifices. I think that's part of going to university.

(Mature student, Uni)

I think it's good from an educational point of view that a student does have some interaction with what is going on in the world ... they can bring that experience back into the educational system ... and as there's a lot of holidays, it's a shame not to use it.

(Mature student, Uni)

Conversely, some felt that part-time work was acceptable during holidays but the term-time should be dedicated solely to studying.

It depends on the student, some people can do it and other people can't. Some people can study well. Like ... even if I had another half day during the week when I could work, I wouldn't do it because I know I need that time to study ... I need to work at my college or I wouldn't be here next year!

(Student with a disability, Uni)

Yeah, I think during holidays and stuff it's OK to be working but you're actually in college, like you're doing enough hours in college between practicals and being in college. It's hard enough to have to then go to work and finish at 11 o'clock at night.

(Traditional student, Uni)

Some students reported enjoying work and being able to be financially independent and indicated that they valued the appreciation of money which employment offered.

I work because I enjoy working. It gives me independence ... I don't have to ask my parents for money ... I can buy this, this week. ... It's my money.

(Student with a disability, IoT)

... it is good for all students to work at weekends. Because it kind of gives you a sense of appreciating money, instead of being given everything to go to college ... if everything is being given by the State, students just take the mickey out of it. They don't obviously appreciate the money, they just spend, spend and spend ...

(Traditional student, IoT)

In summary, the qualitative research offered valuable insights into the range of supports on which students relied to meet the costs of attending college and their experiences of these supports. Some students, both mature and non-mature, spoke of the importance of family support. Access students were generally positive about the support they received from the Student Assistance Fund, college welfare funds, the Millennium Partnership Fund or the Bank of Ireland Millennium Scholars Trust. Some of the students with child dependents spoke of the support they received from the Student Assistance Fund to assist with childcare costs. The issue of part-time employment provoked some discussion - with students raising issues over their capacity to work (long hours), employer inflexibility and the impact of such employment on their academic progress and their capacity to engage in social and leisure activities. Again, the results highlight some of issues faced by students and some of their experiences and views - they are not intended to be representative, rather their purpose is illustrative.





# CHAPTER 6

## *Financial Satisfaction*

## 6.1: Introduction

This chapter explores students' financial well-being; looking at the effects of income level, source of income, social class background, family status and other characteristics on the extent to which students are satisfied with their financial situation. It draws on both the nationally representative 2003–4 Eurostudent Survey, alongside qualitative focus groups with students.

## 6.2: Findings from Survey Data

### 6.2.1: Overall Financial Satisfaction

Analyses in this section are based on the 2003–4 Eurostudent Survey and relate to full-time students – excluding those who reported a disability due to the small numbers in the sample and the particular financial circumstances of this group. Three-quarters of full-time students described their financial well-being as either satisfactory or acceptable. Table 6.1 presents a logistic regression model which allows us to look at the simultaneous impact of a number of factors on the likelihood of students being satisfied with their financial situation. Positive coefficients mean that the group in question is more likely to be satisfied while negative coefficients mean that the group is less likely to be satisfied. Students living with their parents report higher levels of financial satisfaction than those in their own households. As might be expected, financial satisfaction is clearly related to total monthly income (including indirect support from parents). Living as a couple was not significantly associated with income satisfaction (analyses not shown here). Those who have children and those who are commuting longer distances report lower levels of financial satisfaction. Additional analyses were carried out to test for interactions between income and other factors but these were found to be insignificant.

**Table 6.1: Logistic regression of financial satisfaction among full-time students**

	Coefficient
Constant	-1.148
Living in parental household	0.386**
Log total income (including intangibles)	0.349***
Has children	-1.064***
Travels more than 10 miles to college	-0.472**
N	1,933

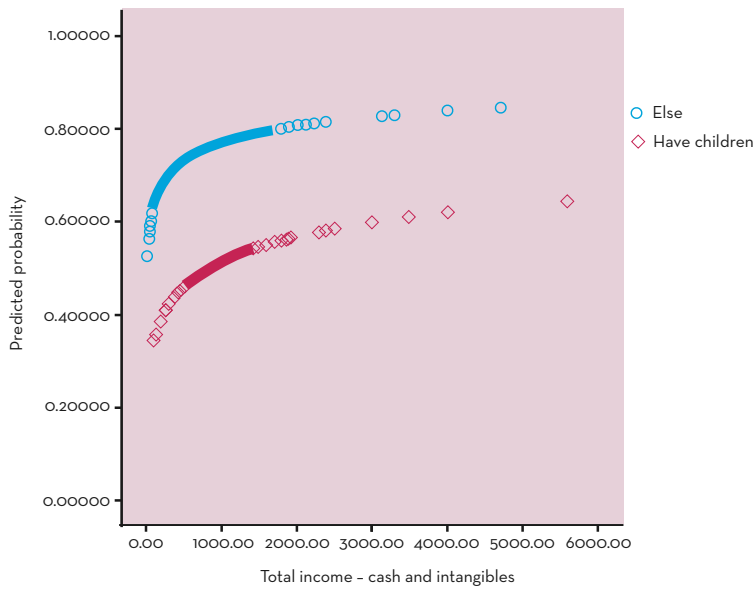
Note: \*\*\*  $p < .001$ , \*\*  $p < .01$ , \*  $p < .05$ .

Source: 2003–4 Eurostudent data

Estimates from the logistic regression model can be used to trace the relationship between income and satisfaction for particular groups of students. Those in independent households are less satisfied with their financial situation than those living with their parents, controlling for income level. Only a small proportion (6 per cent) of students have children. However, this group are much more dissatisfied with their income levels than those without children (Figure 6.1). Similarly, those who commute a significant distance (more than ten miles) to college are less satisfied with their financial situation (Figure 6.2).

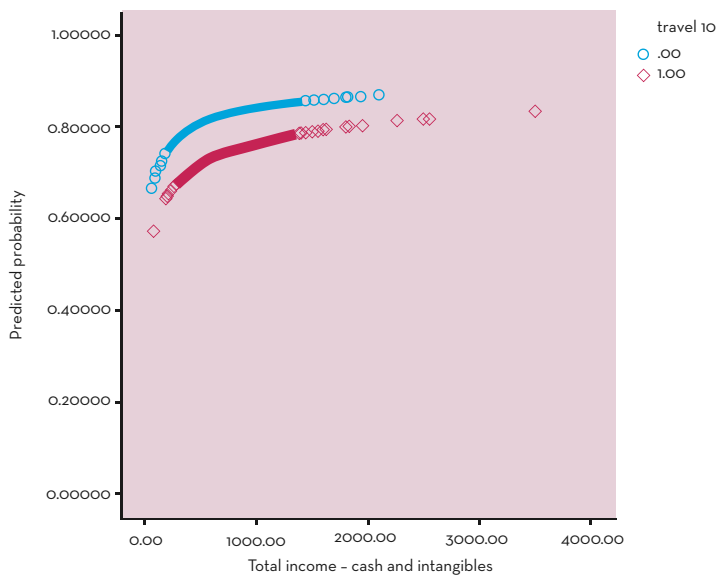


**Figure 6.1: Relationship between income and income satisfaction by presence of children (those in independent household only)**



Source: 2003-4 Eurostudent data

**Figure 6.2: Relationship between income and income satisfaction by commuting (those without children in parental household only)**



Source: 2003-4 Eurostudent data

### 6.2.2: Satisfaction and Source of Income

The likelihood of reporting financial satisfaction is lowest among those dependent on State support only and highest among those dependent on family support. Even controlling for total income, living situation, children and commuting, significant variation is evident in satisfaction levels by source of income. Students dependent on State

support only, on a combination of family support and employment, and on employment only had the lowest levels of satisfaction, even controlling for income (Table 6.2).

