

# Society of St. Vincent de Paul

## SUBMISSION TO INDECON INTERNATIONAL CONSULTANTS ON MATURE STUDENTS PARTICIPATION IN HIGHER EDUCATION

# MARCH 2020 SVP Social Justice and Policy Team

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#### 1. Introduction and Background

The Society of St Vincent De Paul is the largest charity of social concern in Ireland with over 11,000 members in 1200 local Conferences. The Society's mission is to provide friendship and support to those experiencing poverty and social exclusion, to promote self-sufficiency and to work for social justice.

SVP works closely with thousands of students to support their access to further and higher education, and strongly believe that equality of opportunity, progression and outcome must be the central goals of our education system. SVP recognise that accessibility and affordability are key problems within the current system. In response to the current inadequacies, SVP has established an education bursary scheme which help low income students with the cost of fees as well as accommodation, transport, books and materials. Without this support many students simply would not be able to take up a place at college. It is this on-the-ground experience and expertise that informs SVP's submission on Mature Students access to Higher Education.

This submission highlights the issues, barriers and challenges associated with participation in higher education by current and potential first- time mature students from the perspective of SVP members involved in the bursary scheme and home visitation. This analysis will include specific issues experienced by the National Action Plan target group; mature students generally, lone parents who are mature students and students with a socio-economic disadvantage. We will also propose recommendations to the current challenges faced by these groups in society participating and accessing higher education.

This submission has been prepared at a worrying and challenging time in Irish society due to the COVID-19 pandemic. The economy in the short and long term will be negatively affected too. Whilst we propose recommendations that have demands on future budgets, we are mindful that the state's finances will be impacted. However, we strongly recommend that the most vunerable be protected in the process. Ensuring low income mature students can access and participate in higher education must remain a priority for all stakeholders.

A further important issue to point out at this juncture is that for higher education to be equitable and inclusive of all groups in society, early childhood, primary and secondary education too, must be equitable and inclusive. Barriers to access begin at birth and significant progress on increasing participation at third level can be achieved only in the context of a whole range of initiatives put in place to tackle the underlying issues of poverty and social marginalisation.

### 2. Context

# UCD Baseline Date on Participation of Under-Represented Students-Undergraduate Programmes

2016/17-28.5% of UCD undergraduate students coming from under-represented groups (population of over 17,000 students).

Category	2016	2017
Socio-economically disadvantaged	1,320	1,406
students (full time degree only)		
Students reporting a disability	1,473	1,564
Students reporting a disability (part time)	51	59
Mature Students	1,021	1,060
Mature students (part time)	836	796
Part time & flexible learning	1,064	910
FETAC	178	291
All UCD Widening Participation Students	4,755	4,965
Total UCD undergraduate students	16,687	17,054
% Widening Participation Students	28.5%	29.1%

<sup>1</sup> Source

http://www.ucd.ie/t4cms/Widening%20Participation%20Committee%20Annual%20Report%202016 -17.pdf

## 3. Mature Students Participation in Higher Education

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.<sup>2</sup> 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 . 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.<sup>3</sup>

 <sup>&</sup>lt;sup>1</sup> http://www.ucd.ie/t4cms/Widening%20Participation%20Committee%20Annual%20Report%202016-17.pdf
 <sup>2</sup> Bolam & Dodgson, 2003, Davies & Williams, 2001, Cited in Study on the Costs of Participation in Higher
 Education 2009

Published by the National Office for Equity of Access to Higher Education, Higher Education Authority <sup>3</sup> Cited in Study on the Costs of Participation in Higher Education 2009

Published by the National Office for Equity of Access to Higher Education, Higher Education Authority

#### 4. Lone Parent Participation in Education

#### **Part-time Education**

Lone parent families are the cohort most likely to experience poverty in Ireland and the group most frequently helped by SVP. They are a group of people who experience multiple disadvantage in Irish society and access to education is a part of that. Lone parents are a considerable body of potential students who are systematically excluded from higher education, since the requirements for their participation are not being met. Lone parent participation in education has decreased by approximately 20% between 2011 and 2016.<sup>4</sup>

The most recent Survey of Income and Living Conditions for Ireland for 2018 reinforces our understanding of which groups in society experience higher levels of poverty. While unable to capture the reality for some risk groups it does show that while consistent poverty for the general population is 5.6% the levels for some groups is much higher. Households with one adult and children under 18 years old is 19.2%.<sup>5</sup>

A recent SVP report, '*Working, Parenting and Struggling?*<sup>6</sup>, found that lone parents in Ireland with third level education are three times more likely to be in employment, but 1-in 5 lone parents could not access formal education due to cost. This was the third highest rate among all EU-15 countries. A similar proportion of adults in two parent families reported financial barriers to formal education.