**Table 6.2: Logistic regression of financial satisfaction - income sources**

	Coefficient
Constant	0.909
Living in parental household	0.420**
Log total income (including intangibles)	0.298**
Has children	-0.711***
Travels more than 10 miles to college	-0.334*
Source of income:	
State only	-2.294*
Family only	-1.253
Work only	-2.174*
State/family	-1.257
State/work/family	-1.517
Family/work	-2.107*
(Contrast: Other sources)	
N	1,933

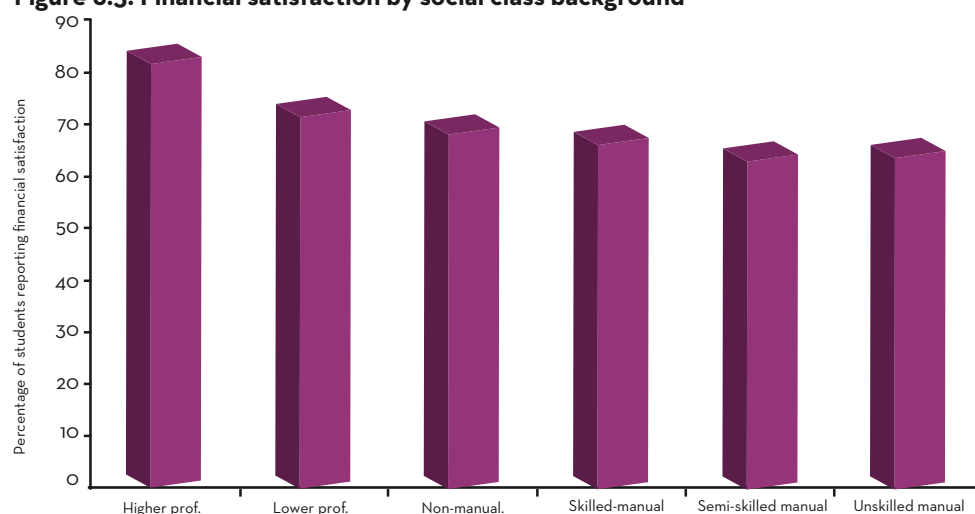
Note: \*\*\*  $p < .001$ , \*\*  $p < .01$ , \*  $p < .05$ .

Source: 2003-4 Eurostudent data

### 6.2.3: Satisfaction and Social Background Characteristics

Financial satisfaction is closely related with social class background, with the highest satisfaction levels among those from higher professional backgrounds and the lowest levels among those from semi-/unskilled manual backgrounds (Figure 6.3). It is also closely related to the net monthly income of the family household.

**Figure 6.3: Financial satisfaction by social class background**



Source: 2003-4 Eurostudent data

Mature students tend to be more dissatisfied with their financial situation than non-mature students (40 per cent compared with 22 per cent). Those who entered through non-traditional access routes are also more dissatisfied than other students. Satisfaction levels tend to be comparable for undergraduate and postgraduate students.

## 6.3: Findings from the Qualitative Research

Students in the focus groups varied in their satisfaction with their current financial situation. Some students reported being in a fairly adequate position, assisted by their part-time employment.

I'm working and my parents are helping me as well. I'd be comfortable, I wouldn't be stressed trying to get something to eat. I'd be alright.

With work, it's grand. But if you weren't working ... I don't know.

(Traditional students, IoT)

Another student reported being able to manage through relying on a combination of grants and an understanding landlord.

The State grant and the Access grant certainly keep me going anyway. ... The State grant does help with day-to-day, but the rent and things like that. ... Usually, what happens is the debt that I get in to, the Access grant pays off. ... But if you tend to run over on rent or whatever, then you have that lump sum at the beginning of each term to pay off, so it keeps you going. ... My landlord is really good. ... Say I couldn't pay for three months. But she knows she'll get it eventually, and she'll get the lump sum.

(Access student, IoT)

Some Access students reported satisfaction with their financial situation and the grants they receive.

I was granted a State grant and an Access grant. I would say that's fair enough ... I would say it's fair enough the amounts that we're awarded ... I work part-time myself ... here and there ... some bits of work.

(Access student, Uni)

Some students report experiencing difficulties and described the current levels of support available as 'totally insufficient' (Mature student, Uni).

I think the amount you get barely covers your rent. In some cases, it doesn't even cover your rent for the year. I find it difficult to budget out. I have to try and work and study.

(Student with a disability, IoT)

Not even close ... I get financed through my partner as well, who's been paying the mortgage and covered all the household expenses. All I would have is the survival money for day-to-day living and basic expenses. The rest is borrowed through personal finance, through family and friends. It wouldn't come close.

(Mature student, IoT)

No it's not adequate. I'm a single parent ... but the difference between what a person with no kids gets and what I get is about 30 quid, which doesn't pay for clothes for kids. My kids badly need clothes. ... We could do with more money ... with the added burden of trying to study, trying to rear kids and the financial aspect,

it's very hard. .... The Access Office have helped me out ... I was thinking of leaving last November because of finances. My daughter asked me for two euro and I couldn't give it to her. I went in, I was giving it up. The office was brilliant, they put me straight again.  
(Mature student, IoT)

Some reported struggling to continue meeting the basic financial demands of a family and studying.

I think there's an impression ... that when you're a mature student, that you're living it up, that everything is provided for you. You still have your daily life, your expenses, your daily commitments outside this college life. Because we did have another life outside this college. That life just doesn't stop. But I think financial resources they have there, it's a struggle to meet on a daily basis and on a weekly basis.  
(Mature, IoT)

It's not luxuries, like I don't drink or smoke, it's just basic living.  
(Mature, IoT)

However, some mature students reported being able to manage, often down to lengthy planning and saving for college.

I've my own personal finances. I work round it. I do have to pay childcare a little bit that I wouldn't have had previously. I can manage.  
(Mature student, Uni)

Before I came to college, I wanted to come to college for many, many years and I set myself up in a situation whereby I could do this financially. So I own some property and that is paying for itself. And in doing so, I work part-time. I have two other jobs. And I also get a grant. I work about 25 hrs a week.  
(Mature student, Uni)

This diversity of experience of the mature students was also noted by personnel in the colleges, again with students who were in the position to plan to go to college not facing the same financial difficulties.

Mature students do struggle and financial [problems] can be a huge one for them, particularly if they have dependants and others. .... [But] mature students tend to have planned this opportunity. ... In other words they have been planning to come here and they have made some preparations potentially for it. But I suppose the ones who I think find it particularly difficult are those with childcare needs.  
(Access Officer, Uni)

In sum, while the quantitative analysis showed a majority of students to be generally satisfied with their financial situation, the focus groups allowed a small number of students to further discuss the factors underlying their satisfaction or dissatisfaction. Some students acknowledged that, through a range of supports and self-funding through paid employment, they were generally satisfied. Others, who were less satisfied, again raised concerns over the grant levels and the difficulties of meeting family demands and childcare costs.



# CHAPTER 7

*Stakeholder Perspectives on Policy Issues*

## 7.1: Introduction

This section summarises the main issues emerging from the qualitative research undertaken in this project – synthesising the views and experiences of key informants in the Department of Education and Science; National Office for Equity of Access to Higher Education in the HEA; the Union of Students of Ireland; personnel working in HE institutions; and students themselves.

## 7.2: Financial Supports in Higher Education

Key informants, HE institution staff and students commented on the low level of the State grant. As the USI officer commented, the grant payment is substantially less than social welfare payments, creating a situation where it is virtually impossible for students to juggle 40-hour academic lives, part-time employment and fully active social and cultural lifestyles. The USI also raised the issue of regional variation in cost of living prices, suggesting that grant levels might be adjusted to reflect, in particular, higher accommodation costs in some parts of the country.

Grant inadequacies were seen to automatically create a ‘piecemeal’ system as students were necessarily reliant on other sources of funding. The range of other funding sources was described as a ‘sticky plaster’ (Access Officer, Uni) covering the bigger problems at the heart of the grant system – its level and the assessment procedures.

So I mean in summary, the grant scheme is inadequate and it's poorly targeted in terms of I'm not sure if it really hits its mark, and certainly it isn't a living grant for anybody on it. So everybody on it needs some additional resources because if you are on the lower level of it and getting the best money, you would almost have to be destitute to avail of it. Then I think the others are fairly piecemeal.

(Access Officer, Uni)

However, some staff felt that having a range of possible financial supports available to students may have a positive effect in that they are able to access a range of different monies throughout the year. A centralised system was criticised as possibly being too slow to respond to student needs.

I think it's good in one sense if it were to be an entirely centralised system but it could be slowed up, which would be to the detriment of the student. Whereas [now] they can apply through different avenues throughout the year and maybe that helps them balance their funding over the course of the year. ... Our fund runs up until the end of semester two so you'd get your grant in semester one, your area partnership might come in at Christmas and then you could apply to us in semester two. A lot of students would say if I get that funding and that funding, I can break it up and balance it over the course of the year.

(Student Support, IoT)

The need for alternative non-centralised funds was also reiterated by the HEA, who indicated that discretionary hardship funds at college level play an important role in picking up, often unforeseen, difficulties faced by individual students.

The assessment procedures for the maintenance grant were criticised by many stakeholders. For example, the age over which students were deemed able to live independently and thus be assessed on their own income limits is 23. This leads to the situation where some students under the age of 23 years are not living at home but they are not treated as independents.

I suppose it's hard because students ... can't become independent until they're 23. There are situations where students don't have any backing from their parents and maybe some of them don't even live with their parents. And ... they still won't get the grant because their parents will have to get means tested ... until they're 23 they can't be tested on their own.

(Students Union, IoT)

The reckonable limits were another issue for many personnel and students. It was suggested that only the self-employed and the unemployed receive State grants (Grants Officer, IoT) or whoever has the 'best accountant' (Students Union, IoT).

I delivered a cheque of nearly €6,000 for a student for 2004 and 2005 ... [I phoned them] and I got through to a solicitor ... I'm going, if you need a grant! ... you can submit accounts two years after, whatever way they've been jiggged ... I think the assessment procedure needs to be looked at and the idea of retrospective payments based on accountant's figures, I think that has to be taken out of the mix.

(Grants Officer, IoT)

The strict thresholds were also criticised, leaving students just outside the income limits facing a difficult situation.

And then you have other students coming to me, and they're just over. My mam and dad are €500-€1,000 over. So if you're going to tell me that €1,000 will pay for a student for the year, it's not going to.

(Grants Officer, IoT)

The USI representatives, however, expressed caution and asserted that if assessment procedures are changed people on the line will suffer. In contrast the HEA representative noted that students from low-paid PAYE backgrounds without social welfare support face difficulties; they are ineligible for the special rate of maintenance grant and even where they do receive the regular maintenance grant, it 'may not be enough to support them in college'.

Some students felt that the current arrangements with regards to the application process for State grants were inadequate. Some students felt that the overarching purpose of State supports was to enable those from disadvantaged backgrounds to be able to participate in HE.

[The purpose is to] ensure that people who can't afford to put themselves through college can get to college.  
(Traditional student, Uni)

I think it should target students for whom otherwise going to college would literally be impossible. People who would have to, when they leave school, and they have ability, have to go straight into work and not reach their full potential.

(Student with a disability, Uni)

However, while the grant was supposed to help those most in need of financial assistance, some students argued that in their experience this was frequently not the case. Even USI personnel acknowledged that 'some people are scamming the system', and accessing multiple sources of funding to which they are not strictly eligible.

I don't think they [grants] should be handed out to anybody, to every student. There are people that can afford it. There are some people who have grants and they're going around shopping, designer bags, designer shoes. How can they afford that? They don't need the grant.

(Access student, IoT)

Staff and students repeatedly mentioned the mode of delivery of grants, particularly the timing and administration of grant payments, as an issue. As the Student Union Officer in the Institute of Technology commented:

I have big problems with the way the grant is administered ... I've had students in every year and the last student I've had in was at the beginning of April and they still hadn't received their grant. They'd qualified for the grant but they still hadn't received anything. There was a hold-up in their local VEC. ... If they're not getting that [their grant] for the first six months that they're in college. Where do they get that money from? (Students Union, IoT)

The issue was further raised by the USI representative, who suggested the process start earlier in the year - the grant levels and reckonable income levels are set in July, but they see no reason why this cannot take place in January. They also suggest the system might be altered so that students could apply for their grants when they are applying to the CAO.

It was reported that the special rate of maintenance grant was only for people in the absolute lowest income levels, 'You have to have some form of social welfare income to get that' (Access Officer, Uni) and was therefore very limited in its range. There were limits in terms of the reach of the Student Assistance Fund (SAF) as well. A combination of the enhanced support and advice available to access students and their socio-economically disadvantaged status can result in the bulk of the SAF allocation being directed to such students, particularly in the university sector. In this context, there is potential for the 'single disadvantaged student' to be missed out.

We are conscious that our Access programme, like all the Access programmes are quite narrowly focused and targeted, we are predominately getting students coming from disadvantaged schools who've had connections and involvements in the programme. (Access Officer, Uni)

While some institutions do try and set aside some funding for low income students, it is acknowledged that 'we leave a whole lot of other students out'.

A number of specific issues arose with regard to the provision of services for students with a disability. Personnel noted the inequity at the heart of the current system whereby a student with a learning disability can only receive services if they have undergone a psycho-educational assessment, which they may have to source on a private basis and pay for.

There isn't a mechanism that will allow for that to be put in place at the moment. It has to be provided by the student. In doing so, there is a cost not only in money, but there is a cost in time. ... If it's obvious that some students can afford to have the assessment done financially and other students cannot, that is a major dilemma. (Disability Officer, IoT)

It costs something like €300 to get dyslexia testing done and the students who would be in the greatest need of assistance from the Disability Fund wouldn't be able to pay to get this test done so then they ... can't access supports. Looking at how students are assessed is one of the most important areas. (Students Union, IoT)

However, the Disability Allowance was described as helpful for those able to access, and retain, it during their studies. Keeping the levels sufficiently in line with social welfare benefits was of crucial assistance.



I think a great deal depends on whether they're a student who's able to access the Disability Allowance ... I think that it's good to keep that at the higher levels of what can be available to anybody within the social welfare system ... through social welfare, there would be other financial supports available ... depending on the circumstances ... that's probably the role of social welfare to ensure that those allowances are adequate to meet those requirements which are not strictly within the educational environment.

(Disability Officer, IoT)

### 7.2.1: Bureaucracy

While some sources of funding such as the Millennium Partnership Fund (MPF) were praised for their strong community-building ethos and support of access, the myriad of funding sources potentially created confusion and overlap. Having several funding streams such as the SAF and the MPF, both distributing relatively low amounts of money with potential overlaps in recipients, creates a heavy demand on bureaucracy and administration. Some institutions demand receipts upfront for application to the SAF which in itself causes problems in that some students may not have the money upfront to pay for necessities in the first place.

Many students noted the amount of bureaucracy involved in accessing the assistance and supports, financial and non-financial, to which they were entitled. For some students, overly and unnecessarily bureaucratic rules and procedures associated with State benefits put them under significant financial strain.

I'm now in the situation where I'm afraid to put myself in a work placement over the summer because if I do I show up on PRSI and if I do that, they're going to say, well actually, he's available for work so cut his payments. So I'm going to have to not work, or take the chance. If I don't work, I don't get experience in the profession. So I'm caught between a rock and a hard place.

(Mature student, Uni)

And then the fact that you're not allowed to supplement your income to make up that difference is just ridiculous.

(Mature student, Uni)

Some students suggested centralising the information about the range of financial supports that are available to students.

If there was one body for mature students, that you could go in, and all of your entitlements, everything was put on the table in front of you, this is what's available, this is what you can claim for, now go back home and work out whether or not you can afford it and make your own decision then. ... [Far preferable than you having] to go and pick the information from as many trees as you can find and if you miss some of them, well tough on you.

(Mature student, IoT)

The USI further recommended that there might be a one-stop application form for all sources of funding and that students upon application would then be made aware of the funding to which they are eligible. Since the fieldwork was conducted, the HEA, through the National Office for Equity of Access to Higher Education, has set up a dedicated website [www.studentfinance.ie](http://www.studentfinance.ie) which details the full range of financial supports available for students, including a grant eligibility calculator. The HEA received an E-Government award for the site in February 2009.

For students with a specific learning disability, in addition to the cost issue, personnel noted the time pressures

created by the procedures around psycho-educational assessments. The Disability Officer in one college had managed to fast track such assessments for students in that college, but students in other colleges may not have such contacts available to them.

The single greatest barrier is lack of a psycho-educational assessment. ... It has to be provided by the student. In doing so, there is a cost not only in money, but there is a cost in time. Because some of the waiting lists are ... as long as 18 months. ... I have negotiated with two psychologists locally who fit the profile and the guidelines for ESF funding requirements. And on my referral they will give them priority because they know I'm waiting for a funding application timeframe.

(Disability Officer, IoT)

The requirement for a psycho-educational assessment was criticised for the amount of form filling and documentation generated. In addition, the capping of certain services was also criticised, as some service providers charge more than the Fund allows. An improved system whereby a certain amount of money per student is granted to the institution has been implemented for students with specific learning disabilities and it is suggested that this procedure is mainstreamed.

The HEA representative points to the large increases in participation for students with disabilities, which reflects the improvements in funding through the Fund for Students with a Disability. On occasion the fund has authorised large payments for some students with high needs, which has been essential to their participation in HE.

However, HE staff members noted difficulties concerning recruitment of staff such as learning support tutors. Owing to funding streams, these vital support staff cannot be hired on long-term, even one-year contracts, which creates issues relating to continuity and extra administrative burden. In addition, there are implications for the relationship with the student.

I would see that as really important in servicing the student need at a whole lot of levels, not just the learning support, but overall personal, motivational support areas ... because they do build up a professional relationship with the student.