Many lone parents who seek support from SVP have expressed their interest in attending higher education on a part time basis but the fact they cannot receive the SUSI grant is a major barrier. Very often part-time study is the only viable option for someone with work and family responsibilities; however, a disincentive exists in that they are subject to tuition fees. This creates unfairness and unequal participation of some groups in education.

This mirrors findings of research conducted by Maxwell *et al.*, (2009), they found a "lack of and/or affordability of childcare, insufficient part time learning opportunities and consequent lack of

 <sup>&</sup>lt;sup>4</sup> http: www.cso.ie/en/databases Census 2016 Profile4-Households and Families. Family Units in Private Households 2011 to 2016 by Type of Family Unit, Number of Children, Economic Status of Reference Person and Census Year. CSO Statbank
 <sup>5</sup> https://www.cso.ie/en/releasesandpublications/ep/p-

silc/surveyonincomeandlivingconditionssilc2018/povertyanddeprivation/

<sup>&</sup>lt;sup>6</sup> https://issuu.com/svp15/docs/working parenting and struggling- /1?e=25010855/71456122

funding and compatibility with caring responsibilities as the principal barriers for women accessing education".<sup>7</sup>

Part-time students are currently not able to avail of the same supports as full- time students despite the National Access strategy recommendations. The Higher Education Authority set up an advisory group to consider part-time and flexible higher education in 2012, which, recommended that by 2016, 'full equality of provision and support will have been achieved in higher education for all students, regardless of time, place or pace of study'.<sup>8</sup> However, this is still not the case.

#### Childcare

In 2017 Maynooth University commissioned an *Independent Review to Identify the Supports and Barriers for Lone Parents in Accessing Higher Education and to Examine Measure to Increase Participation.*<sup>9</sup> The report found that another major barrier facing lone parents interested in pursuing education is the lack of affordable, accessible and quality childcare, including early years and out-of-school care. The parents which SVP support continue to cite this as a major barrier. It is particularly evident in the lack of adequate childcare facilities situated on campus.

Childcare costs are considerable, 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 Higher Education for students with children. While the launch of the National Childcare Scheme is welcome, childcare providers and representative groups have already expressed concerns that the scheme will disadvantage some low- income families transitioning from the Community Childcare Subvention Scheme to the NCS.<sup>10</sup>

Lone parents are further affected by the lack of regulation and standardisation in the childminding sector. Lone parents use childminders more frequently than other parents due to their tendency to have greater flexibility around out-of-hours and weekend availability. Only 122 childminders in 2018 out of approximately 22,000 were registered with TUSLA and therefore are not accepted under the Affordable Childcare Scheme. <sup>11</sup>This raises quality issues as well as limiting the supply of affordable childcare to parents.

<sup>&</sup>lt;sup>7</sup> Cited in Study on the Costs of Participation in Higher Education 2009 Published by the National Office for Equity of Access to Higher Education, Higher Education Authority

<sup>&</sup>lt;sup>8</sup> http://www.hea.ie HEA 2012b, p33

<sup>&</sup>lt;sup>9</sup> https://www.education.ie/en/Publications/Education-Reports/supports-barriers-lone-parents-accessing-HEd.pdf

<sup>&</sup>lt;sup>10</sup> https://www.irishtimes.com/news/ireland/irish-news/national-childcare-scheme-to-put-some-children-atdisadvantage-1.4087246

<sup>&</sup>lt;sup>11</sup> www.childrensrights.ie Report Card 2019

It is also worthwhile to note at this juncture that the student 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.