(Disability Officer, IoT)

While the speed of delivery of funding was commented upon as having improved, often institutions pay money up front to purchase services or equipment for students. However, there is still an administrative issue with regards to the lack of continuity throughout a student's entire education span, with the situation that the student must return a laptop at the end of second level only to have to be issued with another one in higher education.

We have students who need a laptop, for example, to function in their lectures - the laptop in January is no good because they've missed the semester. So obviously we buy them laptops in September in the hope that that comes through. ... We are quite familiar with the system, the only advantage of giving anything on the disability end is that it's increasingly coming closer to a rights-based model. ... So when you know you have the needs assessment done and the consultants reports says the student is actually visually impaired or blind then we have an expectation at this stage that the laptop will arrive as part of the package. But we don't know that until December/January.

(Disability Officer, IoT)

### 7.2.2: Discretion

Some students reported that their financial situation was dependent on the decisions of certain individuals within administration or government departments. This discretionary power, while imparting a certain amount of flexibility to a bureaucratic system, placed the students in a precarious position, albeit sometimes only temporarily. Students reported feeling uncertain and uncomfortable depending on ad hoc assistance – on ‘luck’ or a ‘whim’ in order to continue their higher education participation.

You get caught between a rock and a hard place. You have to be three years on disability and I was two years nine months on it, but they let me come back. But they said, look, there’s no guarantee this is going to last. ... There’s no clearly defined rules and there’s nobody will answer them. There’s a really nice guy there, he ended up asking head office to allow me to go on the education thing. It was on somebody’s whim, and it still is on somebody’s whim.

(Mature student, IoT)

I was in college the first semester, I didn’t even know anything about Area Partnership. ... Luckily for me, I went in to see a lady down at the admin, she gave me time to get the money. If not for her I wouldn’t be here. ... I could pay the €800 but they wanted me to pay €6,000 there and then ... I was given just a day. If you don’t bring it that day, then your registration is given to someone else. ... If not for her, I wouldn’t be here. ... Most people don’t know where to go to.

(Mature student, IoT)

### 7.2.3: Childcare

The costs associated with childcare was highlighted repeatedly by key informants, college personnel and students as being the most significant deterrent for student parents’ participation in higher education. As the HEA acknowledge, ‘the grant level itself doesn’t factor-in the grant holder having dependents and the obvious additional costs which are faced by such students in participating in higher education’. The high cost of childcare in Ireland places a significant burden on institutions in terms of allocating and distributing their limited resources.

If you’re looking at constraints ... childcare is the number one barrier. The lack of adequate childcare facilities on campus, and at a national level. There is a lack of affordable childcare facilities ... it’s almost locking people into this sphere of not being able to attend third level because they can’t physically afford it.

(Students Union, IoT)

Childcare costs you know are massive ... it’s a grand a month. ... So when we give any level of funding for childcare and we mostly give a maximum of 50 per cent so if you can’t afford the other 50 per cent then you’re not in business at all. That’s the reality for some people. Because they just can’t afford it at all essentially, assuming they are coming off social welfare.

(Access Officer, Uni)

Furthermore, the discrepancy was noted whereby students with childcare needs may actually be worse off than if they had stayed on welfare benefits.

If you find yourself a place in college and you come off the live register and you are eligible for possibly a Back to Education grant ... and a higher education grant, which certainly won’t maintain you particularly if you have a family or children. And you get no childcare, no travel. It’s extraordinary when you try to bring

yourself up a level and actually the outcome of that is that you are worse off than if you stayed at a level of a FAS course or on social welfare.  
(Access Officer, Uni)

#### 7.2.4: Debt

The extent of student debt is controversial. While some personnel viewed student debt as a significant problem, this was not the viewpoint of all staff. Some perceived student reluctance to talk about debt to any great extent and also felt that the institutions provided quite a lot of support.

Student debt is a massive problem. You'll find any student who isn't working is in debt. There is this terrible dilemma, work or be in debt. Some of the worst cases are working and still in debt.  
(Students Union, IoT)

*Do you think that many of the students that you work with accumulate a lot of debt when they are in college?*

It's hard to say, they don't tend to talk about debt, I think.

*You wouldn't necessarily know?*

... I mean I'm aware that some students do borrow, you know, students that we would have some links with through various access schemes, support schemes, may have some borrowings but generally I suppose they have quite an amount of support within the institution.

However, from the focus groups it is clear that certain students did have debt, especially the mature students. Some students spoke of the choice between working part-time and thus sacrificing academic performance, and taking out a loan. Allied to the issue of debt, the USI raise the broader issues of student preparedness for college and the importance of budgeting and broader life skills for students through CSPE (Civic, Social and Political Education) and other programmes at second level.

Analysis of the 2003–4 Eurostudent data indicates that 12 per cent of full-time undergraduate students report making monthly loan repayments. Mature students are much more likely (32 per cent) to be making such repayments than non-matures (9 per cent). Among students living at home, students from lower socio-economic backgrounds are much more likely to be relying on loans than other groups (one-in-five of skilled, semi- and unskilled manual students living at home are making monthly loan repayments compared to one-in-ten of all other groups).

#### 7.2.5: Field of Study

The field of study had two important financial implications for student's participation in higher education. First, some students reported timetabling prevented them from seeking part-time employment, which placed some financial strain on them. Secondly, some students indicated high costs associated with certain courses, for example, Medicine and Science. For these courses, students suggested an extra allowance.

I think an allowance should be made, because obviously, for example, science, lab coats, and your gloves and your kits. ...  
(Access student, Uni)

However, while Access students were sometimes able to access money for these items, ordinary low-income students were not able to.

... People might think a laptop is a luxury, it isn't really but people might feel that, you know. The more basic stuff like engineers and architects all need drawing equipment. Vets need lab coats, you know, doctors need a section kit, they are all quite expensive pieces of equipment. ...

*How would students be made aware of the possibility of funding for these?*

The only students that are funded for that kind of stuff are Access students.

(Access Officer, Uni)

## 7.2.6: Awareness and Accessibility of Financial Supports

Awareness of the financial supports available to higher education students was highlighted by personnel as critical if the goals of widening participation are to be realised.<sup>35</sup> Inadequate provision of information before reaching higher education about the possible sources of income available was argued to potentially dissuade certain students from applying to higher education in the first place. The issue of awareness was also central to USI staff views - 'awareness [of financial supports] is a huge problem' - and they argue that there needs to be greater attention placed on second-level students in raising awareness of supports in higher education.<sup>36</sup>

For students coming from a lower SEG, finances can potentially be the make or break decision as to whether or not they can come to college. So if they knew there was this structure available where they could get potentially a substantial amount of funding that could help them through the course of the year, I do believe that it would encourage them to make the decision, 'Yes, full-time education is the right decision for me'.

(Student Support, IoT)

Many students also commented on a general lack of awareness of the range of financial supports available to them during their time in higher education. In line with USI comments, students felt that second level was the most appropriate time for this information to be provided. Some Access students reported that they were made aware of some of the possible supports open to them in (a designated disadvantaged) secondary school, through for example, the Home-School-Community Liaison Officer or Guidance Counsellor.

When you're in secondary school ... if a student applies through CAO, the college gets notified, everyone is means-tested and they would only do this in schools that there would be below-average attendance in college. ... You apply for it and then they contact [you] whether you got it or not.

(Access student, Uni)

However, some students commented on the need for greater awareness of the funding and assistance available during second level in order to encourage applicants from disadvantaged backgrounds to continue in education as opposed to entering the labour market.

A lot of my brothers got jobs when they finished, it seemed like the natural thing, it's money, you're kind of struggling at that stage. For me to say I want to go to college, it's a step in the wrong direction. That's three or four years of struggling for finances. I was aware through my Guidance Counsellor of the support here. There was no way I would have applied if I thought I had to go to college and get a job and struggling that way ... I think that's the case of a lot of people applying. If they're not aware of the structures in place in terms of support, there's no way they could last for three or four years as a student.

(Access student, Uni)

<sup>35</sup> The HEA website [www.studentfinance.ie](http://www.studentfinance.ie) was set up after the fieldwork was conducted and provides a range of financial information for students including a grant eligibility calculator.

<sup>36</sup> It should be noted that qualitative research on stakeholder views was gathered before the launch of the HEA's dedicated website on financial support for further and higher education, [www.studentfinance.ie](http://www.studentfinance.ie)

Mature students also felt that the lack of a good degree of awareness with regard to financial supports is a possible deterrent for others to participate in higher education. For older students, it is the loss of a regular income which is the deterrent.

A lot of my friends would be scared of going back because a lot of them would be leaving their employment and they're scared of losing the money ... how do you expect me to survive without my weekly income? So if there is adequate funding, and it's there for sure, and they know that they can get at least half of the support that they need I think a lot of people would come back to college.

(Mature student, IoT)

Some personnel pointed to a number of routes through which students were able to access information regarding funding. However, they agreed that awareness was critical in order to encourage participation from those currently under-represented in higher education.

I think there are resources out there to assist people but whether people are aware of them or not ... in our prospectus, we tell people where they can get funding ... there's also an (external) guidance service for adults. They provide advice and assistance on where you can get funding and courses.

(Adult Education, IoT)

At the start of each year during an induction process, all first years are informed about the fund ... then there would be information on the website and the SU website and publication ... I think the more students that apply for it, the more students talk about it. ... You can see from the increase in numbers that apply to both the childcare and the SAF that students are becoming more and more aware of it.

(Student Support, IoT)

However, increasing awareness about limited funding streams was noted to be problematic, in terms of increased administrative burden and the restricted resources, which in some situations meant that the amount allocated to individual students has fallen over time.

... at the beginning of the year, we wanted to put into the [monthly student] magazine that the SAF was open for applications. And we weren't allowed and the reason I was given was that the pot is so small that we don't want a lot of people applying for it.

(Students Union, IoT)

Some students feel that awareness of the range of supports is not very good: 'you stumble across them more so' (Mature student, Uni). Confusion over entitlements and sources of funding were frequently reported.

I think they keep a lot of it hidden. Because there's a lot of things that a lot of people don't know about, for instance, what I have from the college. There's a lot of people who are in worse situations ... there are so many people ... that have less money than I do but they can't even get a normal grant. It's really hard.

(Access student, Uni)

I know I got a grant in the first year. I can't figure out where it came from. Except it was applied for on my behalf through the college. It was great. It made a big difference. It wasn't a whole lot of money but it made a significant difference. But when I went to go and obtain it a second year I was told it was a once-off ... I didn't get it again.

(Student with a disability/mature, Uni)

I was never told, I was never aware of the funds until I came here. I thought it was only the extras about points - 5-10 extra points and that was it. And then when they told me I could get a grant from the Access office, I said, 'Oh do I?' I never knew that. There's not enough information going around.

(Access student, Uni)

Many students reported not being fully aware of the possible financial supports that they were entitled to until they had actually registered as students. Some reported not finding out about certain sources of funding until it was too late.

I heard of the Student Assistance Fund only this year. It's my last year ... I'm not going to look into it, I've four weeks left. I've put myself through four years of college, so what's the point now?

(Traditional student, IoT)

Students and personnel both brought up the issue of 'hidden' or unexpected costs associated with higher education: 'It's quite difficult because there's so many hidden costs' (Access student, Uni).

It's the hidden costs that come at you ... if you ruin a lab coat and make it unwearable, it's 60 euro to buy another one ... you can't go into your labs without a lab coat. You might have budgeted for everything ... but hidden costs will pop up and ruin it.

(Access student, Uni)

But there's lots of hidden costs. ... When you're talking about participation of students in real engagement with the life of the college, every time you go to the canteen every day it costs about on average 50-60 euros a week. ... There's outings, there's books, there's class materials and things like that. So there's hidden costs to go to college as well that maybe aren't visible or apparent and there's no real funding for people when they get there.

(Adult Education, IoT)

This points to the need to fully brief students from the outset about the range of expected costs associated with their participation on a particular course and outline the variety of resources available to them. Students mentioned the worry that emergency situations may crop up which will put them in a difficult situation financially. While one of the stated objectives of the SAF is to deal with students' emergency situations, for example, bereavement, burglary and medical costs, it may be that its limited resources do not provide the backup intended.

As well as the importance of awareness, students and personnel noted the potential difficulties around making contact with individuals working within the support services and building up that initial trust.

... the burden of responsibility is on the students to come and use the supports. And that's the biggest challenge ... maybe they'd be a bit wary of coming into you to have a chat. It's breaching that barrier. It's getting them to come in the first time, once you have that barrier broken down, you can refer them to other support services.

(Student Support, IoT)

Furthermore, there may be a stigma attached to receiving financial support, as noted by students from a range of circumstances.

I had to get the Student Assistance Fund this year, it takes an awful lot to go up and get that. Your pride does take a huge dent.

(Student with a disability/mature, IoT)

You have to swallow your pride. I went down to Social Welfare to the Health Board there and I was terrified ... I swallowed my pride.  
(Mature student, IoT)

A related issue for some is the issue surrounding not being financially independent while a student. This was highlighted as a particular problem for certain low income students.

In terms of the culture of the family, the community and all of those pieces are driven towards working, being independent and being financially solvent from eighteen, nineteen, which is largely the expectation. ... So being dependent and some students can struggle quite a bit with that, the notion that in fact I'm not financially independent, I'm not contributing to the family home or I can't contribute to it.  
(Access Officer, Uni)

In addition, little history of higher education in the family was also mentioned as an issue that needed to be tackled: 'There are a whole raft of social problems that mean people are not coming to college. Not merely finances ... not having higher education ingrained in the family structure' (Students Union, IoT). This was also mentioned by the USI representative who felt that individuals coming from schools and communities with little or no experience of HE need a lot of courage, and support, to take that step.

## 7.3: Non-academic Participation

Students and personnel often understood participation at higher education in a broader sense than just purely academic.

Being in college is a lot more than just the academic side, it's the social and personal development side as well.  
(Access student, Uni)

However, students differed in terms of their non-academic participation and the reasons for this. One reason for a lack of participation generally was the advent of semesterisation and modularisation which placed perceived extra burdens of work onto students, impacting on their available time to get involved with sports and societies. This was also emphasised by USI staff who noted that college social and cultural activities have become more and more eroded as a result of pressure on students all year round resulting from semesterisation etc. Allied to this, students were seen to be under continuing pressure to engage in part-time employment, allowing little time to participate in clubs, societies and student union activities.

### 7.3.1: Students from Disadvantaged Backgrounds

For students from low-income backgrounds, cost was often cited as the biggest factor inhibiting full participation in higher education. Such students often had part-time jobs to support their studies and cover their living costs, which impacted on their available free time. However, the cost of activities was also noted.

For students from a lower SEG, I think that balance is on how much money do the activities cost. There's a lot of events on you can do for free. But at the same time, it's a society that's organising a ski weekend to Austria, there isn't going to be the possibility to participate there.  
(Student Support, IoT)

A prime example I had a student in last week, who is working 35 hours a week on top of a 25-hour week college workload. And that's just in an attempt to keep himself ticking over. And at that, he is only barely



ticking over. So you would see a lot of employers now, the biggest local student employers, would be looking for a minimum 20-hour week. Which is a huge commitment on top of a 20–25 [hour] college week and maybe social activities you would be taking on as well through clubs and societies, or if you're part of a team.  
(Student Support, IoT)

... [being a full] participant in student life actually ultimately costs the students directly ... in terms of low income students who are working ... they maybe don't have the same level of resources to engage in all of the activities, because in fact they are earning money to buy basics, as opposed to, lots of students do part-time and the bulk of them do it to support an active social life and mobile phones. [Low income students] don't always have that kind of cash to actively engage in the pub every night or doing activities every night of the week.  
(Access Officer, Uni)

Some students felt that State supports should enable students to participate fully in higher education, which meant not taking up part-time employment while studying.

Coming to college it's one of the first things you think of financially, can I survive as a student? And because of being a student versus getting a job, I think that [adequate funding] would eliminate that dilemma ... and to allow you to be a student in a sense.  
(Access student, Uni)

### 7.3.2: *Mature Students*

While the tendency of institutions to have strong and active mature student societies was noted, reasons for a general lack of participation were suggested. First, such students often had 'obligations and responsibilities outside of the institution' (Access Officer, Uni). For example, responsibilities of caring for children or elderly parents frequently emerged. However, a second reason relating to their motivation to attend higher education was also suggested.

[Mature students don't] need to do the whole student bit. ... They're coming because they need to up-skill or ... because they want to change career, they are coming because it's their first opportunity to really get a 3rd level education that they never had before. They are quite focused around the academic particularly and they tend to use mature students societies or maybe particular interest groups so they are quite selective about their social purposes.  
(Access Officer, Uni)

I'd be specifically focused on the education part of it ... I have my own social life outside of the college. ... I'm not here for socialising. ... It's really to get the degree and get back into the workforce.  
(Mature student, IoT)

### 7.3.3: *Students with a Disability*

Non-financial barriers were mainly cited as possible reasons for a lack of non-academic participation for students with a disability. It was noted that due to limited resources, disability officers were often restricted to focusing on the educational and academic aspects of supporting such students, while social and cultural aspects of participation were relatively neglected.