#### **Housing Supports**

A further finding from the report highlighted the complexity of the supports and schemes lone parents need to navigate to establish which income support offered them the best option of support for their studies. This creates further barriers for lone parents. In many instances their housing need is tied in with their educational entitlements. They can opt for the Back to Education Allowance (BTEA) which can be claimed with the Rent Supplement payment, but which does not have the maintenance element of the Student Maintenance Grant, or continue on the One Parent Family Payment, have access to the Maintenance Grant but be excluded from help towards rent via the Rent Supplement payment.

#### **Bursary Supports**

To address the low participation of lone parents in education there are bursary schemes which potential students can access as well as the Student Assistance Fund. While these initiatives are welcome, it does not support sufficient numbers of lone parents in Ireland, of which there are 218,817. 86.4% are lone parent mothers.<sup>12</sup> Also, financial supports such as the 1916 Education Bursary Scheme does not fundamentally challenge the stratification within higher education itself.

#### 5. Mature Students from a Socio-Economic Background

It is widely acknowledged that attending higher education is expensive and for people from the target groups this presents a particular challenge. The 2017 statistics from the Higher Education Authority show that, in Dublin 17, Darndale, the rate is just 15% of young people who progress onto higher education. In Dublin 10, Ballyfermot, it is 16%. In the North Inner City, Dublin 1, the rate is 23% and in the South Inner City, Dublin 2, it is 26%.<sup>13</sup> These figures are low in comparison to more affluent parts of Dublin where the figure rises to over 90%.<sup>14</sup>

In order to achieve greater equity of access to higher education, the Irish state provides financial aid, mainly in the form of maintenance grants, to individuals in full time education. McCoy et al (2010b)

<sup>&</sup>lt;sup>12</sup> http://www.cso.ie/en/media/csoie/releasespublications/documents/population/2017/Chapter\_4\_Households\_and\_families.pdf

 $<sup>^{13}\,</sup>http://hea.ie/2017/11/20/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need-to-keep-focus-on-targeting-disadvantage/hea-chief-executive-says-colleges-need$ 

<sup>&</sup>lt;sup>14</sup> <u>www.socialjustice.ie</u> Choices for Equity and Sustainability Securing Solidarity and the Common Good 2016

found that those from lower social classes who participate in higher education are heavily reliant on the provision of grants from the state.<sup>15</sup> State grant aid has covered fewer students and less of the cost of participation in higher education in recent years. This has implications for policies aimed at increasing the participation of students under the target groups identified in the National Access Plan. Our current economic and social difficulties faced by COVID-19 may well create bigger challenges for low income households in meeting the full cost of participation.

Student numbers are at a record high of 235,644 in 2017/2018 in Further and Higher Education institutions. However, despite the record numbers accessing education, SUSI grant recipients numbers have fallen by 4,022 (5%) in a period of four years. As a result, SUSI'S expenditure was cut by €2 million in 2019 as it is deemed to be a demand led service. This is thought to be due to the thresholds for SUSI eligibility being too low.<sup>16</sup>

In addition, student grants were cut by 4% in 2011, and again by 3% in 2012. The amount payable under SUSI to recipients has remained the same since 2012. The different between 2011 and 2016 rates were on average €184.50 per person in receipt of the grant.<sup>17</sup> In contrast, from April 2011 until April 2019 the CSO Consumer Price Index indicates inflation of 4% on the cost of consumer goods and everyday households costs.<sup>18</sup>

The maintenance grant which covers a student's day to day living expenses is paid directly to students in nine monthly instalments. It is calculated at two rates: adjacent and non-adjacent, depending on the distance between a student's home and college. The non-adjacent grant rate was changed from 24km to 45km in Budget 2011 which has had a significant impact on households which SVP support.

In 2011, under the 24km criterion, 77% of those being paid the maintenance grant were eligible for the non-adjacent grant rate, which is the higher rate that can support them by enabling them to live closer to their college or commute. In 2018, under the 45km criterion, the proportion who are eligible have dropped to 52%.<sup>19</sup> The situation has not changed for these families, the distance they live from college has not changed but the support they are offered has. This has a considerable impact on students and their families as experienced by members through home visitation and administration of the bursary scheme.