And I suppose it continues to be, you know, there continues to be some barriers particularly around some

aspects, sports and clubs and societies often tend to be more geared towards the more able-bodied. So there can be some barriers.  
(Access Officer, Uni)

I think it might be important to consider other things as well ... for instance if I was going socialising, I would need a personal assistant. Now personal assistants are only available within the college.  
(Student with a disability/mature, Uni)

### 7.3.4: *Commuting*

A common experience of many students was the need to commute long distances in order to attend higher education. For these students, the commute placed demands on the free time available to participate in other activities within the college.

... students travelling long distances, often students [particularly those from] lower income backgrounds ... where they wouldn't have had their own transport and they wouldn't have had the option of living on campus. They can become less involved in the social, sports because they tend to travel in and then travel back out and won't come back out in the evening, can't, you know, they are relying on a particular bus service in terms of getting them here and getting them back. So they don't engage at the same level.  
(Access Officer, Uni)

I'm not really involved in any of that [non-academic activities]. Basically because I'm commuting. I spend most of my time backwards and forwards.  
(Student with a disability/mature, Uni)

This particular student went on to say that she felt quite isolated and not involved in any social networks.

## 7.4: Retention

Retention was mentioned by a number of personnel as being a crucial issue in terms of broadening the widening participation debate to include problems around completion. As well as financial issues, non-financial issues such as self-confidence was also noted. Students who were debating deferring for financial reasons were referred to sources of funding such as the SAF. Other help such as extra tuition on a difficult subject or liaising with their course/programme directors were also described as important sources of support for the student.

We have a specific retention office who works in line with any students who would be potentially debating dropping out ... she would deal with a lot of students. ... She would deal with students who want to defer the year for given circumstances, be they financial, personal or otherwise. ... If it's financial difficulties that they're in, to make sure they get in through the SAF ... if it's one subject they're struggling in, to see if we can supply additional tuition for them, or to speak to their course leader to see what's exactly going on.  
(Student Support, IoT)

For some personnel, as well as financial issues, information about the course and the management of expectations were important in their efforts to combat drop-out. Induction programmes and the provision of careers information were also cited as important. USI staff further alluded to the importance of preparation at second-level, particularly in terms of the nature of teaching and learning and the underlying need for self-determination in higher education. They noted where students fail their first year exams, it is often because 'the orientation system fails them'.

I think support structures have a huge part to play in retention.  
(Students Union, IoT)

## 7.5: Non-financial Supports

The importance of non-financial supports was frequently raised in the interviews and focus groups. Students often receive non-financial supports, such as free tuition, free photocopying or printing and peer mentoring, from their institution, which they frequently perceived as essential and vital to their continuation in higher education.

And then grinds if you need them, free grinds. And guidance I suppose if you need it, you can go and talk to anybody.  
(Access student, IoT)

You certainly should not have to pay for your photocopying or lecture notes, they should all be made available to you.  
(Student with a disability, IoT)

The opportunity to participate in mentoring schemes was also reported by a range of students and personnel. However, a lack of attendance was mentioned and personnel suggested the utility of an online system, in order to resolve this issue.

This little mentor group ... met with us first years ... three times over the year. Just to be a buffer between the college and yourself. I didn't have any problems but I did go along. There was one lady who was having difficulties and the mentor went up to the office and tried to sort things out. It depends on the personality. If they put themselves out there.  
(Mature student, IoT)

But we've had days where we've offered study skills to students and they haven't been well attended. I think time is the real thing, so maybe there's scope for online mentoring, that people could reach from their own home.  
(Adult Education, IoT)

For Access students in the university, the Access office itself provided invaluable support and even represented an important element of their participation in college life.

It involves you even more if you can't do any sports or other things. The Access office is trying to keep you on track. I've done the shadowing day and primary school tours and other things. It's good in that way. It helps you.  
(Access student, Uni)

And then if you come in, you have contact with different faculties ... in the Access office, you know people from right across the college. Which means when you're walking across the college, you always see someone you know. ... If you know someone is in the same position as you ... you don't feel so alone.  
(Access student, Uni)

Confidence-building and inclusive teaching styles were also mentioned as important non-financial sources of help for students participating in higher education. In addition, advice on money and budgeting was provided for

students experiencing financial hardship.

For students with a disability, non-financial supports range from extra time at examinations through to scribes, funded by the institution (the Fund for Students with a Disability does not provide for examination-related supports). Non-financial supports were of particular importance to this latter group, for whom problems of attending higher education were more 'logistical problems as opposed to financial problems' (Student with a disability, IoT). This can largely be attributed to the fact that such students are a highly (socio-economically) selective group.

... for students with disabilities ... they tend to be coming from maybe better off or more privileged backgrounds anyway. ... It's largely down to highly motivated quite middle-class or professional parents who have fought every inch of the way to get them here. ... The challenge relates much more to how will a highly dependent, high-end student with disability manage in what is a much bigger environment that demands independence generally. ... How will he/she manage in accommodation? He/she may need a Personal Assistant at all times. How will they get their lecture notes? How will they manage the library? How well or not will they be accepted in a much bigger environment away from home?  
(Access Officer, Uni)

The importance of non-financial supports for students with a disability was noted by several personnel, including the need to address physical access issues and general living supports.

Because there continues to be some amount of barriers, potential barriers and difficulties to be overcome for students with significant disabilities in particular, even at the academic level in terms of accessing information. You know the visually impaired student doesn't have the same access to the library as a non-visually impaired student and every book isn't available in Braille or audio format.  
(Access Officer, Uni)

I work with the independent living centre locally and through that, if a student has a need outside the academic support work, I will introduce the student and be with them at a meeting if necessary to look at their out-of-hours support. And that will be paid for either through the Health Board or the independent living centre or whatever. So I would also see myself as a guide to other services where financial implications can be involved as well.  
(Disability Officer, IoT)

Similarly to the Access office, the Disability office was felt by personnel to be an important resource for students.

I think that what they generally report is because we're there, and they know where to find us, they feel secure and some students with mental health issues will use that word, they feel secure here, they feel that they have a base to go to, people to talk to ...  
(Disability Officer, IoT)

Students stressed the importance of increasing awareness in terms of non-financial supports at second level. While personnel felt that some success had been made in this area, the USI stressed the need for further work in this area.

I am seeing more and more guidance counsellors ... who are talking to me when a student is in Transition Year or Fifth Year, and saying this student would like to go onto third level what's the procedure? And that's the ideal. So when we have our Disability Awareness Day, we now target guidance counsellors by name ... to be here for that day if they can so that they can hear the information.  
(Disability Officer, IoT)

Students also felt that there was inadequate information provision with regards to life after higher education, particularly in terms of labour market opportunities and supports in the workplace.

I'd like to see, as a fourth year, I'd like to see something that's available for students, specifically for people with a disability, to go and talk about what supports are out there ... in terms of jobs, what they're allowed to keep in terms of their allowances ... you have to go and enquire locally. It would be so handy if it was on campus. You could go and discuss, certain firms that are proactive in terms of disabilities, certain firms where you should steer clear of.

(Student with a disability, IoT)

This chapter draws on the interviews with key informants in the Department of Education and Science, the HEA National Office for Equity of Access and the Union of Students of Ireland, as well as HE institution personnel and the students themselves. The views of these key stakeholders were sought on the issue of financial supports in higher education. A number of concerns were raised, including the perceived inadequacy of the current financial support system, both in terms of levels and administration. The need to increase awareness among currently under-represented groups about the range of financial supports available was stressed. The impact of financial hardship on student participation, social and cultural, as well as academic, was discussed. In addition, the importance of non-financial supports in aiding student completion was also emphasised.





# CHAPTER 8

*Summary and Policy Discussion*

## 8.1: Introduction

Widening the participation of 'non-traditional' students in higher education has been a policy aim for at least the last decade in Ireland. The current study, through its exploration of the costs of participation, aims to contribute to the increasing body of research and debate concerning widening higher education participation. While the study is concerned with the overall costs of attending college for students, the study set out to place particular focus on the experiences of diverse groups with low rates of participation in higher education – particularly students from lower socio-economic backgrounds, mature students, students with children and students with a disability. As noted in Chapter Two, the study drew on the only source of information on student living patterns, namely the 2003-4 Eurostudent Survey. This quantitative data was supplemented with qualitative research comprising interviews with key stakeholders and students themselves.