<sup>&</sup>lt;sup>15</sup> https://www.esri.ie/system/files/media/file-uploads/2015-07/BKMNEXT146.pdf

<sup>&</sup>lt;sup>16</sup> https://www.oireachtas.ie/en/debates/debate/joint\_committee\_on\_education\_and\_skills/2019-09-12/3/

<sup>&</sup>lt;sup>17</sup> http://usi.ie/wp-content/uploads/2019/06/Pre-Budget-Submission\_compressed.pdf

<sup>&</sup>lt;sup>18</sup> https://statbank.cso.ie/px/pxeirestat/Statire/SelectVarVal/saveselections.asp

<sup>&</sup>lt;sup>19</sup> http://usi.ie/wp-content/uploads/2019/06/Pre-Budget-Submission\_compressed.pdf

In McCoy et al. 'Hidden Disadvantage?' financial concerns to attend higher education affected all socio-economic groups, however, young people from manual backgrounds were more likely to indicate financial reasons for not applying.<sup>20</sup>

Cullinan et al. (2013) examined the impact of travel distance on higher education participation, they showed that travel distance has a negative impact on the likelihood of school leavers from lower-socio economic backgrounds proceeding to higher education.<sup>21</sup> In relation to travel distance to the nearest Higher Education Institute, the paper found that while travel distance was not an important determinant of participation on average across the whole population of school leavers, greater distances were associated with lower participation rates for school leavers from lower social classes.

For every extra 10 kilometres of travel distance, the likelihood of participation decreased by 2.7%. Thus, for a school leaver living 50 kilometres from a Higher Education Institute, their probability of higher education participation is lowered by 13.5% than if they lived next to the Higher Education Institute. This is most likely because the greater travel distances result in a range of higher direct and indirect costs and the impact of these distance-related costs on participation is likely to be more pronounced for those on lower incomes. According to Speiss and Wrohlich (2010),<sup>22</sup> 'transaction costs' tend to increase as distance to a higher education institution (HEI) increases, and this is associated with a lower likelihood of participating in higher education. These transaction costs include direct financial costs such as rent and travel, indirect financial costs such as the costs that could have been saved from living at home such as food.

Overall, these results suggest a very significant effect of travel distance on the likelihood of individuals from disadvantaged backgrounds participating in higher education, even after controlling for other factors likely to impact on the participation decision.

<sup>&</sup>lt;sup>20</sup> https://www.esri.ie/system/files/media/file-uploads/2015-07/BKMNEXT146.pdf

<sup>&</sup>lt;sup>21</sup> <u>http://hea.ie/assets/uploads/2017/06/How-Equal-Access-to-Higher-Education-in-Ireland-Research-Papers.pdf</u>

<sup>&</sup>lt;sup>22</sup> https://crenos.unica.it/crenos/sites/default/files/WP11-01.pdf

Monthly Cost of Living Expenses 2019-2020 NUI Galway
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Expense	Cost
Rent (private rented)	€540
Bills (phone, electricity, internet)	€90
Food	€220
Clothes/Laundry	€50
Books/study materials/printing	€40
Recreation	€160
Travel	€40
Heating/Oil	€15
Monthly Total	€1155
Academic Year Total	€10,395

Source: http://www.nuigalway.ie/student-life/accommodation/financial-matters/cost-of-living/

#### **6.SVP Experience**

"Grace is a lone parent with one child aged under 4 and was recently made redundant. Following a period of unemployment, Grace decided to return to college to further her education and was accepted on an Accounting course at an Institute of Technology. Although she qualified for the Back to Education Allowance and the fee grant under SUSI, juggling the costs and stress of being a single parent and studying full-time was still very challenging. After paying for rent, utilities, transport, books, and childcare, she had very little left over for the weekly food shopping. A few weeks into college, Grace was unsure if it was feasible for her to continue her studies. It was at the point she got in touch with SVP. SVP volunteers met with Grace and provided her with the support and encouragement needed to complete her course. After graduation, she went on to take up employment in a local accountancy firm". **(SVP Education Assistance Recipient)** 

"Childcare so I could get a job or an education, which would give me a qualification"