The study is the first step in an assessment of student income and expenditure patterns across diverse groups. Therefore we focus on raising important questions and setting the context for future policy debate. The following summarises the main research findings, bringing together the qualitative and quantitative analysis, with a policy discussion concluding the chapter. The implications of the study's findings go beyond the parameters of HE policy and require an integrated approach with regard to financial supports for these groups.

## 8.2: Summary of Main Findings

### 8.2.1: Expenditure Patterns for Students

Overall expenditure patterns among full-time undergraduate HE students conceal considerable variation across students with different living arrangements and across sub-sections of the student population, particularly mature students relative to traditional school-leaver participants, students from different socio-economic backgrounds and students with a disability. Students living away from the family home bear sizeable accommodation costs, alongside greater subsistence (food and regular bills) expenses. In total, students living independently have a mean monthly expenditure level of €787 (€925) for basic expenditure items: twice the level of expenditure of students living with their parents. Expenditure patterns are also found to vary geographically, to a large extent reflecting higher accommodation costs in the major cities. Furthermore, students enrolled on different types of courses have differential levels of expenditure on books and materials. In addition to the basic expenditure, students reported an average spend of €25 per month on books and materials (those with medical expenses spend an additional €26 per month).

Given that the survey (Eurostudent) was undertaken in 2003-4, all expenditure and incomes have been adjusted to reflect changes in the intervening period. For example, rents are a main area of expenditure for students and these have increased substantially over the period. Likewise, utility bills have also increased considerably and are another sizeable component of students' day-to-day expenditure. However, it is important to note that the CPI measures price change and is not a cost of living index. It does not take into account any changes made by households, in this case, students, to their expenditure patterns in response to changes in prices, incomes or circumstances.

Qualitative interviews and focus groups further highlight some of the issues facing students in meeting the costs of college. The findings largely confirm the results of the quantitative analysis, but provide greater depth and insight into a range of issues for students. As noted in Chapter One, given that the numbers of students participating in such focus groups were small, one cannot take these views to be representative of the full student population. However, they do provide valuable insights into student experiences and views on financial issues. The burden



of accommodation costs was regularly cited, alongside the sizeable costs of childcare for those with child dependents. An expectation to buy books (or insufficient library availability) led to considerable and unexpected expenditure on books for some students. This may well raise issues over the extent to which students were fully aware of the costs of attending college prior to their enrolment. Sub-groups of students commented on the additional supports they receive, notably printing/paper costs (students with a disability) and computer equipment (Access students). Participation in non-academic aspects of college life, notably clubs and societies, also provoked some discussion. For some, the costs associated with such social and cultural activities were prohibitive, for others demands of part-time work or family commitments allowed little opportunity to partake in such activities. Analysis of the survey data further highlighted difficulties faced by some groups in engaging in non-academic college activities, with students living independently and those from lower socio-economic backgrounds less likely to participate in such activities. We further examine the experiences of sub-groups in meeting the costs of college later in the chapter.

### 8.2.2: *Income – State Support*

When we attempt to benchmark student grant payments, it is difficult to select appropriate comparisons for students. This is particularly the case because students face a different situation to other groups in the population, and, perhaps most noteworthy, a majority of students have opportunities outside the academic year to earn additional income through employment (for 2-3 summer months) which could assist them in meeting the costs of attending college. That said, a comparison of grant levels with a number of fairly standard comparators, namely Unemployment Assistance (now called Jobseeker's Allowance) and average industrial earnings, provides valuable insights into the relative worth of grant payments over time. The results show that grant payments have fallen significantly behind these benchmarks, which, in the absence of other sources of financial support, mean that living standards for students are likely to have fallen behind the population as a whole. This may prove a particular disincentive to participation for students from lower socio-economic backgrounds, a group particularly dependent on such supports.

The proportion of full-time students in receipt of grants fell by nearly a third between 1992 and 2004, a period which saw a growth in participation of students from lower socio-economic backgrounds in HE. While higher education fees were abolished during this period and hence provided an implicit subsidy for some, those from lower socio-economic backgrounds did not benefit from this abolition as many of those from low-income backgrounds were already exempt from fees. Although grant receipt levels are relatively high among those from working-class backgrounds, so too are they high among those from farming backgrounds. All groups have experienced a decline in the proportions receiving a grant, although the decline has been greatest among young people from the other non-manual group – a group that has failed to keep pace with the general rise in rates of participation in HE in recent decades. Overall, it is clear that over time, grant support has been covering fewer students and grant levels have been covering less of the cost of participating in college.

Focus groups with students highlighted difficulties in the application procedure for the grant, while issues of timing and the regularity of payments were also mentioned. With regard to other State supports, such as the Back to Education Allowance or Disability Allowance, issues of awareness of supports available were prominent, while some students also reported confusion over their entitlements to such supports.

### 8.2.3: *Other Income Sources*

The extent to which students participate in paid employment reflects access to other sources of income and opportunity to work. The analysis examined the role of parental financial support and income from employment in meeting the expenses of attendance at HE. Among full-time students living independently, those in receipt of

financial support from their parents have lower levels of paid employment – those in receipt of support from their parents do not appear to be under the same pressure to secure income from employment. Employment patterns are also related to State support, with those in receipt of grant or social welfare support less likely to engage in work. Results also show that mature students are less likely to engage in employment (with many such students relying on the support of a spouse), while student parents are also less likely to have part-time jobs, reflecting the demands of juggling childrearing with full-time study.

It should also be noted that previous research at second (McCoy & Smyth, 2004) and third level (Brennan *et al.*, 2005) has highlighted the potential negative impact of term-time employment on student retention and examination performance. In this context, the requirement for some students to engage in part-time employment is likely to have a negative effect on their academic outcomes. Propensity to engage in paid employment also reflects, to some extent, the demands of the course, with students in some of the more time-intensive courses in Health, Agriculture/Veterinary and Engineering/Architecture less likely to engage in part-time jobs.

Student income is derived from both income from employment, and from their parents. Clearly, the broader economic environment has altered considerably since 2004. This has obvious implications for students' ability to secure employment in the future, for example, those reliant on income from part-time jobs to help support their studies. In addition, the current economic climate may also affect parental ability to support their children while enrolled in higher education.

The qualitative interviews provided further insights into the range of sources of income for students in different situations. Access students appeared knowledgeable about potential sources of funding, citing the role of the Student Assistance Fund, Millennium Partnership Fund and Bank of Ireland Millennium Scholars Trust in enabling them to meet the costs of college. Student parents spoke of the invaluable role played by the Student Assistance Fund in assisting them in meeting the costs of childcare. While many students acknowledged that students should work part-time and contribute towards their living costs, some felt that they would like to cut down the number of hours they worked, particularly approaching exam periods. However, employer inflexibility and financial pressures often meant they could not do so. Others felt the demands of their course did not allow them to engage in paid employment, while for some in receipt of social welfare benefits, perceived eligibility restrictions prevented them from seeking employment or at least reduced their incentives to do so.

#### *8.2.4: Students from Disadvantaged Backgrounds*

Analysis of the experiences of students from disadvantaged backgrounds revealed somewhat distinct spending patterns relative to other groups. Firstly, they appear to seek out lower cost accommodation which entails longer commuting distances. This may reflect financial pressure. In any case, longer commuting times are associated with lower levels of financial satisfaction.

Even students from lower socio-economic groups living with parents have atypical spending patterns. They spend greater amounts on subsistence (food and bills) and other regular expenses (loan repayments, clothing etc.) than other students – perhaps reflecting greater financial pressures in such households. Indeed their income patterns show much lower levels of income from family sources than for other SEG groups, raising the issue of how such students fill the shortfall in meeting the costs of attending college.

Clearly State grant support plays an important role – students from lower socio-economic groups are considerably more likely to receive grant support and somewhat more likely to receive social welfare. In general, they are more reliant on such income sources in meeting the costs of college. However, grant payments typically meet between just one-quarter and one-third of average expenditure levels of disadvantaged students – broadly similar to the

patterns for other students. The special rate of maintenance grant, while limited in coverage, does contribute to significantly more of the total expenditure of the average student. Recent years have seen a sizeable increase in this grant and so students in receipt of this payment are in a better position to meet the costs of participating in HE.

Students from more disadvantaged backgrounds also spend less money on social activities and they spend less time participating in college clubs, societies and sports. This does not seem to reflect greater demands on their time – they do not have any more class contact time or more intensive part-time work commitments (although students with more highly educated parents do have lower likelihood of engaging in part-time employment). This group seem to face particular barriers to participation in non-academic aspects of college life, an issue which may well relate to their reliance on grant payments which fall short of their requirements.