(SVP Research Report 2019, 'Stories of Struggle')<sup>23</sup>

"So, I thought when you are not earning you should be learning...... so I went back to education and it just completely changed my life. I done a PLC, which then led me on into college, and I hope to further that and get a Master's degree. I love it" ('It's the Hardest Job in the World, SVP Report 2014, Lone Parent).<sup>24</sup>

Very difficult..... it's very, extremely, extremely difficult. I struggle I do. I struggle to make ends meet. Cause I went back to education and I paid fees, I struggled, and what happened was one year instead of the One Parent Family.... I was made go onto Back to Education by social welfare and that messed up my money in first year of college, ... With One Parent Family you can get the maintenance grant, it's worth about  $\notin 2,000$  to you. Missing out on that is a huge loss".

('It's the Hardest Job in the World, SVP Report 2014, Lone Parent).<sup>25</sup>

<sup>&</sup>lt;sup>23</sup> https://issuu.com/svp15/docs/stories\_of\_struggle\_-\_full\_report/1?e=25010855/64705710

<sup>&</sup>lt;sup>24</sup> https://issuu.com/svp15/docs/it\_s\_the\_hardest\_job\_in\_the\_world/1?e=25010855/71719025

<sup>&</sup>lt;sup>25</sup> https://issuu.com/svp15/docs/it\_s\_the\_hardest\_job\_in\_the\_world/1?e=25010855/71719025

#### **7.Recommendations**

#### Addressing Socio-Economic Disadvantage:

**Recommendation 1:** Reduce the 45 Kilometre non-adjacent grant rate to the previous distance of 24km so that more families qualify. Estimated cost: €26 million.

Recommendation 2: Restore allocation given through the Student Universal Support Ireland (SUSI), and commit to annual increases to grants that reflect the cost of living. Estimated Cost: €14.9 million for immediate pre-2011 restoration.

**Recommendation 3:** Develop a system of affordable rental through the cost rental model. Linking cost-rent to affordability ensures that tenants/students are only paying what they can afford.

**Recommendation 4:** The Department of Education and Skills provide additional capital grants specifically for HEI development of Purpose-Built Student Accommodation (PBSA) on state land. Therefore, students would be less reliant on accommodation from the private sector at unaffordable rates.

#### Addressing Lone Parent Participation in Education:

**Recommendation 1:** Implement the recommendations of the NUIM report on supporting access to third level for lone parents.

**Recommendation 2:** Extend eligibility for the SUSI grant to part-time students studying in publicly funded further and higher education and training institutions to provide financial support to mature and part-time learners.

**Recommendation 3:** The maintenance portion of SUSI education grants should be reviewed. The contribution goes towards the cost of education but ignores the reality of the costs involved in caring for children. (DES)

**Recommendation 4:** Integrate the Student Universal Support Ireland (SUSI) grant with the various housing supports to ensure continuous access to education for parents irrespective of where they live. (DEASP|DES)

#### **8.Concluding Remarks**

The pursuit of knowledge and skills and the acquiring of a qualification continues to be an aspiration of many in Irish society. Education and the holding of educational qualifications is now the currency for employment, and it is the lack of such qualifications that are major contributors to poverty and social deprivation. This will become even more evident as we analyse those that were most severely impacted by the current COVID-19 pandemic. It is therefore imperative that current barriers to education for mature students, lone parents who are mature students and students affected by socio economic disadvantage are removed, only some of which are raised in this submission.

The third National Access Plan for Equity of Access to Higher Education (2015-2019) (NAP)<sup>26</sup> vision is to ensure that the student body entering into, participating in and completing higher education at all levels reflects the diversity and social mix of Ireland's population. SVP welcomes therefore the invitation to participate in the consultation on mature students access to higher education. We value the importance of education and view it as a route out of poverty. The issues raised in this submission along with the proposed recommendations would assist in assuring that mature students reflect to a greater extent the make-up of Ireland's higher education system.

<sup>&</sup>lt;sup>26</sup> https://hea.ie/assets/uploads/2017/06/National-Plan-for-Equity-of-Access-to-Higher-Education-2015-2019.pdf