Overall students from disadvantaged backgrounds are more likely to be dissatisfied with their financial and material well-being, indeed those dependent on State support had lowest levels of financial satisfaction. The findings suggest greater levels of financial strain among this group. It is difficult to know whether their lower satisfaction levels relate to the source of their income and their greater reliance on State support or dissatisfaction with their overall income. In any case, individuals reliant solely on State support are less satisfied, even controlling for their income. This could also relate to issues around the timing and regularity of grant payments.

### *8.2.5: Students with a Disability*

Unfortunately, the Eurostudent Survey included small numbers of students with a disability, thereby allowing limited analyses for this group. For students with a specific learning disability, the cost of a psycho-educational assessment, a requirement in order to access services and equipment within their institution, represented an additional up-front expense.

In addition, students with a disability are much less likely to be engaged in part-time work and therefore have a greater reliance on State and family support. For students with limited family financial support, sole reliance on State support is not likely to provide sufficient support to meet the costs of attending HE.

### *8.2.6: Mature Students*

Regardless of their living situation, mature students spend greater-than-average amounts in meeting basic living costs, and they spend somewhat less on social activities, patterns that may be expected given that mature students typically have more demands on their time. For those with children, childcare costs are considerable, and typically €120 per week according to the QNHS<sup>37</sup> module on childcare in 2005. While support for childcare costs does not necessarily fall exclusively within the educational domain, these costs represent a substantial barrier for some individuals and have an impact on levels of participation in HE for students with children.

Given that many mature students rely on support from their partner, it is not surprising to find lower levels of participation in paid employment among the mature student group. In addition, students with children are also less likely to engage in paid employment, reflecting the demands of juggling childrearing with full-time study. As a result they are more likely to be reliant on State support, particularly social welfare payments. Furthermore, for mature students, grant payments cover less of their average monthly expenditure than for other students (just 21 per cent for those living with parents and 27 per cent for those living independently, averaged over twelve months). Using the adjusted figures for 2008, these patterns largely remain.

Overall mature students are more dissatisfied with their financial situation than non-mature students. Furthermore, students with children are reporting greater levels of financial strain. They also report lower levels of spending on,

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<sup>37</sup> QNHS refers to the Quarterly National Household Survey module on Childcare, based on the December to February 2005 period.

and participation in, non-academic aspects of college life such as clubs, societies and so on. Whether this reflects financial strain or preference is difficult to say.

### 8.2.7: Stakeholder Perspectives

Key informants, college staff and students themselves drew attention to a range of general issues facing students in securing income to support their participation in HE. The inadequate levels of support provided by individual schemes were seen to create a 'piecemeal' system, as students were reliant on a range of sources of funding. Grant levels, the application process, assessment procedures, reckonable income limits and the delivery process were criticised by many stakeholders.

While alternative sources of funding, particularly the Millennium Partnership Fund and Student Assistance Fund were praised for their invaluable role in meeting college expenses, students and staff were critical of the bureaucracy attached to these schemes. For students trying to secure funding from the Fund for Students with a Disability, the costs and difficulties entailed in securing the psycho-educational assessment were noted. The costs associated with childcare were also highlighted repeatedly – both in terms of the burden on institutions to assist such students and the difficulties faced by student parents in meeting the considerable costs of participation in HE.

Overall, students were critical of the level of information on the range of supports available to them, with some 'stumbling across' information on the supports rather than being informed of all possible funding prior to entering HE, or, perhaps more importantly, before making the decision to attend HE. The need for greater preparation for HE prior to entry (at second level) was also cited as important for students' well-being and retention in HE. Among the issues, which should receive greater attention within second-level schools, are the nature of teaching and learning in higher education, career opportunities and broader life skills, including budgeting.

In sum, the piecemeal nature of funding is problematic for two reasons: (1) information on the range of schemes may be unevenly distributed, and in inverse proportion to need; and (2) of its nature it seems overly bureaucratic leading to varying payment dates, coverage periods and to uncertainty. This is an important finding. At the time of writing of this report the Student Support Bill 2008 was published. While this appears to address some of these issues, it is difficult to know at this stage how it will develop.

## 8.3: Policy Discussion

The findings clearly point to the need for debate about the role, function and sources of financial support for HE students. There has been no debate about what the student grant is expected to cover:

- What standard of living should the grants seek to provide for students? What benchmarks elsewhere in society are relevant for comparator purposes? To what extent should we expect students to have a lower standard of living while at college given that they receive higher incomes later in life compared to those who do not go to college?
- To what extent should grant levels facilitate students setting up an independent household? What is the rationale for the current ratio between the non-adjacent and adjacent grant?
- Should grant levels differ for different groups of students, for example, those with children? Students with children clearly face considerable additional costs in attending college – the need for debate on how best to support such students is apparent.

- Should we expect that students would engage in part-time work and/or receive financial support from their families in deciding on grant levels? While students also have opportunities to secure income through employment during the summer months, this study had no quantitative data on the prevalence of such summer employment and the role it played in securing income for students. Further research should explore the role of summer employment and the extent to which different students have different opportunities to engage in such employment.
- There has been much recent public debate regarding the possible re-introduction of tuition fees for undergraduate students. Given the current economic climate, this issue is unlikely to disappear from the agenda. However, any policy changes in this regard must take account of the possible financial disincentive to participation in HE for certain groups of students already facing difficulties in meeting the costs of full participation in college life. In addition, research has found that students from disadvantaged backgrounds are more debt-averse than those from more privileged backgrounds: this is an important consideration in the current debate and policy objectives concerning widening HE participation.
- In addition, the economic situation has important implications for participation in HE regarding students' ability to secure part-time employment and parental ability to support their children through HE. However, price deflation also has implications for students, for example, the likely decrease in accommodation costs.

While grant levels have kept pace with inflation over time, they have clearly fallen behind other indicators of living standards, including social welfare payments and wage rates. This means that the living standards of any students attempting to rely solely on State grants has deteriorated over time. Grant levels have declined relative to these other benchmarks, and so too has the proportion of students from different social backgrounds qualifying for grants declined over time, reflecting rising incomes in the population as a whole. This raises important questions over the indexation of income eligibility thresholds for grants and indexation of the value of grant payments over time. Rent levels, for instance, have risen by over 21 per cent over the 2004 to 2008 period (CSO figures). Further discussion is clearly required on these important issues.

The level of State funding for students and the nature of that funding have led to a situation where some groups of students are experiencing financial strain and the ongoing pressure of having to secure income from other sources. The experience of subjective financial strain may impact negatively on a student's performance and retention in HE. One potential source of income is part-time employment, and the results show that working during term-time is more common among students who do not have alternative forms of support, namely, from the State or their families. This employment, particularly for those working longer hours, may again impact on their ability to derive the full academic and wider social benefits from attending college. Furthermore, employment may not always be plentiful. Having a State support system that relies on student engagement with part-time work may create additional difficulties for students in times of economic downturn. In the current climate, students may face difficulties in securing part-time employment.

Inadequacies in grant support have contributed to a situation where students from *lower socio-economic backgrounds* face considerable barriers to meeting the costs of attending HE, and their capacity to engage in the non-academic social and cultural dimensions of college life is restricted as a result. If HE policy aims to address the under-representation of such groups within HE, then the financial barriers they face (to their academic and non-academic participation in HE) must be addressed.

Policy also needs to address the role played by *other forms* of State support (such as Student Assistance Fund and Millennium Partnership Fund) and the extent to which such supports are intended to 'pick up' unexpected or

emergency expenses faced by students or to provide funding for sub-groups of students with particular needs, for example, students who face considerable childcare expenses. Many of these discretionary sources of support, such as the Student Assistance Fund, are currently playing a central role in assisting students with childcare expenses. However, reliance on discretionary and ad hoc funding to assist with such sizeable expenses creates an uncertain financial situation for such individuals. As a result financial dissatisfaction is high among *students with children*. If these groups are to be encouraged to participate in higher education in increasing numbers, then the issue of financial support needs to be addressed in a much more systematic and transparent way.

Many students with a specific learning disability face costs relating to the psycho-educational assessment. This assessment is necessary in order for students to access support from the Fund for Students with a Disability. However, the cost of this assessment may prove prohibitive to students from lower income households. Furthermore, the fact that the cost of this assessment, depending on resources and the severity of the learning disability, is often borne by the State at second level reflects inconsistency in educational policy. The importance of non-financial supports, such as help with printing, scribes and personal assistance, was stressed as essential to their participation in HE.

HE policy should also focus greater attention on the role of pre-entry information and support to ensure that *all* students are fully aware of the nature of financial supports available to them and the procedures for accessing them. Broader life and budgeting skills are also important as is the need to ensure students are fully aware of the main expenses incurred in going to college.



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